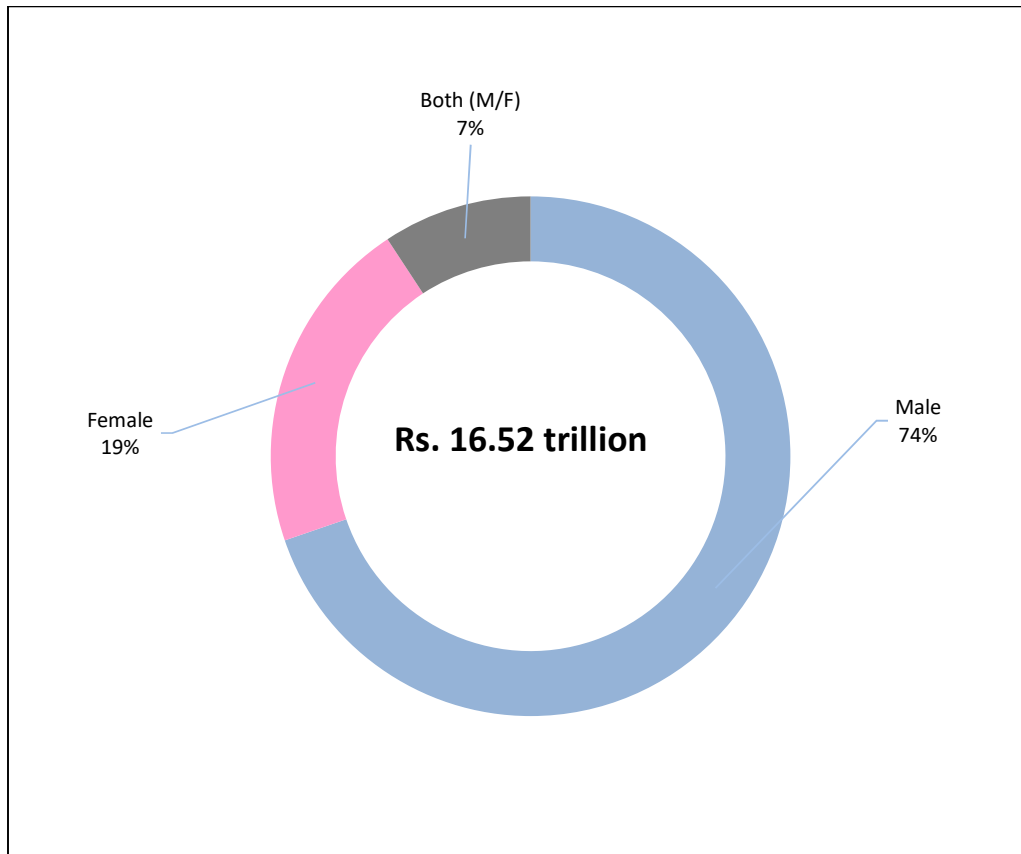




## Statistics on Scheduled Banks, MFBs and DFIs in Pakistan June 2025

### Scheduled Banks' Personal Deposits – by Gender (share)



**Statistics and Data Services Department**

## Preface

Statistics and Data Services Department (SDSD) is responsible for generation, collection, validation, verification, compilation, dissemination and communication of statistics on various banking and financial aspects of Pakistan economy. SDSD makes all efforts to publish accurate and reliable statistics in timely manner. The publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. This publication does not cover branches in EPZs. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. SDSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

Gender segregated quarterly data on deposits and advances has been included in this publication since December, 2023. This data is useful for developing supportive regulatory policies that can assist the acceleration of financial inclusion in Pakistan. It is also helpful for measuring financial inclusion gaps. Further, the deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Assets and Liabilities and Profit and Loss accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

The content of this publication is for information purposes only and should not be construed as legal, tax, investment, financial or other advice. State Bank of Pakistan shall not be responsible for any liability arising out of any action taken or not taken, based on the contents of this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

Comments and suggestions for further improvement in this publication are welcome (Email: [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk)).

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## Background

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforces each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs). Statistics and Data Services Department of State Bank of Pakistan compiles and disseminates data through different publications.

## Standards and Classifications

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev<sup>1</sup>. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

## Composition of Banking Groups

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapter.

## Scheduled Banks

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
  - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
  - ii. has a paid-up capital and reserves of an aggregate value which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards: Provided that in the case of a co-operative bank, an exception may be made by the Bank;
  - iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;

<sup>1</sup> [https://unstats.un.org/unsd/publication/seriesm/seriesm\\_4rev4e.pdf](https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf)

- b) direct the rescheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In Sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

### **Microfinance Banks**

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.

### **Development Finance Institutions (DFIs)**

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

### **Public Sector Banks**

Public sector banks are those banks incorporated in Pakistan where the majority of shares and capital are owned by the government, and their management is also controlled by the Government of Pakistan.

### **Commercial Banks**

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

### **Specialized Banks**

These banks are 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, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law.

### **Domestic Private Banks**

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

### **Foreign Banks**

Foreign banking company” means a resident financial corporation controlled by non-residents, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

### **Islamic Banking**

Islamic Banking is known as a banking system based on the principles of Islamic Shariah SBP has issued dedicated policies for laying sound foundations for Islamic banking industry including licensing requirements, guidelines on Shariah compliance and other operational matters of Islamic Banking Institutions (IBIs). Under the existing regulatory framework, SBP allows three types of IBIs to operate in the country i.e. (i) full-fledged Islamic banks, (ii) Islamic banking subsidiary of conventional banks and (iii) standalone Islamic banking branches (IBBs) of conventional banks. Moreover, conventional banks having IBBs are allowed to open Islamic banking windows in their conventional branches and specific regulations for Islamic banking windows are in place. In addition to the above, SBP has also issued specific guidelines for Islamic Microfinance Business and for Development Finance Institutions (DFIs) to undertake Shariah compliant business and operations.

### **Scope of the Publication**

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. i.e Scheduled banks, MFBs/DFIs. The data covered in publication is unaudited and does not included overseas/EPZs (Export processing zone) branches of reporting institutions.

The scheduled banks/MFBs/DFIs statistics are based on branch wise actual data except export processing zone branches - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased and discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

## **Definitions of Assets and Liabilities**

### **Currency**

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

### **Transferable Deposits**

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

### **Restricted Deposits**

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

### **Other Deposits**

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

### **Debt Securities**

Debt Securities are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term Debt Securities such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

### **Loans extended (Advances)/ Borrowings**

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

### **1. Money at call**

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

### **2. Reverse Repurchase agreements / Repurchase agreements**

#### **i) Reverse Repurchase agreements (Asset Side)**

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

#### **ii) Repurchase agreements (Liability Side)**

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

### **3. Bills purchased and discounted**

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

### **4. Other short-term advances and financial leases**

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

### **Insurance Technical Reserves**

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

**Financial Derivatives and Employees Stock Options**

Financial Derivatives and Employees Stock Options are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

**Others Accounts Receivable**

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

**Other Accounts Payable**

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL and investment, income account, miscellaneous liability items.

**Equity and Investment Fund Shares**

Equity and Investment Fund Shares comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as Equity and Investment Fund Shares. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

**Retained Earnings**

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

**Current Year Result**

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

**General and Special Reserves**

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

**Valuation Adjustment**

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

**Valuation Method**

Below given table shows the valuation methods of Assets and Liabilities

| Assets and Liabilities                            | Valuation method                                      |
|---------------------------------------------------|-------------------------------------------------------|
| Currency                                          | Face value (in currency of denomination)              |
| Deposits                                          | Nominal value (in currency of denomination)           |
| Debt Securities                                   | Market or fair value(assets); book value(liability)   |
| Loans (advances)                                  | Nominal value                                         |
| Equity and Investment Fund Shares                 | Market or fair value (assets); book value (liability) |
| Insurance Technical Reserve                       | Market or fair value                                  |
| Financial Derivatives and Employees Stock Options | Market or fair value                                  |
| Other accounts receivable/payable                 | Nominal value                                         |

## Deposits

**Outstanding Deposits:** This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

**Current Deposits:** These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

**Call Deposits:** These include short notice and special notice deposits

**Savings Deposits:** Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

**Fixed Deposits:** Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

**Other Deposits:** These represent all claims other than transferable and restricted deposits in national currency or in foreign currency that are represented by evidence of deposits.

**Category of Deposit Holders:** Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non- financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining and Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

**Size of Deposits Accounts:** The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.



**Debits/Credit to Deposit and Turnover:** The deposits are reported on net basis at the end of quarter. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

### Advances

**Outstanding Advances:** The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

**Category of Borrowers:** Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds and non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

**Type of Securities:** In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

**Foreign Constituent (Non-Resident):** This covers the transactions with the non-residents working in our economy. This includes Officials (embassies, consulates, foreign missions), Business (corporations working in Pakistan for short periods such as construction companies) and Individuals (students, travelers).

**Government:** This includes Federal Government, Provincial and Local Governments.

**Non-Financial Public Sector Enterprises (NFPSEs):** These are the resident non-financial corporations which are controlled by government, through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**Nonbank Financial Companies (NBFCs) and Financial Auxiliaries:** Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and Financial Auxiliaries are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchange, exchange companies and insurance companies etc.

**Private Sector (Business):** This is that part of the economy which is run for private business profit and is not owned by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

**Trust Fund:** This includes the Private Trusts and Non-profit Institutions and Non-government Organizations (NGOs)/Community Based Organizations (CBOs).

**Personal:** This includes bank employees and consumers who are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (house-wives, students etc.) are included.

**Others:** This includes all those advances which are not classified elsewhere.

**Rate of Interest/Return:** This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

**Size of Accounts for Advances:** The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

**Category of Financing:** This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

**Loan Tenure:** This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

**Rate of Margin:** Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

**Bills Purchased and Discounted:** Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

**Investments:** The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

**Term to Maturity:** Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

### Profit and Loss Accounts

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

**Mark up Interest Earned:** Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

**Mark up Interest Expense:** Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

**Non-Mark up Interest Earned:** Non-mark up interest earned comprises of fees and commission,

dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property and gain on sale of fixed assets.

**Non-Mark up Interest Expense:** Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

**Number of Employees:** Number of employees denotes overall staff employed by reporting institutions. These data have been segregated by gender (i.e. Male and Female). Furthermore, number of employees' data is provided separately for permanent and contractual employees.

**Regional Data:** Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances and Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

### Rounding Off

Throughout the publication “-“ is supposed to mean “exactly 0” while any figure showing as “0.0” or “0.00” might not necessarily be exactly 0 since it could only be showing as such due to rounding.

### Easypaisa Bank Limited:

Easypaisa Bank Limited formerly Telenor Microfinance Bank has been granted the first Digital Retail Bank (DRB) license by the State Bank of Pakistan (SBP) with effect from March 2025. This license allows Easypaisa to operate as a full-fledged digital bank, offering a range of financial services through its mobile platform. The SBP officially declared Easypaisa Bank Limited as a scheduled bank on January 28, 2025. Subsequently, there is a significant increase in Scheduled banks figures and decrease in Microfinance banks figure. This change is Assets, Liabilities, number of Accounts and Amounts of Deposits and Advances etc.

### Data Revision

For practical purposes, all data pertaining to the “current” time period may please be treated as “provisional (P)” and may be subject to revision (R) in the next releases of the same publication according to Data Revision Policy. For example, data for December 2022 in the publication of December 2022 would be provisional in nature and would be subject to change in the future.

### Definitional, Coverage and Reporting Time differences between data as per ‘Quarterly Compendium of the Banking System’ and ‘Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan’

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment ‘net of provisions’, interbank deposits, along with customers deposits, and excludes accrued interest/profit.

2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF's guidelines as per 'Manual on Monetary and Financial Statistics – 2000' (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmfsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on 'gross bases'.

**Scheduled Banks**

**Assets & Liabilities**

**and**

**Profit & Loss Accounts**

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

| Item                                          | Jun-24            | Mar-25            | Jun-25 P          |
|-----------------------------------------------|-------------------|-------------------|-------------------|
| <b>Assets</b>                                 | <b>52,441,587</b> | <b>55,620,108</b> | <b>60,105,760</b> |
| <b>I. Currency and Deposits</b>               | <b>3,545,866</b>  | <b>3,093,414</b>  | <b>3,240,084</b>  |
| 1. Currency                                   | 637,603           | 760,341           | 703,385           |
| 2. Transferable Deposits                      | 2,644,664         | 2,136,448         | 2,290,056         |
| 3. Restricted/ compulsory deposits            | 65,216            | 51,724            | 67,454            |
| 4 Other Deposits                              | 198,384           | 144,901           | 179,189           |
| <b>II. Securities(other than shares)</b>      | <b>30,537,519</b> | <b>32,930,635</b> | <b>36,806,140</b> |
| 1. Short-term                                 | 8,049,238         | 4,579,958         | 6,075,748         |
| 2. Long-term                                  | 22,488,281        | 28,350,677        | 30,730,392        |
| <b>III. Loans extended (Advances)</b>         | <b>14,307,189</b> | <b>14,895,347</b> | <b>14,873,092</b> |
| 1. Short-term                                 | 8,500,662         | 8,781,017         | 8,798,827         |
| A) Money at call                              | 181,870           | 166,491           | 329,870           |
| B) Reverse Repo                               | 1,025,372         | 720,902           | 571,135           |
| C) Bills purchased and discounted             | 345,649           | 357,494           | 358,740           |
| D) Other short-term loans                     | 6,947,771         | 7,536,130         | 7,539,080         |
| 2. Long-term                                  | 5,806,527         | 6,114,330         | 6,074,265         |
| <b>IV. Shares and other equity</b>            | <b>672,966</b>    | <b>678,126</b>    | <b>786,636</b>    |
| 1. Quoted                                     | 260,820           | 289,425           | 353,496           |
| 2. Non quoted                                 | 408,840           | 380,506           | 423,876           |
| 3. Investment fund shares                     | 3,306             | 8,195             | 9,264             |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VI. Financial Derivatives</b>              | <b>12,377</b>     | <b>7,799</b>      | <b>9,868</b>      |
| <b>VII. Other accounts receivable</b>         | <b>1,927,484</b>  | <b>2,366,992</b>  | <b>2,663,506</b>  |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 1,927,484         | 2,366,992         | 2,663,506         |
| A) Dividends receivable resident sector       | 303               | 1,155             | 216               |
| B) Settlement accounts resident sector        | 44,854            | 30,528            | 38,074            |
| C) Items in the process of collection         | 480               | 2,385             | 372               |
| D) Miscellaneous assets residents sector      | 1,877,671         | 2,328,155         | 2,598,451         |
| E) Other non- resident accounts receivable    | 4,176             | 4,769             | 26,394            |
| <b>VIII. Non-financial assets</b>             | <b>1,438,186</b>  | <b>1,647,795</b>  | <b>1,726,433</b>  |
| <b>1. Produced assets</b>                     | <b>1,067,322</b>  | <b>1,233,143</b>  | <b>1,301,445</b>  |
| A) Tangible fixed assets                      | 953,150           | 1,103,977         | 1,168,928         |
| a) Dwellings                                  | 171,324           | 219,321           | 244,866           |
| i) Building on freehold land                  | 6,385             | 8,990             | 9,648             |
| ii) Building on leasehold land                | 164,939           | 210,330           | 235,218           |
| b) Other buildings and structures             | 347,642           | 384,336           | 392,129           |
| i) Building on freehold land                  | 112,422           | 115,870           | 120,475           |
| ii) Building on leasehold land                | 235,220           | 268,465           | 271,654           |
| c) Machinery and equipment                    | 353,589           | 408,492           | 436,143           |
| i) Transport equipment                        | 30,793            | 40,943            | 44,420            |
| ii) Furniture & Fixture                       | 55,198            | 54,433            | 71,412            |
| iii) Office equipment                         | 197,492           | 238,102           | 252,915           |
| iv) Other machinery & equipment               | 70,106            | 75,013            | 67,396            |
| d) Other tangible fixed assets n.e.s          | 80,595            | 91,829            | 95,790            |
| B) Intangible fixed assets                    | 114,172           | 129,166           | 132,517           |
| a) Computer software                          | 78,773            | 93,769            | 97,121            |
| b) Other intangible fixed assets n.e.s        | 35,399            | 35,396            | 35,396            |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| <b>2. Non-produced assets</b>                 | <b>336,720</b>    | <b>378,448</b>    | <b>392,879</b>    |
| A) Tangible non-produced assets               | 311,517           | 350,823           | 363,421           |
| a) Land                                       | 201,351           | 224,620           | 225,442           |
| i) Land underlying Buildings and structures   | 201,351           | 224,620           | 225,442           |
| 1. Freehold land                              | 80,873            | 94,374            | 93,803            |
| 2. Leasehold land                             | 120,479           | 130,246           | 131,639           |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 110,166           | 126,203           | 137,979           |
| B) Intangible non-produced assets             | 25,203            | 27,625            | 29,458            |
| a) Leases and other transferable contracts    | 18,308            | 19,942            | 21,343            |
| b) Purchased goodwill                         | 2,213             | 1,941             | 1,860             |
| c) Other intangible non-produced assets n.e.s | 4,682             | 5,742             | 6,255             |
| <b>3. Capital work in progress</b>            | <b>34,143</b>     | <b>36,205</b>     | <b>32,109</b>     |

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

| Item                                                              | Jun-24            | Mar-25            | Jun-25 P          |
|-------------------------------------------------------------------|-------------------|-------------------|-------------------|
| <b>Liabilities</b>                                                | <b>52,441,587</b> | <b>55,620,108</b> | <b>60,105,760</b> |
| <b>I. Deposits</b>                                                | <b>32,248,481</b> | <b>32,475,804</b> | <b>36,486,539</b> |
| 1. Transferable Deposits                                          | 26,311,968        | 27,147,220        | 30,460,270        |
| 2. Restricted/ compulsory deposits                                | 594,534           | 463,496           | 680,627           |
| 3. Other deposits                                                 | 5,341,978         | 4,865,088         | 5,345,641         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>125,260</b>    | <b>123,751</b>    | <b>118,535</b>    |
| 1. Short-term                                                     | -                 | -                 | -                 |
| 2. Long-term                                                      | 125,260           | 123,751           | 118,535           |
| <b>III. Loans (Borrowings)</b>                                    | <b>13,231,172</b> | <b>15,005,456</b> | <b>14,994,400</b> |
| 1. Short-term                                                     | 12,392,116        | 14,497,165        | 14,598,854        |
| A) Money at call                                                  | 80,721            | 463,743           | 442,739           |
| B) Repurchase agreements (Repo)                                   | 10,448,865        | 12,558,754        | 12,606,940        |
| C) Other short-term borrowings                                    | 1,862,529         | 1,474,668         | 1,549,175         |
| 2. Long-term borrowings                                           | 839,057           | 508,291           | 395,546           |
| <b>IV. Financial Derivatives</b>                                  | <b>33,078</b>     | <b>20,096</b>     | <b>19,239</b>     |
| <b>V. Other accounts payable</b>                                  | <b>3,765,553</b>  | <b>4,557,390</b>  | <b>4,768,254</b>  |
| 1. Provision for losses                                           | 893,142           | 1,005,189         | 987,150           |
| A) Provision for loan losses-Specific                             | 806,569           | 929,387           | 911,769           |
| B) Provision for loan losses-General                              | 54,146            | 49,807            | 47,756            |
| C) Provision for other losses                                     | 32,427            | 25,995            | 27,626            |
| 2. Accumulated Depreciation                                       | 412,505           | 474,097           | 496,188           |
| 3. Other accounts payable to other resident Sectors               | 2,436,179         | 3,059,120         | 3,244,601         |
| A) Dividends payable                                              | 6,464             | 53,394            | 7,362             |
| B) Settlement accounts                                            | 34,790            | 28,555            | 37,429            |
| C) Items in the process of collection                             | 13,969            | 17,069            | 23,923            |
| D) Miscellaneous liability items                                  | 2,380,957         | 2,960,102         | 3,175,886         |
| a) Suspense account                                               | 127,225           | 154,690           | 145,366           |
| b) Provision for expected costs                                   | 202,202           | 227,652           | 221,298           |
| c) Deferred tax liabilities                                       | 30,191            | 38,682            | 57,684            |
| d) Accrued wages                                                  | 13,345            | 15,974            | 17,333            |
| e) Accrued rent                                                   | 569               | 663               | 563               |
| f) Accrued taxes                                                  | 714,131           | 773,359           | 900,523           |
| g) Other miscellaneous liability items                            | 1,293,293         | 1,749,083         | 1,833,120         |
| 4. Other non- resident accounts payable                           | 23,728            | 18,984            | 40,315            |
| A) Dividends payable non-residents                                | 13,471            | 7,259             | 28,276            |
| B) Settlement accounts non-residents                              | -                 | -                 | -                 |
| C) Items in the process of collection                             | -                 | -                 | -                 |
| D) Miscellaneous liability items - non-residents                  | 10,257            | 11,725            | 12,039            |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Shares and other equity</b>                               | <b>3,038,043</b>  | <b>3,437,611</b>  | <b>3,718,793</b>  |
| 1. Quoted                                                         | 439,862           | 439,897           | 360,167           |
| 2. Non quoted                                                     | 267,036           | 275,209           | 273,932           |
| 3. Investment fund shares                                         | -                 | -                 | -                 |
| 4. Retained earnings                                              | 666,465           | 780,679           | 580,392           |
| 5. Current year result                                            | 545,602           | 554,888           | 628,876           |
| 6. General and special reserve                                    | 764,151           | 1,016,293         | 1,291,155         |
| 7. Valuation adjustments                                          | 354,926           | 370,645           | 584,270           |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>17,979,662</b> | <b>20,285,191</b> | <b>19,444,921</b> |
| 1. Guarantees                                                     | 3,039,995         | 3,621,317         | 3,629,568         |
| 2. Commitments                                                    | 14,322,697        | 16,391,858        | 15,570,949        |
| A) Letter of Credit                                               | 4,196,624         | 4,604,085         | 4,713,558         |
| B) Forward Foreign Exchange Transactions                          | 8,063,039         | 7,773,442         | 7,939,056         |
| C) Forward government Securities Transactions                     | 312,009           | 1,653,036         | 397,509           |
| D) Derivatives                                                    | 99,246            | 106,722           | 102,735           |
| E) Forward lending                                                | 268,857           | 636,326           | 434,003           |
| F) Operating leases                                               | 412               | 1,345             | 365               |
| G) Commitments for acquisition of :                               | 50,928            | 54,932            | 61,565            |
| i.Fixed assets                                                    | 40,111            | 45,752            | 47,308            |
| ii. Intangible assets                                             | 10,818            | 9,180             | 14,257            |
| H) Other commitments                                              | 1,331,581         | 1,561,971         | 1,922,158         |
| 3. Other contingent liabilities                                   | 616,970           | 272,016           | 244,404           |

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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: This data has been collected on new format w.e.f. December 2022.

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

| Item                                          | Jun-24            | Mar-25            | Jun-25 P          |
|-----------------------------------------------|-------------------|-------------------|-------------------|
| <b>Assets</b>                                 | <b>11,224,627</b> | <b>11,014,013</b> | <b>11,452,836</b> |
| <b>I. Currency and Deposits</b>               | <b>613,926</b>    | <b>552,046</b>    | <b>596,800</b>    |
| 1. Currency                                   | 122,676           | 110,471           | 128,186           |
| 2. Transferable Deposits                      | 391,666           | 390,104           | 416,042           |
| 3. Restricted/ compulsory deposits            | -                 | -                 | -                 |
| 4 Other Deposits                              | 99,584            | 51,471            | 52,572            |
| <b>II. Securities(other than shares)</b>      | <b>6,907,415</b>  | <b>6,886,770</b>  | <b>7,114,311</b>  |
| 1. Short-term                                 | 1,400,343         | 1,629,550         | 1,818,615         |
| 2. Long-term                                  | 5,507,072         | 5,257,219         | 5,295,696         |
| <b>III. Loans extended (Advances)</b>         | <b>3,030,473</b>  | <b>2,915,638</b>  | <b>2,913,851</b>  |
| 1. Short-term                                 | 1,629,563         | 1,471,408         | 1,480,134         |
| A) Money at call                              | 45,270            | 17,187            | 24,557            |
| B) Reverse Repo                               | 357,442           | 100,587           | 62,342            |
| C) Bills purchased and discounted             | 40,025            | 42,181            | 40,121            |
| D) Other short-term loans                     | 1,186,826         | 1,311,453         | 1,353,115         |
| 2. Long-term                                  | 1,400,910         | 1,444,230         | 1,433,717         |
| <b>IV. Shares and other equity</b>            | <b>196,408</b>    | <b>130,750</b>    | <b>210,070</b>    |
| 1. Quoted                                     | 92,859            | 71,786            | 109,559           |
| 2. Non quoted                                 | 103,549           | 58,964            | 100,511           |
| 3. Investment fund shares                     | -                 | -                 | -                 |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VI. Financial Derivatives</b>              | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Other accounts receivable</b>         | <b>291,398</b>    | <b>325,764</b>    | <b>409,981</b>    |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 291,398           | 325,764           | 409,981           |
| A) Dividends receivable resident sector       | -                 | -                 | -                 |
| B) Settlement accounts resident sector        | 149               | 150               | -                 |
| C) Items in the process of collection         | -                 | -                 | -                 |
| D) Miscellaneous assets residents sector      | 291,249           | 325,614           | 409,981           |
| E) Other non- resident accounts receivable    | -                 | -                 | -                 |
| <b>VIII. Non-financial assets</b>             | <b>185,006</b>    | <b>203,046</b>    | <b>207,822</b>    |
| 1. Produced assets                            | 89,346            | 98,667            | 100,963           |
| A) Tangible fixed assets                      | 84,172            | 93,189            | 95,277            |
| a) Dwellings                                  | 9,435             | 9,953             | 10,000            |
| i) Building on freehold land                  | 610               | 610               | 594               |
| ii) Building on leasehold land                | 8,826             | 9,343             | 9,406             |
| b) Other buildings and structures             | 46,458            | 49,765            | 50,343            |
| i) Building on freehold land                  | 26,306            | 26,866            | 26,878            |
| ii) Building on leasehold land                | 20,151            | 22,899            | 23,466            |
| c) Machinery and equipment                    | 21,597            | 25,877            | 26,856            |
| i) Transport equipment                        | 2,696             | 3,033             | 3,011             |
| ii) Furniture & Fixtures                      | 4,765             | 5,401             | 5,467             |
| iii) Office equipment                         | 8,192             | 9,883             | 10,286            |
| iv) Other machinery & equipment               | 5,944             | 7,560             | 8,093             |
| d) Other tangible fixed assets n.e.s          | 6,683             | 7,593             | 8,078             |
| B) Intangible fixed assets                    | 5,174             | 5,478             | 5,686             |
| a) Computer software                          | 5,174             | 5,478             | 5,686             |
| b) Other intangible fixed assets n.e.s        | -                 | -                 | -                 |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| 2. Non-produced assets                        | 94,638            | 102,749           | 105,534           |
| A) Tangible non-produced assets               | 94,638            | 102,749           | 105,534           |
| a) Land                                       | 25,014            | 31,588            | 31,587            |
| i) Land underlying Buildings and structures   | 25,014            | 31,588            | 31,587            |
| 1. Freehold land                              | 8,842             | 10,738            | 10,737            |
| 2. Leasehold land                             | 16,172            | 20,850            | 20,850            |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 69,624            | 71,161            | 73,947            |
| B) Intangible non-produced assets             | -                 | -                 | -                 |
| a) Leases and other transferable contracts    | -                 | -                 | -                 |
| b) Purchased goodwill                         | -                 | -                 | -                 |
| c) Other intangible non-produced assets n.e.s | -                 | -                 | -                 |
| 3. Capital work in progress                   | 1,022             | 1,630             | 1,325             |



## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

| Item                                                              | Jun-24            | Mar-25            | Jun-25 P          |
|-------------------------------------------------------------------|-------------------|-------------------|-------------------|
| <b>Liabilities</b>                                                | <b>11,224,627</b> | <b>11,014,013</b> | <b>11,452,836</b> |
| <b>I. Deposits</b>                                                | <b>6,553,449</b>  | <b>6,372,573</b>  | <b>7,464,578</b>  |
| 1. Transferable Deposits                                          | 4,932,108         | 4,517,413         | 5,392,825         |
| 2. Restricted/ compulsory deposits                                | 42,677            | 30,020            | 34,674            |
| 3. Other deposits                                                 | 1,578,664         | 1,825,140         | 2,037,079         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| 1. Short-term                                                     | -                 | -                 | -                 |
| 2. Long-term                                                      | -                 | -                 | -                 |
| <b>III. Loans (Borrowings)</b>                                    | <b>3,238,603</b>  | <b>2,946,911</b>  | <b>2,199,641</b>  |
| 1. Short-term                                                     | 3,205,467         | 2,912,600         | 2,166,304         |
| A) Money at call                                                  | 20,687            | 18,401            | 45,491            |
| B) Repurchase agreements (Repo)                                   | 2,999,681         | 2,743,155         | 1,962,678         |
| C) Other short-term borrowings                                    | 185,098           | 151,044           | 158,136           |
| 2. Long-term borrowings                                           | 33,137            | 34,311            | 33,337            |
| <b>IV. Financial Derivatives</b>                                  | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>V. Other accounts payable</b>                                  | <b>771,932</b>    | <b>991,463</b>    | <b>1,042,426</b>  |
| 1. Provision for losses                                           | 329,155           | 310,275           | 307,908           |
| A) Provision for loan losses-Specific                             | 319,328           | 300,586           | 297,904           |
| B) Provision for loan losses-General                              | 4,158             | 3,173             | 3,164             |
| C) Provision for other losses                                     | 5,669             | 6,516             | 6,841             |
| 2. Accumulated Depreciation                                       | 45,218            | 51,002            | 53,317            |
| 3. Other accounts payable to other resident Sectors               | 397,559           | 630,186           | 681,201           |
| A) Dividends payable                                              | 3                 | 17,023            | 3                 |
| B) Settlement accounts                                            | 10,563            | 6,374             | 11,009            |
| C) Items in the process of collection                             | -                 | -                 | -                 |
| D) Miscellaneous liability items                                  | 386,993           | 606,789           | 670,189           |
| a) Suspense account                                               | 29,644            | 29,531            | 31,188            |
| b) Provision for expected costs                                   | 12,304            | 13,649            | 13,491            |
| c) Deferred tax liabilities                                       | -                 | -                 | -                 |
| d) Accrued wages                                                  | -                 | -                 | -                 |
| e) Accrued rent                                                   | -                 | -                 | -                 |
| f) Accrued taxes                                                  | 46,997            | 57,362            | 57,458            |
| g) Other miscellaneous liability items                            | 298,049           | 506,248           | 568,051           |
| 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                  | -                 | -                 | -                 |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Shares and other equity</b>                               | <b>660,642</b>    | <b>703,066</b>    | <b>746,191</b>    |
| 1. Quoted                                                         | 67,963            | 67,963            | 65,570            |
| 2. Non quoted                                                     | 154,860           | 153,838           | 153,544           |
| 3. Investment fund shares                                         | -                 | -                 | -                 |
| 4. Retained earnings                                              | 231,240           | 261,172           | 267,966           |
| 5. Current year result                                            | 23,875            | 25,230            | 56,065            |
| 6. General and special reserve                                    | 112,023           | 121,563           | 121,738           |
| 7. Valuation adjustments                                          | 70,682            | 73,300            | 81,307            |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>3,443,533</b>  | <b>3,868,539</b>  | <b>4,183,406</b>  |
| 1. Guarantees                                                     | 246,244           | 722,952           | 724,610           |
| 2. Commitments                                                    | 2,726,001         | 3,023,771         | 3,339,961         |
| A) Letter of Credit                                               | 1,693,714         | 1,715,139         | 2,085,933         |
| B) Forward Foreign Exchange Transactions                          | 901,780           | 914,698           | 1,101,805         |
| C) Forward government Securities Transactions                     | -                 | 296,600           | 62,722            |
| D) Derivatives                                                    | -                 | -                 | -                 |
| E) Forward lending                                                | 69,339            | 45,667            | 44,848            |
| F) Operating leases                                               | -                 | -                 | -                 |
| G) Commitments for acquisition of :                               | 581               | 2,408             | 2,910             |
| i. Fixed assets                                                   | 509               | 2,188             | 2,650             |
| ii. Intangible assets                                             | 72                | 220               | 261               |
| H) Other commitments                                              | 60,588            | 49,259            | 41,743            |
| 3. Other contingent liabilities                                   | 471,287           | 121,816           | 118,835           |

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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: This data has been collected on new format w.e.f. December 2022.

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

| Item                                          | Jun-24            | Mar-25            | Jun-25 P          |
|-----------------------------------------------|-------------------|-------------------|-------------------|
| <b>Assets</b>                                 | <b>39,102,597</b> | <b>42,868,136</b> | <b>46,819,403</b> |
| <b>I. Currency and Deposits</b>               | <b>2,729,076</b>  | <b>2,377,553</b>  | <b>2,479,268</b>  |
| 1. Currency                                   | 514,201           | 649,193           | 574,567           |
| 2. Transferable Deposits                      | 2,121,181         | 1,634,925         | 1,778,079         |
| 3. Restricted/ compulsory deposits            | 6                 | 6                 | 7                 |
| 4 Other Deposits                              | 93,688            | 93,429            | 126,616           |
| <b>II. Securities(other than shares)</b>      | <b>22,566,588</b> | <b>25,017,850</b> | <b>28,693,513</b> |
| 1. Short-term                                 | 5,605,668         | 2,010,193         | 3,328,406         |
| 2. Long-term                                  | 16,960,920        | 23,007,656        | 25,365,107        |
| <b>III. Loans extended (Advances)</b>         | <b>10,448,664</b> | <b>11,464,273</b> | <b>11,324,745</b> |
| 1. Short-term                                 | 6,414,354         | 6,885,253         | 6,689,283         |
| A) Money at call                              | 136,600           | 149,304           | 304,816           |
| B) Reverse Repo                               | 290,530           | 256,378           | 312,141           |
| C) Bills purchased and discounted             | 291,931           | 304,749           | 302,820           |
| D) Other short-term loans                     | 5,695,292         | 6,174,822         | 5,769,506         |
| 2. Long-term                                  | 4,034,310         | 4,579,020         | 4,635,462         |
| <b>IV. Shares and other equity</b>            | <b>476,558</b>    | <b>547,376</b>    | <b>576,566</b>    |
| 1. Quoted                                     | 167,961           | 217,639           | 243,938           |
| 2. Non quoted                                 | 305,291           | 321,542           | 323,364           |
| 3. Investment fund shares                     | 3,306             | 8,195             | 9,264             |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VI. Financial Derivatives</b>              | <b>10,328</b>     | <b>5,745</b>      | <b>8,169</b>      |
| <b>VII. Other accounts receivable</b>         | <b>1,625,270</b>  | <b>2,018,425</b>  | <b>2,226,706</b>  |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 1,625,270         | 2,018,425         | 2,226,706         |
| A) Dividends receivable resident sector       | 303               | 1,155             | 216               |
| B) Settlement accounts resident sector        | 44,705            | 30,379            | 38,074            |
| C) Items in the process of collection         | 480               | 2,385             | 372               |
| D) Miscellaneous assets residents sector      | 1,575,637         | 1,979,767         | 2,161,664         |
| E) Other non- resident accounts receivable    | 4,145             | 4,740             | 26,381            |
| <b>VIII. Non-financial assets</b>             | <b>1,246,113</b>  | <b>1,436,915</b>  | <b>1,510,436</b>  |
| 1. Produced assets                            | 973,858           | 1,130,516         | 1,196,477         |
| A) Tangible fixed assets                      | 865,392           | 1,007,352         | 1,070,195         |
| a) Dwellings                                  | 161,535           | 208,724           | 234,223           |
| i) Building on freehold land                  | 5,775             | 8,381             | 9,054             |
| ii) Building on leasehold land                | 155,760           | 200,343           | 225,169           |
| b) Other buildings and structures             | 300,233           | 333,621           | 340,836           |
| i) Building on freehold land                  | 86,116            | 89,004            | 93,598            |
| ii) Building on leasehold land                | 214,117           | 244,617           | 247,239           |
| c) Machinery and equipment                    | 330,764           | 381,111           | 407,764           |
| i) Transport equipment                        | 27,838            | 37,451            | 40,950            |
| ii) Furniture & Fixtures                      | 50,235            | 48,832            | 65,745            |
| iii) Office equipment                         | 188,962           | 227,841           | 242,235           |
| iv) Other machinery & equipment               | 63,730            | 66,988            | 58,833            |
| d) Other tangible fixed assets n.e.s          | 72,860            | 83,896            | 87,373            |
| B) Intangible fixed assets                    | 108,465           | 123,164           | 126,282           |
| a) Computer software                          | 73,561            | 88,262            | 91,380            |
| b) Other intangible fixed assets n.e.s        | 34,905            | 34,902            | 34,902            |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| 2. Non-produced assets                        | 239,289           | 272,581           | 283,174           |
| A) Tangible non-produced assets               | 214,086           | 244,956           | 253,871           |
| a) Land                                       | 176,338           | 193,032           | 193,855           |
| i) Land underlying Buildings and structures   | 176,338           | 193,032           | 193,855           |
| 1. Freehold land                              | 72,030            | 83,636            | 83,066            |
| 2. Leasehold land                             | 104,307           | 109,396           | 110,790           |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 37,748            | 51,924            | 60,015            |
| B) Intangible non-produced assets             | 25,203            | 27,625            | 29,304            |
| a) Leases and other transferable contracts    | 18,308            | 19,942            | 21,343            |
| b) Purchased goodwill                         | 2,213             | 1,941             | 1,860             |
| c) Other intangible non-produced assets n.e.s | 4,682             | 5,742             | 6,101             |
| 3. Capital work in progress                   | 32,966            | 33,819            | 30,785            |

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

| Item                                                              | Jun-24            | Mar-25            | Jun-25 P          |
|-------------------------------------------------------------------|-------------------|-------------------|-------------------|
| <b>Liabilities</b>                                                | <b>39,102,597</b> | <b>42,868,136</b> | <b>46,819,403</b> |
| <b>I. Deposits</b>                                                | <b>24,888,996</b> | <b>25,209,534</b> | <b>28,118,620</b> |
| 1. Transferable Deposits                                          | 20,591,300        | 21,818,967        | 24,247,031        |
| 2. Restricted/ compulsory deposits                                | 541,026           | 391,591           | 605,081           |
| 3. Other deposits                                                 | 3,756,669         | 2,998,976         | 3,266,508         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>125,260</b>    | <b>123,751</b>    | <b>118,535</b>    |
| 1. Short-term                                                     | -                 | -                 | -                 |
| 2. Long-term                                                      | 125,260           | 123,751           | 118,535           |
| <b>III. Loans (Borrowings)</b>                                    | <b>8,920,558</b>  | <b>11,495,925</b> | <b>12,139,413</b> |
| 1. Short-term                                                     | 8,478,590         | 11,106,934        | 11,777,203        |
| A) Money at call                                                  | 60,034            | 445,041           | 397,248           |
| B) Repurchase agreements (Repo)                                   | 7,376,489         | 9,779,915         | 10,612,651        |
| C) Other short-term borrowings                                    | 1,042,067         | 881,979           | 767,305           |
| 2. Long-term borrowings                                           | 441,968           | 388,990           | 362,209           |
| <b>IV. Financial Derivatives</b>                                  | <b>30,589</b>     | <b>17,857</b>     | <b>17,595</b>     |
| <b>V. Other accounts payable</b>                                  | <b>2,939,681</b>  | <b>3,495,791</b>  | <b>3,670,132</b>  |
| 1. Provision for losses                                           | 563,150           | 692,711           | 677,489           |
| A) Provision for loan losses-Specific                             | 487,144           | 628,704           | 613,769           |
| B) Provision for loan losses-General                              | 49,930            | 46,626            | 44,584            |
| C) Provision for other losses                                     | 26,075            | 17,381            | 19,137            |
| 2. Accumulated Depreciation                                       | 364,124           | 419,347           | 439,960           |
| 3. Other accounts payable to other resident Sectors               | 1,988,837         | 2,364,887         | 2,512,464         |
| A) Dividends payable                                              | 6,461             | 36,372            | 7,359             |
| B) Settlement accounts                                            | 24,226            | 21,516            | 25,994            |
| C) Items in the process of collection                             | 13,969            | 17,069            | 23,923            |
| D) Miscellaneous liability items                                  | 1,944,181         | 2,289,930         | 2,455,188         |
| a) Suspense account                                               | 78,815            | 125,159           | 111,032           |
| b) Provision for expected costs                                   | 189,899           | 214,003           | 207,807           |
| c) Deferred tax liabilities                                       | 30,191            | 38,682            | 57,472            |
| d) Accrued wages                                                  | 2,556             | 2,918             | 3,908             |
| e) Accrued rent                                                   | 569               | 663               | 563               |
| f) Accrued taxes                                                  | 664,876           | 714,512           | 841,166           |
| g) Other miscellaneous liability items                            | 977,275           | 1,193,993         | 1,233,240         |
| 4. Other non- resident accounts payable                           | 23,571            | 18,846            | 40,218            |
| A) Dividends payable non-residents                                | 13,471            | 7,259             | 28,276            |
| B) Settlement accounts non-residents                              | -                 | -                 | -                 |
| C) Items in the process of collection                             | -                 | -                 | -                 |
| D) Miscellaneous liability items - non-residents                  | 10,100            | 11,586            | 11,942            |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Shares and other equity</b>                               | <b>2,197,513</b>  | <b>2,525,278</b>  | <b>2,755,108</b>  |
| 1. Quoted                                                         | 371,899           | 371,934           | 294,597           |
| 2. Non quoted                                                     | 40,154            | 48,833            | 46,161            |
| 3. Investment fund shares                                         | -                 | -                 | -                 |
| 4. Retained earnings                                              | 354,071           | 405,431           | 193,880           |
| 5. Current year result                                            | 497,598           | 507,378           | 548,403           |
| 6. General and special reserve                                    | 652,138           | 894,740           | 1,169,427         |
| 7. Valuation adjustments                                          | 281,653           | 296,962           | 502,640           |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>10,073,978</b> | <b>12,519,439</b> | <b>11,810,846</b> |
| 1. Guarantees                                                     | 2,289,040         | 2,438,400         | 2,474,782         |
| 2. Commitments                                                    | 7,639,646         | 9,931,231         | 9,210,893         |
| A) Letter of Credit                                               | 2,450,761         | 2,850,933         | 2,597,274         |
| B) Forward Foreign Exchange Transactions                          | 3,385,833         | 3,537,160         | 3,940,927         |
| C) Forward government Securities Transactions                     | 309,249           | 1,356,436         | 334,788           |
| D) Derivatives                                                    | 99,246            | 106,722           | 102,735           |
| E) Forward lending                                                | 174,714           | 572,957           | 362,484           |
| F) Operating leases                                               | 412               | 1,345             | 365               |
| G) Commitments for acquisition of :                               | 49,605            | 52,338            | 58,518            |
| i. Fixed assets                                                   | 38,859            | 43,379            | 44,522            |
| ii. Intangible assets                                             | 10,746            | 8,960             | 13,996            |
| H) Other commitments                                              | 1,169,826         | 1,453,340         | 1,813,802         |
| 3. Other contingent liabilities                                   | 145,293           | 149,807           | 125,171           |

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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: This data has been collected on new format w.e.f. December 2022.

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

| Item                                          | Jun-24           | Mar-25           | Jun-25 P         |
|-----------------------------------------------|------------------|------------------|------------------|
| <b>Assets</b>                                 | <b>2,114,363</b> | <b>1,737,960</b> | <b>1,833,521</b> |
| <b>I. Currency and Deposits</b>               | <b>202,864</b>   | <b>163,816</b>   | <b>164,016</b>   |
| 1. Currency                                   | 725              | 677              | 632              |
| 2. Transferable Deposits                      | 131,816          | 111,419          | 95,935           |
| 3. Restricted/ compulsory deposits            | 65,210           | 51,718           | 67,448           |
| 4 Other Deposits                              | 5,113            | 1                | 1                |
| <b>II. Securities(other than shares)</b>      | <b>1,063,516</b> | <b>1,026,016</b> | <b>998,316</b>   |
| 1. Short-term                                 | 1,043,228        | 940,215          | 928,727          |
| 2. Long-term                                  | 20,288           | 85,801           | 69,589           |
| <b>III. Loans extended (Advances)</b>         | <b>828,052</b>   | <b>515,436</b>   | <b>634,496</b>   |
| 1. Short-term                                 | 456,745          | 424,356          | 629,409          |
| A) Money at call                              | -                | -                | 497              |
| B) Reverse Repo                               | 377,400          | 363,936          | 196,653          |
| C) Bills purchased and discounted             | 13,693           | 10,564           | 15,800           |
| D) Other short-term loans                     | 65,652           | 49,855           | 416,459          |
| 2. Long-term                                  | 371,307          | 91,080           | 5,087            |
| <b>IV. Shares and other equity</b>            | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| 1. Quoted                                     | -                | -                | -                |
| 2. Non quoted                                 | -                | -                | -                |
| 3. Investment fund shares                     | -                | -                | -                |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>VI. Financial Derivatives</b>              | <b>2,049</b>     | <b>2,055</b>     | <b>1,699</b>     |
| <b>VII. Other accounts receivable</b>         | <b>10,816</b>    | <b>22,803</b>    | <b>26,819</b>    |
| 1. Trade credit and advances                  | -                | -                | -                |
| 2. Others                                     | 10,816           | 22,803           | 26,819           |
| A) Dividends receivable resident sector       | -                | -                | -                |
| B) Settlement accounts resident sector        | -                | -                | -                |
| C) Items in the process of collection         | -                | -                | -                |
| D) Miscellaneous assets residents sector      | 10,784           | 22,775           | 26,806           |
| E) Other non- resident accounts receivable    | 31               | 29               | 12               |
| <b>VIII. Non-financial assets</b>             | <b>7,067</b>     | <b>7,834</b>     | <b>8,176</b>     |
| 1. Produced assets                            | 4,119            | 3,960            | 4,005            |
| A) Tangible fixed assets                      | 3,585            | 3,436            | 3,456            |
| a) Dwellings                                  | 353              | 644              | 644              |
| i) Building on freehold land                  | -                | -                | -                |
| ii) Building on leasehold land                | 353              | 644              | 644              |
| b) Other buildings and structures             | 951              | 949              | 949              |
| i) Building on freehold land                  | -                | -                | -                |
| ii) Building on leasehold land                | 951              | 949              | 949              |
| c) Machinery and equipment                    | 1,228            | 1,503            | 1,523            |
| i) Transport equipment                        | 259              | 459              | 459              |
| ii) Furniture & Fixtures                      | 198              | 201              | 200              |
| iii) Office equipment                         | 338              | 378              | 394              |
| iv) Other machinery & equipment               | 432              | 465              | 469              |
| d) Other tangible fixed assets n.e.s          | 1,053            | 340              | 340              |
| B) Intangible fixed assets                    | 533              | 524              | 549              |
| a) Computer software                          | 38               | 29               | 54               |
| b) Other intangible fixed assets n.e.s        | 495              | 495              | 495              |
| C) Inventories                                | -                | -                | -                |
| D) Valuables                                  | -                | -                | -                |
| 2. Non-produced assets                        | 2,794            | 3,118            | 4,170            |
| A) Tangible non-produced assets               | 2,794            | 3,118            | 4,016            |
| a) Land                                       | -                | -                | -                |
| i) Land underlying Buildings and structures   | -                | -                | -                |
| 1. Freehold land                              | -                | -                | -                |
| 2. Leasehold land                             | -                | -                | -                |
| ii) Recreational land                         | -                | -                | -                |
| iii) Other land n.e.s                         | -                | -                | -                |
| b) Other tangible non-produced assets n.e.s   | 2,794            | 3,118            | 4,016            |
| B) Intangible non-produced assets             | -                | -                | 154              |
| a) Leases and other transferable contracts    | -                | -                | -                |
| b) Purchased goodwill                         | -                | -                | -                |
| c) Other intangible non-produced assets n.e.s | -                | -                | 154              |
| 3. Capital work in progress                   | 154              | 756              | -                |

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

| Item                                                              | Jun-24           | Mar-25           | Jun-25 P         |
|-------------------------------------------------------------------|------------------|------------------|------------------|
| <b>Liabilities</b>                                                | <b>2,114,363</b> | <b>1,737,960</b> | <b>1,833,521</b> |
| <b>I. Deposits</b>                                                | <b>806,037</b>   | <b>893,697</b>   | <b>903,342</b>   |
| 1. Transferable Deposits                                          | 788,560          | 810,840          | 820,414          |
| 2. Restricted/ compulsory deposits                                | 10,831           | 41,885           | 40,873           |
| 3. Other deposits                                                 | 6,645            | 40,972           | 42,054           |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| 1. Short-term                                                     | -                | -                | -                |
| 2. Long-term                                                      | -                | -                | -                |
| <b>III. Loans (Borrowings)</b>                                    | <b>1,072,011</b> | <b>562,620</b>   | <b>655,346</b>   |
| 1. Short-term                                                     | 708,059          | 477,631          | 655,346          |
| A) Money at call                                                  | -                | 300              | -                |
| B) Repurchase agreements (Repo)                                   | 72,695           | 35,685           | 31,612           |
| C) Other short-term borrowings                                    | 635,364          | 441,646          | 623,734          |
| 2. Long-term borrowings                                           | 363,952          | 84,989           | -                |
| <b>IV. Financial Derivatives</b>                                  | <b>2,489</b>     | <b>2,239</b>     | <b>1,644</b>     |
| <b>V. Other accounts payable</b>                                  | <b>53,939</b>    | <b>70,136</b>    | <b>55,695</b>    |
| 1. Provision for losses                                           | 837              | 2,203            | 1,753            |
| A) Provision for loan losses-Specific                             | 97               | 97               | 97               |
| B) Provision for loan losses-General                              | 57               | 8                | 8                |
| C) Provision for other losses                                     | 683              | 2,098            | 1,648            |
| 2. Accumulated Depreciation                                       | 3,163            | 3,748            | 2,911            |
| 3. Other accounts payable to other resident Sectors               | 49,783           | 64,047           | 50,935           |
| A) Dividends payable                                              | -                | -                | -                |
| B) Settlement accounts                                            | -                | 665              | 426              |
| C) Items in the process of collection                             | -                | -                | -                |
| D) Miscellaneous liability items                                  | 49,783           | 63,383           | 50,509           |
| a) Suspense account                                               | 18,766           | -                | 3,146            |
| b) Provision for expected costs                                   | -                | -                | -                |
| c) Deferred tax liabilities                                       | -                | -                | 212              |
| d) Accrued wages                                                  | 10,789           | 13,056           | 13,424           |
| e) Accrued rent                                                   | -                | -                | -                |
| f) Accrued taxes                                                  | 2,259            | 1,485            | 1,899            |
| g) Other miscellaneous liability items                            | 17,969           | 48,842           | 31,828           |
| 4. Other non- resident accounts payable                           | 156              | 138              | 96               |
| A) Dividends payable non-residents                                | -                | -                | -                |
| B) Settlement accounts non-residents                              | -                | -                | -                |
| C) Items in the process of collection                             | -                | -                | -                |
| D) Miscellaneous liability items - non-residents                  | 156              | 138              | 96               |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>VII. Shares and other equity</b>                               | <b>179,888</b>   | <b>209,267</b>   | <b>217,495</b>   |
| 1. Quoted                                                         | -                | -                | -                |
| 2. Non quoted                                                     | 72,022           | 72,539           | 74,228           |
| 3. Investment fund shares                                         | -                | -                | -                |
| 4. Retained earnings                                              | 81,155           | 114,075          | 118,546          |
| 5. Current year result                                            | 24,129           | 22,281           | 24,408           |
| 6. General and special reserve                                    | (10)             | (10)             | (10)             |
| 7. Valuation adjustments                                          | 2,592            | 383              | 324              |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>4,462,152</b> | <b>3,897,213</b> | <b>3,450,669</b> |
| 1. Guarantees                                                     | 504,711          | 459,964          | 430,176          |
| 2. Commitments                                                    | 3,957,050        | 3,436,855        | 3,020,095        |
| A) Letter of Credit                                               | 52,149           | 38,013           | 30,351           |
| B) Forward Foreign Exchange Transactions                          | 3,775,427        | 3,321,585        | 2,896,323        |
| C) Forward government Securities Transactions                     | 2,760            | -                | -                |
| D) Derivatives                                                    | -                | -                | -                |
| E) Forward lending                                                | 24,805           | 17,701           | 26,671           |
| F) Operating leases                                               | -                | -                | -                |
| G) Commitments for acquisition of :                               | 742              | 186              | 137              |
| i. Fixed assets                                                   | 742              | 186              | 137              |
| ii. Intangible assets                                             | -                | -                | -                |
| H) Other commitments                                              | 101,167          | 59,371           | 66,613           |
| 3. Other contingent liabilities                                   | 391              | 393              | 398              |

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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: This data has been collected on new format w.e.f. December 2022.

## 1.2 Profit and Loss Accounts

### All Banks

(Million Rupees)

| Profit/Loss Account                                                                            | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|
| A. Mark-Up/Return/Interest Earned                                                              | 2,637,525       | 1,785,473         | 2,115,377         |
| 1. Loans and advances                                                                          | 574,675         | 416,707           | 430,004           |
| 2. Investments                                                                                 | 1,503,481       | 1,040,743         | 1,357,492         |
| 3. Lendings to financial institutions                                                          | 37,699          | 28,793            | 22,843            |
| 4. Balances with banks                                                                         | 4,798           | 2,615             | 3,874             |
| 5. Income from inter-office lending                                                            | 510,862         | 291,848           | 295,553           |
| 6. Other                                                                                       | 6,010           | 4,767             | 5,612             |
| B. Mark-Up/Return/Interest Expensed                                                            | 2,138,002       | 1,215,918         | 1,451,113         |
| 1. Deposits                                                                                    | 949,465         | 483,612           | 540,220           |
| 2. Borrowings                                                                                  | 570,600         | 387,550           | 524,861           |
| 3. Subordinated debt                                                                           | 11,901          | 6,079             | 7,167             |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 42,431          | 12,043            | 24,109            |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 8,013           | 8,226             | 10,208            |
| 6. Expense on inter-office borrowing                                                           | 510,752         | 291,848           | 295,557           |
| 7. Other                                                                                       | 44,840          | 26,560            | 48,991            |
| I. Net Mark-UP/Return/Interest Income (A - B)                                                  | 499,523         | 569,554           | 664,264           |
| C. Non Mark-UP/Return/Interest Income                                                          | 128,670         | 125,368           | 170,185           |
| 1. Fee & Commission Income                                                                     | 67,208          | 69,227            | 81,592            |
| i. Branch banking customer fees                                                                | 7,077           | 7,453             | 8,118             |
| ii. Consumer finance related fees                                                              | 2,279           | 2,750             | 7,919             |
| iii. Card related fees (debit and credit cards)                                                | 19,091          | 21,357            | 23,647            |
| iv. Credit related fees                                                                        | 2,235           | 1,847             | 1,665             |
| v. Investment banking fee                                                                      | 1,363           | 1,809             | 2,118             |
| vi. Commission on trade                                                                        | 14,759          | 11,437            | 14,209            |
| vii. Commission on guarantees                                                                  | 4,225           | 3,958             | 5,512             |
| viii. Commission on cash management                                                            | 2,136           | 2,996             | 2,743             |
| ix. Commission on remittances including home remittances                                       | 4,976           | 2,427             | 4,853             |
| x. Commission on utility bills                                                                 | 163             | 166               | 178               |
| xi. Commission income - Bancassurance                                                          | 1,254           | 1,334             | 1,837             |
| xii. Rent on lockers                                                                           | 375             | 136               | 196               |
| xiii. Commission on investments services                                                       | 226             | 340               | 265               |
| xiv. Other Commission                                                                          | 7,049           | 11,218            | 8,333             |
| 2. Dividend Income                                                                             | 7,664           | 10,315            | 8,700             |
| 3. Foreign exchange income                                                                     | 31,971          | 27,156            | 36,369            |
| 4. Income from derivatives                                                                     | 1,910           | 979               | (1,542)           |
| 5. Gain on securities                                                                          | 14,500          | 14,949            | 39,740            |
| i. Realised                                                                                    | 12,975          | 17,384            | 36,920            |
| ii. Unrealised - held for trading                                                              | 1,524           | (2,435)           | 2,820             |
| 6. Other Income                                                                                | 5,417           | 2,742             | 5,325             |
| i. Rent on property                                                                            | 295             | 271               | 317               |
| ii. Gain on sale of fixed assets-net                                                           | 1,053           | 854               | 1,329             |
| iii. Loss on termination of lease liability against right of use assets                        | 479             | 320               | 485               |
| iv. Gain on sale of non banking assets - net                                                   | 978             | 26                | 12                |
| v. Other                                                                                       | 2,613           | 1,272             | 3,183             |
| II. Total Income (I + C)                                                                       | 628,193         | 694,922           | 834,449           |

## 1.2 Profit and Loss Accounts

### All Banks

(Million Rupees)

| Profit/Loss Account                                                | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|--------------------------------------------------------------------|-----------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 284,770         | 283,378           | 364,039           |
| 1. Operating expenses                                              | 276,690         | 275,279           | 353,464           |
| i. Total compensation expense                                      | 125,813         | 124,792           | 145,877           |
| ii. Property expense                                               | 43,175          | 42,197            | 53,738            |
| a. Rent and taxes                                                  | 1,734           | 2,942             | 4,939             |
| b. Insurance                                                       | 254             | 385               | 388               |
| c. Utilities cost                                                  | 10,158          | 8,002             | 10,864            |
| d. Lease rental                                                    | 13              | 49                | 52                |
| e. Fuel expense generators                                         | 1,096           | 823               | 1,004             |
| f. Security (including guards)                                     | 7,478           | 7,924             | 9,421             |
| g. Repair and maintenance (including janitorial charges)           | 5,748           | 5,769             | 7,188             |
| h. Depreciation on right-of-use assets                             | 10,293          | 9,733             | 12,121            |
| i. Depreciation                                                    | 6,400           | 6,571             | 7,762             |
| iii. Information technology expenses                               | 26,358          | 24,903            | 35,377            |
| iv. Other operating expenses                                       | 81,344          | 83,388            | 118,473           |
| 2. Workers welfare fund                                            | 6,960           | 7,064             | 9,103             |
| 3. Other charges                                                   | 1,121           | 1,035             | 1,472             |
| i. Penalties imposed by State Bank of Pakistan                     | 401             | 208               | 627               |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -               | -                 | 0                 |
| iii. Others (to be specified, if material)                         | 719             | 827               | 844               |
| III. Profit before provisions (II - D)                             | 343,423         | 411,544           | 470,410           |
| E. Provisions / (reversals) and write offs - net                   | 18,467          | 14,746            | (8,446)           |
| 1. (Reversals) / provisions against balance with Banks             | (825)           | 649               | (2,003)           |
| 2. (Reversals) / provisions for diminution in value of investments | 6,995           | (952)             | (762)             |
| 3. (Reversals) / provisions against loans & advances               | 16,231          | 16,777            | 1,506             |
| 4. (Reversals) / provisions against off balance sheet items        | 3,208           | (176)             | (2,440)           |
| 5. Reversals against other assets                                  | (2,038)         | 526               | (155)             |
| 6. Recovery of written off / charged off bad debts                 | (5,103)         | (2,078)           | (4,594)           |
| F. Extra ordinary / unusual items                                  | 49,014          | -                 | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 275,942         | 396,798           | 478,856           |
| G. Taxation                                                        | 153,531         | 207,132           | 275,498           |
| 1. Current                                                         | 169,176         | 188,148           | 242,750           |
| 2. Prior                                                           | (283)           | (228)             | 25,867            |
| 3. Deferred                                                        | (15,362)        | 19,212            | 6,881             |
| V. Profit After Taxation (IV - G)                                  | 122,411         | 189,666           | 203,358           |
| Notes on Human Resources                                           |                 |                   |                   |
| Number of Employees*                                               | 204,924         | 221,227           | 223,841           |
| 1. Permanent                                                       | 182,114         | 193,808           | 197,896           |
| a. Male                                                            | 146,730         | 155,098           | 158,286           |
| b. Female                                                          | 35,384          | 38,710            | 39,610            |
| 2. Contractual                                                     | 22,810          | 27,419            | 25,945            |
| a. Male                                                            | 20,616          | 24,188            | 22,841            |
| b. Female                                                          | 2,194           | 3,231             | 3,104             |

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

## 1.2 Profit and Loss Accounts

### Public Sector Banks

(Million Rupees)

| Profit/Loss Account                                                                            | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|
| A. Mark-Up/Return/Interest Earned                                                              | 564,364         | 415,572           | 394,791           |
| 1. Loans and advances                                                                          | 104,430         | 88,109            | 79,184            |
| 2. Investments                                                                                 | 315,623         | 227,711           | 215,741           |
| 3. Lendings to financial institutions                                                          | 3,852           | 2,498             | 2,450             |
| 4. Balances with banks                                                                         | 2,447           | 792               | 1,546             |
| 5. Income from inter-office lending                                                            | 135,230         | 93,260            | 92,313            |
| 6. Other                                                                                       | 2,782           | 3,201             | 3,557             |
| B. Mark-Up/Return/Interest Expensed                                                            | 507,520         | 316,741           | 299,916           |
| 1. Deposits                                                                                    | 197,144         | 124,125           | 118,267           |
| 2. Borrowings                                                                                  | 168,114         | 95,425            | 83,849            |
| 3. Subordinated debt                                                                           | 1,759           | 1,147             | 1,060             |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 4,430           | 1,873             | 3,545             |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 837             | 892               | 876               |
| 6. Expense on inter-office borrowing                                                           | 135,230         | 93,260            | 92,313            |
| 7. Other                                                                                       | 6               | 20                | 6                 |
| I. Net Mark-Up/Return/Interest Income (A - B)                                                  | 56,844          | 98,831            | 94,875            |
| C. Non Mark-Up/Return/Interest Income                                                          | 19,512          | 17,296            | 23,858            |
| 1. Fee & Commission Income                                                                     | 9,588           | 11,194            | 11,013            |
| i. Branch banking customer fees                                                                | 690             | 609               | 516               |
| ii. Consumer finance related fees                                                              | 427             | 415               | 343               |
| iii. Card related fees (debit and credit cards)                                                | 1,577           | 3,234             | 1,919             |
| iv. Credit related fees                                                                        | 704             | 565               | 714               |
| v. Investment banking fee                                                                      | 288             | 358               | 183               |
| vi. Commission on trade                                                                        | 1,059           | 1,018             | 1,238             |
| vii. Commission on guarantees                                                                  | 740             | 723               | 1,198             |
| viii. Commission on cash management                                                            | 77              | 62                | 79                |
| ix. Commission on remittances including home remittances                                       | 705             | 126               | 237               |
| x. Commission on utility bills                                                                 | 16              | 6                 | 6                 |
| xi. Commission income - Bancassurance                                                          | 144             | 140               | 145               |
| xii. Rent on lockers                                                                           | 27              | 18                | 21                |
| xiii. Commission on investments services                                                       | -               | -                 | -                 |
| xiv. Other Commission                                                                          | 3,133           | 3,921             | 4,413             |
| 2. Dividend Income                                                                             | 1,381           | 1,880             | 1,499             |
| 3. Foreign exchange income                                                                     | 2,997           | 2,634             | 1,865             |
| 4. Income from derivatives                                                                     | -               | -                 | -                 |
| 5. Gain on securities                                                                          | 3,109           | 1,415             | 9,221             |
| i. Realised                                                                                    | 2,510           | 2,600             | 7,791             |
| ii. Unrealised - held for trading                                                              | 599             | (1,186)           | 1,430             |
| 6. Other Income                                                                                | 2,437           | 172               | 260               |
| i. Rent on property                                                                            | 82              | 65                | 69                |
| ii. Gain on sale of fixed assets-net                                                           | 14              | 50                | 95                |
| iii. Loss on termination of lease liability against right of use assets                        | 122             | 11                | 13                |
| iv. Gain on sale of non banking assets - net                                                   | 367             | 5                 | 8                 |
| v. Other                                                                                       | 1,851           | 41                | 75                |
| II. Total Income (I + C)                                                                       | 76,356          | 116,127           | 118,733           |



## 1.2 Profit and Loss Accounts

### Public Sector Banks

(Million Rupees)

| Profit/Loss Account                                                | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|--------------------------------------------------------------------|-----------------|-------------------|-------------------|
| <b>D. Non Mark-UP/Return/Interest Expenses</b>                     | 46,189          | 50,692            | 55,268            |
| 1. Operating expenses                                              | 45,998          | 50,283            | 54,729            |
| i. Total compensation expense                                      | 26,370          | 30,919            | 30,527            |
| ii. Property expense                                               | 5,944           | 5,558             | 6,759             |
| a. Rent and taxes                                                  | 205             | 174               | 472               |
| b. Insurance                                                       | 42              | 102               | 66                |
| c. Utilities cost                                                  | 1,613           | 1,189             | 1,686             |
| d. Lease rental                                                    | 13              | 49                | 52                |
| e. Fuel expense generators                                         | 3               | 3                 | 3                 |
| f. Security (including guards)                                     | 1,383           | 1,412             | 1,555             |
| g. Repair and maintenance (including janitorial charges)           | 626             | 624               | 815               |
| h. Depreciation on right-of-use assets                             | 1,565           | 1,397             | 1,542             |
| i. Depreciation                                                    | 492             | 609               | 568               |
| iii. Information technology expenses                               | 3,911           | 3,565             | 5,306             |
| iv. Other operating expenses                                       | 9,773           | 10,240            | 12,138            |
| 2. Workers welfare fund                                            | 34              | 125               | 408               |
| 3. Other charges                                                   | 158             | 284               | 130               |
| i. Penalties imposed by State Bank of Pakistan                     | 2               | 0                 | 4                 |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -               | -                 | -                 |
| iii. Others (to be specified, if material)                         | 156             | 284               | 127               |
| <b>III. Profit before provisions (II - D)</b>                      | 30,166          | 65,435            | 63,465            |
| <b>E. Provisions / (reversals) and write offs - net</b>            | (6,041)         | 5,943             | (6,336)           |
| 1. (Reversals) / provisions against balance with Banks             | (86)            | (0)               | (4)               |
| 2. (Reversals) / provisions for diminution in value of investments | 639             | 890               | (716)             |
| 3. (Reversals) / provisions against loans & advances               | (102)           | 7,760             | (2,168)           |
| 4. (Reversals) / provisions against off balance sheet items        | 0               | (31)              | 37                |
| 5. Reversals against other assets                                  | (2,269)         | (915)             | (248)             |
| 6. Recovery of written off / charged off bad debts                 | (4,222)         | (1,761)           | (3,237)           |
| <b>F. Extra ordinary / unusual items</b>                           | 49,014          | -                 | -                 |
| <b>IV. Profit Before Taxation (III - E - F)</b>                    | (12,807)        | 59,492            | 69,801            |
| <b>G. Taxation</b>                                                 | (6,556)         | 31,464            | 38,317            |
| 1. Current                                                         | (8,961)         | 34,759            | 34,649            |
| 2. Prior                                                           | -               | -                 | 183               |
| 3. Deferred                                                        | 2,405           | (3,295)           | 3,486             |
| <b>V. Profit After Taxation (IV - G)</b>                           | (6,251)         | 28,028            | 31,484            |
| <b>Notes on Human Resources</b>                                    |                 |                   |                   |
| <b>Number of Employees*</b>                                        | 39,399          | 41,082            | 40,742            |
| 1. Permanent                                                       | 31,260          | 32,046            | 32,445            |
| a. Male                                                            | 26,904          | 27,219            | 27,611            |
| b. Female                                                          | 4,356           | 4,827             | 4,834             |
| 2. Contractual                                                     | 8,139           | 9,036             | 8,297             |
| a. Male                                                            | 7,319           | 8,081             | 7,403             |
| b. Female                                                          | 820             | 955               | 894               |

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

## 1.2 Profit and Loss Accounts

### Domestic Private Banks

(Million Rupees)

| Profit/Loss Account                                                                            | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|
| A. Mark-Up/Return/Interest Earned                                                              | 1,994,578       | 1,316,960         | 1,680,627         |
| 1. Loans and advances                                                                          | 458,528         | 321,220           | 348,502           |
| 2. Investments                                                                                 | 1,140,549       | 781,867           | 1,112,443         |
| 3. Lendings to financial institutions                                                          | 15,115          | 12,448            | 12,797            |
| 4. Balances with banks                                                                         | 1,989           | 1,597             | 2,117             |
| 5. Income from inter-office lending                                                            | 375,170         | 198,282           | 202,731           |
| 6. Other                                                                                       | 3,227           | 1,547             | 2,036             |
| B. Mark-Up/Return/Interest Expensed                                                            | 1,575,122       | 877,492           | 1,129,185         |
| 1. Deposits                                                                                    | 725,313         | 349,177           | 412,542           |
| 2. Borrowings                                                                                  | 387,563         | 281,349           | 435,891           |
| 3. Subordinated debt                                                                           | 10,142          | 4,933             | 6,106             |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 25,062          | 9,903             | 13,632            |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 7,146           | 7,307             | 9,293             |
| 6. Expense on inter-office borrowing                                                           | 375,061         | 198,282           | 202,735           |
| 7. Other                                                                                       | 44,834          | 26,540            | 48,985            |
| I. Net Mark-Up/Return/Interest Income (A - B)                                                  | 419,456         | 439,468           | 551,443           |
| C. Non Mark-Up/Return/Interest Income                                                          | 106,618         | 105,569           | 138,342           |
| 1. Fee & Commission Income                                                                     | 56,108          | 56,649            | 69,422            |
| i. Branch banking customer fees                                                                | 6,372           | 6,828             | 7,588             |
| ii. Consumer finance related fees                                                              | 1,853           | 2,335             | 7,576             |
| iii. Card related fees (debit and credit cards)                                                | 17,514          | 18,122            | 21,728            |
| iv. Credit related fees                                                                        | 1,078           | 944               | 950               |
| v. Investment banking fee                                                                      | 1,011           | 1,310             | 1,870             |
| vi. Commission on trade                                                                        | 13,212          | 10,168            | 12,577            |
| vii. Commission on guarantees                                                                  | 3,193           | 2,863             | 3,872             |
| viii. Commission on cash management                                                            | 2,038           | 2,906             | 2,634             |
| ix. Commission on remittances including home remittances                                       | 4,257           | 2,293             | 4,603             |
| x. Commission on utility bills                                                                 | 147             | 160               | 172               |
| xi. Commission income - Bancassurance                                                          | 1,109           | 1,193             | 1,692             |
| xii. Rent on lockers                                                                           | 348             | 118               | 175               |
| xiii. Commission on investments services                                                       | 226             | 340               | 265               |
| xiv. Other Commission                                                                          | 3,751           | 7,067             | 3,720             |
| 2. Dividend Income                                                                             | 6,283           | 8,435             | 7,200             |
| 3. Foreign exchange income                                                                     | 28,063          | 24,251            | 29,035            |
| 4. Income from derivatives                                                                     | 1,944           | 979               | (1,542)           |
| 5. Gain on securities                                                                          | 11,241          | 12,688            | 29,162            |
| i. Realised                                                                                    | 10,292          | 13,887            | 27,829            |
| ii. Unrealised - held for trading                                                              | 949             | (1,199)           | 1,333             |
| 6. Other Income                                                                                | 2,978           | 2,567             | 5,065             |
| i. Rent on property                                                                            | 212             | 206               | 248               |
| ii. Gain on sale of fixed assets-net                                                           | 1,039           | 803               | 1,234             |
| iii. Loss on termination of lease liability against right of use assets                        | 358             | 309               | 473               |
| iv. Gain on sale of non banking assets - net                                                   | 610             | 21                | 3                 |
| v. Other                                                                                       | 759             | 1,228             | 3,107             |
| II. Total Income (I + C)                                                                       | 526,075         | 545,037           | 689,785           |

## 1.2 Profit and Loss Accounts

### Domestic Private Banks

(Million Rupees)

| Profit/Loss Account                                                | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|--------------------------------------------------------------------|-----------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 235,769         | 230,014           | 305,609           |
| 1. Operating expenses                                              | 228,225         | 222,955           | 296,016           |
| i. Total compensation expense                                      | 98,164          | 92,728            | 114,101           |
| ii. Property expense                                               | 36,813          | 36,304            | 46,520            |
| a. Rent and taxes                                                  | 1,332           | 2,758             | 4,475             |
| b. Insurance                                                       | 211             | 279               | 317               |
| c. Utilities cost                                                  | 8,509           | 6,785             | 9,152             |
| d. Lease rental                                                    | -               | -                 | -                 |
| e. Fuel expense generators                                         | 1,093           | 820               | 1,001             |
| f. Security (including guards)                                     | 6,061           | 6,478             | 7,819             |
| g. Repair and maintenance (including janitorial charges)           | 5,043           | 5,069             | 6,273             |
| h. Depreciation on right-of-use assets                             | 8,680           | 8,177             | 10,409            |
| i. Depreciation                                                    | 5,885           | 5,938             | 7,075             |
| iii. Information technology expenses                               | 22,333          | 21,225            | 29,923            |
| iv. Other operating expenses                                       | 70,915          | 72,698            | 105,471           |
| 2. Workers welfare fund                                            | 6,581           | 6,308             | 8,252             |
| 3. Other charges                                                   | 963             | 751               | 1,342             |
| i. Penalties imposed by State Bank of Pakistan                     | 399             | 208               | 624               |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -               | -                 | 0                 |
| iii. Others (to be specified, if material)                         | 564             | 543               | 718               |
| III. Profit before provisions (II - D)                             | 290,306         | 315,024           | 384,176           |
| E. Provisions / (reversals) and write offs - net                   | 24,436          | 9,241             | (2,576)           |
| 1. (Reversals) / provisions against balance with Banks             | (743)           | 654               | (2,003)           |
| 2. (Reversals) / provisions for diminution in value of investments | 6,356           | (1,841)           | (46)              |
| 3. (Reversals) / provisions against loans & advances               | 16,247          | 9,586             | 3,167             |
| 4. (Reversals) / provisions against off balance sheet items        | 3,206           | (151)             | (2,491)           |
| 5. Reversals against other assets                                  | 222             | 1,340             | 156               |
| 6. Recovery of written off / charged off bad debts                 | (852)           | (347)             | (1,358)           |
| F. Extra ordinary / unusual items                                  | -               | -                 | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 265,870         | 305,783           | 386,751           |
| G. Taxation                                                        | 149,190         | 161,123           | 223,864           |
| 1. Current                                                         | 167,022         | 138,657           | 194,028           |
| 2. Prior                                                           | (283)           | (228)             | 26,092            |
| 3. Deferred                                                        | (17,549)        | 22,693            | 3,743             |
| V. Profit After Taxation (IV - G)                                  | 116,681         | 144,660           | 162,887           |
| Notes on Human Resources                                           |                 |                   |                   |
| Number of Employees*                                               | 165,167         | 179,787           | 182,745           |
| 1. Permanent                                                       | 150,496         | 161,405           | 165,098           |
| a. Male                                                            | 119,551         | 127,603           | 130,404           |
| b. Female                                                          | 30,945          | 33,802            | 34,694            |
| 2. Contractual                                                     | 14,671          | 18,382            | 17,647            |
| a. Male                                                            | 13,297          | 16,106            | 15,437            |
| b. Female                                                          | 1,374           | 2,276             | 2,210             |

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

## 1.2 Profit and Loss Accounts

### Foreign Banks

(Million Rupees)

| Profit/Loss Account                                                                            | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|
| A. Mark-Up/Return/Interest Earned                                                              | 78,583          | 52,941            | 39,959            |
| 1. Loans and advances                                                                          | 11,718          | 7,378             | 2,318             |
| 2. Investments                                                                                 | 47,310          | 31,165            | 29,308            |
| 3. Lendings to financial institutions                                                          | 18,732          | 13,847            | 7,596             |
| 4. Balances with banks                                                                         | 361             | 226               | 210               |
| 5. Income from inter-office lending                                                            | 462             | 307               | 509               |
| 6. Other                                                                                       | 0               | 18                | 19                |
| B. Mark-Up/Return/Interest Expensed                                                            | 55,360          | 21,686            | 22,013            |
| 1. Deposits                                                                                    | 27,007          | 10,310            | 9,412             |
| 2. Borrowings                                                                                  | 14,922          | 10,775            | 5,121             |
| 3. Subordinated debt                                                                           | -               | -                 | -                 |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 12,939          | 267               | 6,933             |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 30              | 27                | 39                |
| 6. Expense on inter-office borrowing                                                           | 462             | 307               | 509               |
| 7. Other                                                                                       | -               | -                 | -                 |
| I. Net Mark-UP/Return/Interest Income (A - B)                                                  | 23,223          | 31,255            | 17,946            |
| C. Non Mark-UP/Return/Interest Income                                                          | 2,540           | 2,503             | 7,985             |
| 1. Fee & Commission Income                                                                     | 1,512           | 1,384             | 1,157             |
| i. Branch banking customer fees                                                                | 15              | 15                | 14                |
| ii. Consumer finance related fees                                                              | -               | -                 | -                 |
| iii. Card related fees (debit and credit cards)                                                | 0               | 0                 | 0                 |
| iv. Credit related fees                                                                        | 453             | 337               | 0                 |
| v. Investment banking fee                                                                      | 64              | 141               | 65                |
| vi. Commission on trade                                                                        | 488             | 251               | 394               |
| vii. Commission on guarantees                                                                  | 292             | 372               | 442               |
| viii. Commission on cash management                                                            | 22              | 28                | 30                |
| ix. Commission on remittances including home remittances                                       | 14              | 9                 | 13                |
| x. Commission on utility bills                                                                 | -               | -                 | -                 |
| xi. Commission income - Bancassurance                                                          | -               | -                 | -                 |
| xii. Rent on lockers                                                                           | -               | -                 | -                 |
| xiii. Commission on investments services                                                       | -               | -                 | -                 |
| xiv. Other Commission                                                                          | 165             | 230               | 200               |
| 2. Dividend Income                                                                             | -               | -                 | -                 |
| 3. Foreign exchange income                                                                     | 910             | 270               | 5,470             |
| 4. Income from derivatives                                                                     | (35)            | (0)               | 0                 |
| 5. Gain on securities                                                                          | 150             | 846               | 1,357             |
| i. Realised                                                                                    | 173             | 896               | 1,300             |
| ii. Unrealised - held for trading                                                              | (23)            | (50)              | 57                |
| 6. Other Income                                                                                | 2               | 3                 | 1                 |
| i. Rent on property                                                                            | -               | -                 | -                 |
| ii. Gain on sale of fixed assets-net                                                           | 0               | 0                 | -                 |
| iii. Loss on termination of lease liability against right of use assets                        | -               | -                 | -                 |
| iv. Gain on sale of non banking assets - net                                                   | -               | -                 | -                 |
| v. Other                                                                                       | 2               | 3                 | 1                 |
| II. Total Income (I + C)                                                                       | 25,762          | 33,758            | 25,931            |

## 1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

| Profit/Loss Account                                                | Apr-Jun<br>2024 | Jan-Mar 2025<br>R | Apr-Jun<br>2025 P |
|--------------------------------------------------------------------|-----------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 2,812           | 2,672             | 3,162             |
| 1. Operating expenses                                              | 2,467           | 2,042             | 2,719             |
| i. Total compensation expense                                      | 1,279           | 1,145             | 1,249             |
| ii. Property expense                                               | 418             | 335               | 458               |
| a. Rent and taxes                                                  | 197             | 10                | (8)               |
| b. Insurance                                                       | 1               | 4                 | 5                 |
| c. Utilities cost                                                  | 36              | 28                | 25                |
| d. Lease rental                                                    | -               | -                 | -                 |
| e. Fuel expense generators                                         | -               | -                 | -                 |
| f. Security (including guards)                                     | 34              | 34                | 47                |
| g. Repair and maintenance (including janitorial charges)           | 78              | 76                | 99                |
| h. Depreciation on right-of-use assets                             | 49              | 159               | 170               |
| i. Depreciation                                                    | 23              | 24                | 119               |
| iii. Information technology expenses                               | 114             | 113               | 148               |
| iv. Other operating expenses                                       | 656             | 450               | 864               |
| 2. Workers welfare fund                                            | 345             | 630               | 443               |
| 3. Other charges                                                   | (0)             | -                 | -                 |
| i. Penalties imposed by State Bank of Pakistan                     | -               | -                 | -                 |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -               | -                 | -                 |
| iii. Others (to be specified, if material)                         | (0)             | -                 | -                 |
| III. Profit before provisions (II - D)                             | 22,951          | 31,086            | 22,769            |
| E. Provisions / (reversals) and write offs - net                   | 72              | (438)             | 465               |
| 1. (Reversals) / provisions against balance with Banks             | 4               | (5)               | 4                 |
| 2. (Reversals) / provisions for diminution in value of investments | -               | -                 | -                 |
| 3. (Reversals) / provisions against loans & advances               | 86              | (569)             | 508               |
| 4. (Reversals) / provisions against off balance sheet items        | 1               | 6                 | 14                |
| 5. Reversals against other assets                                  | 9               | 101               | (62)              |
| 6. Recovery of written off / charged off bad debts                 | (28)            | 30                | 2                 |
| F. Extra ordinary / unusual items                                  | -               | -                 | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 22,878          | 31,523            | 22,304            |
| G. Taxation                                                        | 10,897          | 14,545            | 13,317            |
| 1. Current                                                         | 11,115          | 14,732            | 14,073            |
| 2. Prior                                                           | -               | -                 | (408)             |
| 3. Deferred                                                        | (218)           | (187)             | (348)             |
| V. Profit After Taxation (IV - G)                                  | 11,981          | 16,978            | 8,987             |
| Notes on Human Resources                                           |                 |                   |                   |
| Number of Employees*                                               | 358             | 358               | 354               |
| 1. Permanent                                                       | 358             | 357               | 353               |
| a. Male                                                            | 275             | 276               | 271               |
| b. Female                                                          | 83              | 81                | 82                |
| 2. Contractual                                                     | -               | 1                 | 1                 |
| a. Male                                                            | -               | 1                 | 1                 |
| b. Female                                                          | -               | -                 | -                 |

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

# **Scheduled Banks**

## **Deposits**

## 2.1 Deposits Distributed by Type of Accounts

### All Banks

(Million Rupees)

| Type of Account                                       | Jun-24 <sup>R</sup> |                   | Mar-25             |                   | Jun-25 P           |                   |
|-------------------------------------------------------|---------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                       | No. of Accounts     | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            |
| I. Current Deposits                                   | 82,746,476          | 10,266,502        | 140,919,579        | 11,391,107        | 145,019,883        | 12,931,826        |
| of which:                                             |                     |                   |                    |                   |                    |                   |
| 1) Basic Banking Accounts                             | 3,833,529           | 241,241           | 4,622,358          | 647,221           | 5,157,395          | 867,809           |
| II. Call Deposits                                     | 342,642             | 544,356           | 294,252            | 408,332           | 340,981            | 636,599           |
| III. Other Deposit Accounts                           | 231,912             | 929,584           | 154,138            | 832,720           | 109,492            | 1,085,285         |
| IV. Saving Deposits                                   | 20,969,926          | 13,512,000        | 24,968,295         | 13,909,380        | 25,656,335         | 14,967,855        |
| V. Fixed or Term Deposits                             | 939,059             | 4,928,462         | 582,326            | 4,521,821         | 549,590            | 4,918,768         |
| 1) Less Than Three Months                             | 89,219              | 871,466           | 57,066             | 787,926           | 56,159             | 987,298           |
| 2) For Three Months and Over but Less Than Six Months | 49,925              | 583,772           | 27,276             | 463,615           | 25,842             | 541,373           |
| 3) For Six Months and Over but Less Than One Year     | 41,321              | 597,374           | 14,864             | 488,893           | 14,051             | 616,185           |
| 4) For One Year & Over but Less Than Two Years        | 483,162             | 2,488,034         | 350,840            | 2,335,831         | 322,626            | 2,391,595         |
| 5) For Two Years & Over but Less Than Three Years     | 11,256              | 47,697            | 6,033              | 56,392            | 5,151              | 46,860            |
| 6) For Three Years & Over but Less Than Four Years    | 25,996              | 74,891            | 14,626             | 131,628           | 13,613             | 106,936           |
| 7) For Four Years & Over but Less Than Five Years     | 29,428              | 13,905            | 7,503              | 12,212            | 6,043              | 5,236             |
| 8) For Five Years & Over but Less Than Ten Years      | 205,624             | 250,204           | 103,742            | 241,355           | 105,471            | 209,339           |
| 9) For Ten Years and Over                             | 3,128               | 1,120             | 376                | 3,968             | 634                | 13,948            |
| <b>Total</b>                                          | <b>105,230,015</b>  | <b>30,180,905</b> | <b>166,918,590</b> | <b>31,063,360</b> | <b>171,676,281</b> | <b>34,540,332</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2. 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

## 2.1.1 Deposits Distributed by Type of Accounts

### Public Sector Banks

(Million Rupees)

| Type of Account                                       | Jun-24 R          |                  | Mar-25            |                  | Jun-25 P          |                  |
|-------------------------------------------------------|-------------------|------------------|-------------------|------------------|-------------------|------------------|
|                                                       | No. of Accounts   | Amount           | No. of Accounts   | Amount           | No. of Accounts   | Amount           |
| I. Current Deposits                                   | 9,194,644         | 1,234,381        | 15,281,282        | 1,256,415        | 16,177,884        | 1,664,889        |
| of which:                                             |                   |                  |                   |                  |                   |                  |
| Basic Banking Accounts                                | 137,970           | 22,972           | 927,412           | 396,104          | 1,430,845         | 622,646          |
| II. Call Deposits                                     | 146,477           | 71,941           | 120,076           | 83,573           | 143,615           | 98,191           |
| III. Other Deposit Accounts                           | 142,215           | 890,965          | 58,786            | 800,981          | 14,212            | 1,055,611        |
| IV. Saving Deposits                                   | 5,753,728         | 2,250,416        | 4,962,448         | 2,365,851        | 5,048,111         | 2,480,446        |
| V. Fixed or Term Deposits                             | 270,022           | 1,249,208        | 68,536            | 1,416,725        | 66,303            | 1,492,380        |
| 1) Less Than Three Months                             | 20,529            | 138,878          | 3,532             | 177,160          | 2,406             | 243,210          |
| 2) For Three Months and Over but Less Than Six Months | 16,844            | 77,525           | 7,417             | 53,287           | 5,020             | 80,224           |
| 3) For Six Months and Over but Less Than One Year     | 22,600            | 175,156          | 2,890             | 114,041          | 2,023             | 188,260          |
| 4) For One Year & Over but Less Than Two Years        | 80,612            | 657,431          | 21,189            | 812,789          | 20,661            | 759,599          |
| 5) For Two Years & Over but Less Than Three Years     | 5,518             | 41,461           | 2,408             | 51,834           | 1,756             | 42,078           |
| 6) For Three Years & Over but Less Than Four Years    | 4,876             | 39,076           | 2,022             | 53,584           | 1,776             | 51,983           |
| 7) For Four Years & Over but Less Than Five Years     | 26,061            | 13,323           | 6,742             | 11,682           | 5,004             | 2,054            |
| 8) For Five Years & Over but Less Than Ten Years      | 90,532            | 105,605          | 22,329            | 138,670          | 27,507            | 124,965          |
| 9) For Ten Years and Over                             | 2,450             | 755              | 7                 | 3,677            | 150               | 6                |
| <b>Total</b>                                          | <b>15,507,086</b> | <b>5,696,911</b> | <b>20,491,128</b> | <b>5,923,546</b> | <b>21,450,125</b> | <b>6,791,518</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit



## 2.1.2 Deposits Distributed by Type of Accounts

### Domestic Private Banks

(Million Rupees)

| Type of Account                                          | Jun-24 R           |                   | Mar-25             |                   | Jun-25 P           |                   |
|----------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                          | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| I. Current Deposits                                      | 73,547,691         | 8,899,781         | 125,634,332        | 9,962,536         | 128,837,977        | 11,107,756        |
| of which:                                                |                    |                   |                    |                   |                    |                   |
| Basic Banking Accounts                                   | 3,695,559          | 218,269           | 3,694,946          | 251,117           | 3,726,550          | 245,163           |
| II. Call Deposits                                        | 196,165            | 472,415           | 174,176            | 324,759           | 197,366            | 538,408           |
| III. Other Deposit Accounts                              | 89,697             | 38,619            | 95,352             | 31,739            | 95,280             | 29,673            |
| IV. Saving Deposits                                      | 15,215,041         | 10,754,391        | 20,004,716         | 11,112,961        | 20,607,094         | 12,031,069        |
| V. Fixed or Term Deposits                                | 667,774            | 3,586,926         | 512,612            | 2,876,254         | 482,319            | 3,198,043         |
| 1) Less Than Three Months                                | 67,445             | 648,550           | 52,371             | 411,722           | 52,801             | 540,705           |
| 2) For Three Months and Over<br>but Less Than Six Months | 33,072             | 503,586           | 19,845             | 380,562           | 20,807             | 436,217           |
| 3) For Six Months and Over<br>but Less Than One Year     | 18,719             | 416,590           | 11,973             | 374,820           | 12,027             | 427,894           |
| 4) For One Year & Over<br>but Less Than Two Years        | 402,549            | 1,830,603         | 329,651            | 1,523,042         | 301,965            | 1,631,996         |
| 5) For Two Years & Over<br>but Less Than Three Years     | 5,738              | 6,235             | 3,625              | 4,558             | 3,395              | 4,782             |
| 6) For Three Years & Over<br>but Less Than Four Years    | 21,120             | 35,816            | 12,604             | 78,044            | 11,837             | 54,953            |
| 7) For Four Years & Over<br>but Less Than Five Years     | 3,367              | 582               | 761                | 530               | 1,039              | 3,181             |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 115,086            | 144,599           | 81,413             | 102,684           | 77,964             | 84,373            |
| 9) For Ten Years and Over                                | 678                | 365               | 369                | 291               | 484                | 13,942            |
| <b>Total</b>                                             | <b>89,716,368</b>  | <b>23,752,133</b> | <b>146,421,188</b> | <b>24,308,249</b> | <b>150,220,036</b> | <b>26,904,949</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2. 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

## 2.1.3 Deposits Distributed by Type of Accounts

### Foreign Banks

(Million Rupees)

| Type of Account                                          | Jun-24 R           |                | Mar-25             |                | Jun-25 P           |                |
|----------------------------------------------------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|
|                                                          | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         |
| I. Current Deposits                                      | 4,141              | 132,340        | 3,965              | 172,156        | 4,022              | 159,181        |
| of which:                                                |                    |                |                    |                |                    |                |
| Basic Banking Accounts                                   | -                  | -              | -                  | -              | -                  | -              |
| II. Call Deposits                                        | -                  | -              | -                  | -              | -                  | -              |
| III. Other Deposit Accounts                              | -                  | -              | -                  | -              | -                  | -              |
| IV. Saving Deposits                                      | 1,157              | 507,193        | 1,131              | 430,567        | 1,130              | 456,339        |
| V. Fixed or Term Deposits                                | 1,263              | 92,328         | 1,178              | 228,842        | 968                | 228,345        |
| 1) Less Than Three Months                                | 1,245              | 84,038         | 1,163              | 199,044        | 952                | 203,382        |
| 2) For Three Months and Over<br>but Less Than Six Months | 9                  | 2,661          | 14                 | 29,767         | 15                 | 24,931         |
| 3) For Six Months and Over<br>but Less Than One Year     | 2                  | 5,629          | 1                  | 32             | 1                  | 32             |
| 4) For One Year & Over<br>but Less Than Two Years        | 1                  | -              | -                  | -              | -                  | -              |
| 5) For Two Years & Over<br>but Less Than Three Years     | -                  | -              | -                  | -              | -                  | -              |
| 6) For Three Years & Over<br>but Less Than Four Years    | -                  | -              | -                  | -              | -                  | -              |
| 7) For Four Years & Over<br>but Less Than Five Years     | -                  | -              | -                  | -              | -                  | -              |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 6                  | -              | -                  | -              | -                  | -              |
| 9) For Ten Years and Over                                | -                  | -              | -                  | -              | -                  | -              |
| <b>Total</b>                                             | <b>6,561</b>       | <b>731,861</b> | <b>6,274</b>       | <b>831,565</b> | <b>6,120</b>       | <b>843,865</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.4 Deposits Distributed by Type of Accounts

### Conventional Banking

(Million Rupees)

| Type of Account                                       | Jun-24 R          |                   | Mar-25             |                   | Jun-25 P           |                   |
|-------------------------------------------------------|-------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                       | No. of Accounts   | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            |
| I. Current Deposits                                   | 71,284,994        | 7,480,473         | 126,515,608        | 7,837,203         | 129,804,046        | 8,846,247         |
| of which:                                             |                   |                   |                    |                   |                    |                   |
| Basic Banking Accounts                                | 3,491,003         | 220,422           | 4,276,960          | 623,172           | 4,741,572          | 830,824           |
| II. Call Deposits                                     | 309,732           | 498,401           | 255,256            | 375,144           | 295,146            | 546,882           |
| III. Other Deposit Accounts                           | 200,080           | 927,106           | 115,298            | 830,060           | 72,391             | 1,081,622         |
| IV. Saving Deposits                                   | 16,998,747        | 10,316,901        | 20,696,640         | 10,215,525        | 19,221,676         | 10,383,856        |
| V. Fixed or Term Deposits                             | 569,787           | 3,689,841         | 282,868            | 3,574,088         | 277,623            | 3,999,913         |
| 1) Less Than Three Months                             | 49,240            | 492,720           | 24,595             | 575,718           | 25,932             | 769,975           |
| 2) For Three Months and Over but Less Than Six Months | 39,763            | 351,974           | 20,675             | 302,343           | 18,937             | 345,822           |
| 3) For Six Months and Over but Less Than One Year     | 34,676            | 445,226           | 9,780              | 356,157           | 9,093              | 493,899           |
| 4) For One Year & Over but Less Than Two Years        | 258,173           | 2,091,788         | 159,920            | 1,969,021         | 153,164            | 2,070,137         |
| 5) For Two Years & Over but Less Than Three Years     | 9,776             | 46,145            | 5,206              | 55,510            | 4,387              | 46,085            |
| 6) For Three Years & Over but Less Than Four Years    | 20,185            | 63,791            | 10,005             | 122,298           | 9,214              | 100,332           |
| 7) For Four Years & Over but Less Than Five Years     | 14,351            | 5,903             | 5,835              | 3,482             | 5,743              | 2,579             |
| 8) For Five Years & Over but Less Than Ten Years      | 141,009           | 191,262           | 46,724             | 185,641           | 51,031             | 170,839           |
| 9) For Ten Years and Over                             | 2,614             | 1,031             | 128                | 3,918             | 122                | 245               |
| <b>Total</b>                                          | <b>89,363,340</b> | <b>22,912,721</b> | <b>147,865,670</b> | <b>22,832,020</b> | <b>149,670,882</b> | <b>24,858,520</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2. 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

## 2.1.5 Deposits Distributed by Type of Accounts

### Islamic Banking

(Million Rupees)

| Type of Account                                       | Jun-24 R          |                  | Mar-25            |                  | Jun-25 P          |                  |
|-------------------------------------------------------|-------------------|------------------|-------------------|------------------|-------------------|------------------|
|                                                       | No. of Accounts   | Amount           | No. of Accounts   | Amount           | No. of Accounts   | Amount           |
| I. Current Deposits                                   | 11,461,482        | 2,786,030        | 14,403,971        | 3,553,904        | 15,215,837        | 4,085,579        |
| of which:                                             |                   |                  |                   |                  |                   |                  |
| Basic Banking Accounts                                | 342,526           | 20,819           | 345,398           | 24,049           | 415,823           | 36,985           |
| II. Call Deposits                                     | 32,910            | 45,956           | 38,996            | 33,188           | 45,835            | 89,717           |
| III. Other Deposit Accounts                           | 31,832            | 2,478            | 38,840            | 2,660            | 37,101            | 3,662            |
| IV. Saving Deposits                                   | 3,971,179         | 3,195,100        | 4,271,655         | 3,693,855        | 6,434,659         | 4,583,999        |
| V. Fixed or Term Deposits                             | 369,272           | 1,238,621        | 299,458           | 947,733          | 271,967           | 918,855          |
| 1) Less Than Three Months                             | 39,979            | 378,746          | 32,471            | 212,208          | 30,227            | 217,323          |
| 2) For Three Months and Over but Less Than Six Months | 10,162            | 231,798          | 6,601             | 161,273          | 6,905             | 195,551          |
| 3) For Six Months and Over but Less Than One Year     | 6,645             | 152,149          | 5,084             | 132,735          | 4,958             | 122,287          |
| 4) For One Year & Over but Less Than Two Years        | 224,989           | 396,246          | 190,920           | 366,810          | 169,462           | 321,458          |
| 5) For Two Years & Over but Less Than Three Years     | 1,480             | 1,551            | 827               | 882              | 764               | 775              |
| 6) For Three Years & Over but Less Than Four Years    | 5,811             | 11,100           | 4,621             | 9,330            | 4,399             | 6,604            |
| 7) For Four Years & Over but Less Than Five Years     | 15,077            | 8,002            | 1,668             | 8,730            | 300               | 2,656            |
| 8) For Five Years & Over but Less Than Ten Years      | 64,615            | 58,941           | 57,018            | 55,714           | 54,440            | 38,499           |
| 9) For Ten Years and Over                             | 514               | 88               | 248               | 50               | 512               | 13,702           |
| <b>Total</b>                                          | <b>15,866,675</b> | <b>7,268,184</b> | <b>19,052,920</b> | <b>8,231,340</b> | <b>22,005,399</b> | <b>9,681,812</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks  
As on 30th June, 2025

(Million 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                                   | 99,919,148         | 7,619,991         | 42,716,472        | 1,390,046        | 717,283                | 380,896          | 1,666,980        | 3,540,892         | 145,019,883        | 12,931,826        |
| of which:                                             |                    |                   |                   |                  |                        |                  |                  |                   |                    |                   |
| Basic Banking Accounts                                | 4,695,394          | 534,375           | 429,007           | 46,233           | 7,320                  | 761              | 25,674           | 286,440           | 5,157,395          | 867,809           |
| II. Call Deposits                                     | 207,641            | 188,634           | 9,821             | 24,782           | 8,977                  | 16,565           | 114,542          | 406,618           | 340,981            | 636,599           |
| III. Other Deposit Accounts                           | 76,803             | 4,537             | 17,877            | 7,142            | 1,698                  | 126              | 13,114           | 1,073,478         | 109,492            | 1,085,285         |
| IV. Saving Deposits                                   | 19,333,717         | 5,775,078         | 5,144,557         | 1,780,858        | 693,042                | 892,852          | 485,019          | 6,519,066         | 25,656,335         | 14,967,855        |
| V. Fixed or Term Deposits                             | 229,748            | 671,514           | 128,994           | 196,028          | 132,762                | 214,330          | 58,086           | 3,836,897         | 549,590            | 4,918,768         |
| 1) Less Than Three Months                             | 27,608             | 125,233           | 10,587            | 38,118           | 8,045                  | 36,769           | 9,919            | 787,178           | 56,159             | 987,298           |
| 2) For Three Months and Over but Less Than Six Months | 11,728             | 54,584            | 6,026             | 15,401           | 2,187                  | 17,020           | 5,901            | 454,368           | 25,842             | 541,373           |
| 3) For Six Months and Over but Less Than One Year     | 6,105              | 83,483            | 3,082             | 13,912           | 1,556                  | 20,785           | 3,308            | 498,006           | 14,051             | 616,185           |
| 4) For One Year & Over but Less Than Two Years        | 133,815            | 364,038           | 85,392            | 111,560          | 85,533                 | 115,282          | 17,886           | 1,800,714         | 322,626            | 2,391,595         |
| 5) For Two Years & Over but Less Than Three Years     | 2,743              | 3,423             | 1,254             | 1,526            | 496                    | 589              | 658              | 41,322            | 5,151              | 46,860            |
| 6) For Three Years & Over but Less Than Four Years    | 7,071              | 8,255             | 3,389             | 2,723            | 2,313                  | 3,906            | 840              | 92,051            | 13,613             | 106,936           |
| 7) For Four Years & Over but Less Than Five Years     | 5,212              | 1,579             | 410               | 262              | 341                    | 202              | 80               | 3,193             | 6,043              | 5,236             |
| 8) For Five Years and Over but Less Than Ten Years    | 35,154             | 30,666            | 18,665            | 12,492           | 32,202                 | 19,753           | 19,450           | 146,428           | 105,471            | 209,339           |
| 9) For ten years and over                             | 312                | 252               | 189               | 34               | 89                     | 23               | 44               | 13,638            | 634                | 13,948            |
| <b>Total</b>                                          | <b>119,767,057</b> | <b>14,259,754</b> | <b>48,017,721</b> | <b>3,398,857</b> | <b>1,553,762</b>       | <b>1,504,769</b> | <b>2,337,741</b> | <b>15,376,952</b> | <b>171,676,281</b> | <b>34,540,332</b> |

Note(s):-

1. Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2. 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

\*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)

## 2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                      | All               |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                       | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| 1. FOREIGN CONSTITUENTS                                               | 848,931           | 953,539           | 498,508             | 6,161            | 11,094                       | 398,739            | 26,012                |
| 1) Official                                                           | 130,252           | 95,636            | 42,101              | 2,561            | -                            | 45,492             | 435                   |
| 2) Business                                                           | 170,015           | 192,854           | 122,070             | 378              | 10,934                       | 25,490             | 506                   |
| 3) Personal                                                           | 548,536           | 664,913           | 334,155             | 3,223            | 160                          | 327,489            | 25,070                |
| 4) Trust Funds and Non Profit Organizations                           | 128               | 127               | 182                 | -                | -                            | 268                | -                     |
| 2. DOMESTIC CONSTITUENTS                                              | 29,331,974        | 30,109,820        | 12,433,318          | 630,438          | 1,074,190                    | 14,569,116         | 1,502,659             |
| I. GOVERNMENT                                                         | 4,380,118         | 4,547,589         | 500,443             | 71,488           | 915,840                      | 2,058,862          | 330,256               |
| A. Federal Government                                                 | 2,709,578         | 2,681,845         | 309,868             | 60,427           | 803,628                      | 1,207,312          | 49,850                |
| B. Provincial Governments                                             | 1,486,856         | 1,628,938         | 149,640             | 10,925           | 111,880                      | 719,152            | 238,860               |
| C. Local Bodies                                                       | 183,684           | 236,806           | 40,935              | 137              | 332                          | 132,398            | 41,546                |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 1,883,511         | 1,489,373         | 143,893             | 22,634           | 96,548                       | 761,864            | 173,860               |
| Agriculture, hunting and forestry                                     | 1,898             | 1,013             | 1                   | 0                | -                            | 578                | 30                    |
| Services                                                              | 52,639            | 41,135            | 2,394               | 168              | 527                          | 16,467             | 2,411                 |
| Utilities                                                             | 717,185           | 593,088           | 56,415              | 6,437            | 45,968                       | 321,824            | 62,332                |
| Transport, storage and communications                                 | 149,714           | 83,599            | 10,015              | 2,415            | 5,947                        | 35,624             | 7,225                 |
| Manufacturing                                                         | 309,051           | 191,926           | 11,372              | 13,277           | 4,905                        | 105,117            | 10,627                |
| Mining and Quarrying                                                  | 445,716           | 316,771           | 2,329               | 55               | 13,224                       | 66,037             | 56,079                |
| Construction                                                          | 23,197            | 42,266            | 54,992              | -                | 20,583                       | 7,077              | 8,786                 |
| Commerce and Trade                                                    | 36,712            | 37,946            | 2,357               | 30               | 671                          | 69,866             | -                     |
| Others                                                                | 147,398           | 181,630           | 4,020               | 251              | 4,721                        | 139,275            | 26,369                |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 1,392,683         | 1,096,680         | 146,503             | 62,167           | 29,474                       | 1,395,219          | 80,948                |
| Mutual Funds and AMCs                                                 | 753,729           | 462,848           | 67,846              | 37,001           | 24,229                       | 946,909            | 45,569                |
| Insurance & Pension Funds                                             | 260,246           | 287,779           | 16,596              | 7,068            | 2,461                        | 168,107            | 7,355                 |
| MFIs and DFIs                                                         | 40,344            | 50,222            | 4,375               | 51               | 1                            | 36,215             | 775                   |
| Stock Exchange & Brokerage Houses                                     | 85,405            | 137,937           | 20,618              | 14,628           | 1                            | 104,951            | 0                     |
| Modarabas                                                             | 4,707             | 6,008             | 757                 | 1                | 7                            | 4,205              | 8,969                 |
| Other NBFI                                                            | 248,252           | 151,886           | 36,311              | 3,419            | 2,774                        | 134,832            | 18,280                |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 6,643,852         | 6,618,614         | 3,548,233           | 267,289          | 21,820                       | 2,515,986          | 600,914               |
| A. Agriculture, forestry and fishing                                  | 213,786           | 239,309           | 107,671             | 17,076           | 553                          | 113,010            | 4,615                 |
| 1. Crop and animal production, hunting and related service activities | 206,037           | 232,804           | 102,197             | 16,804           | 551                          | 111,397            | 3,691                 |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 111,770           | 110,072           | 37,007              | 5,420            | 519                          | 66,602             | 2,046                 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 8,298             | 17,006            | 4,754               | 7,593            | 0                            | 2,859              | 406                   |
| Growing of other fruits, vegetables and crops                         | 33,660            | 33,806            | 15,193              | 671              | 0                            | 17,842             | 712                   |
| Raising of livestock and other related activities                     | 38,452            | 54,062            | 33,292              | 2,376            | 32                           | 18,846             | 337                   |
| Other agricultural support activities                                 | 13,735            | 17,732            | 11,860              | 744              | -                            | 5,238              | 184                   |
| Hunting, trapping and related service activities                      | 122               | 127               | 92                  | -                | -                            | 9                  | 6                     |
| 02 - Forestry and logging                                             | 619               | 715               | 380                 | 2                | 0                            | 85                 | -                     |
| 03 - Fishing and aquaculture                                          | 7,130             | 5,790             | 5,094               | 270              | 2                            | 1,529              | 924                   |
| B. Mining and quarrying                                               | 325,011           | 292,274           | 80,303              | 1,372            | 17                           | 175,925            | 117,233               |
| 05 - Mining of coal and lignite                                       | 107,676           | 104,479           | 35,360              | 284              | -                            | 70,966             | 63,038                |
| 06 - Extraction of crude petroleum and natural gas                    | 183,446           | 154,791           | 22,729              | 7                | 17                           | 84,571             | 47,813                |
| 07 - Mining of metal ores                                             | 7,298             | 4,305             | 12,737              | 48               | -                            | 13,762             | 76                    |
| 08-Other mining and quarrying                                         | 25,351            | 27,353            | 8,133               | 1,007            | -                            | 6,517              | 6,305                 |
| 09 - Mining support service activities                                | 1,239             | 1,346             | 1,345               | 26               | -                            | 109                | -                     |
| C. Manufacturing                                                      | 1,630,717         | 1,564,523         | 920,202             | 78,211           | 5,505                        | 535,642            | 184,893               |
| 10 - Manufacture of food products                                     | 292,226           | 290,693           | 179,384             | 22,318           | 345                          | 76,187             | 30,372                |
| 11 - Manufacture of beverages                                         | 50,265            | 45,440            | 12,382              | 1,276            | 3                            | 39,924             | 322                   |
| 12 - Manufacture of tobacco products                                  | 36,323            | 35,278            | 10,160              | 130              | -                            | 1,446              | 17,890                |
| 13 - Manufacture of textiles                                          | 217,806           | 221,899           | 197,675             | 10,454           | 1,473                        | 40,869             | 20,853                |
| Preparation and spinning of textile fibres                            | 63,714            | 66,148            | 74,371              | 4,186            | 618                          | 13,980             | 6,827                 |
| Weaving of textiles                                                   | 25,524            | 24,867            | 15,111              | 810              | 185                          | 4,638              | 1,928                 |
| Finishing of textiles                                                 | 24,087            | 21,037            | 33,808              | 1,482            | 128                          | 2,404              | 1,224                 |
| Manufacture of knitted and crocheted fabrics                          | 16,455            | 15,033            | 8,948               | 1,217            | 121                          | 3,992              | 3,221                 |
| Manufacture of made-up textile articles, except apparel               | 31,197            | 32,041            | 23,026              | 2,555            | 97                           | 4,659              | 987                   |
| Manufacture of carpets and rugs                                       | 1,925             | 1,906             | 1,282               | 11               | -                            | 212                | 65                    |
| Manufacture of other textiles n.e.c.                                  | 54,905            | 60,867            | 41,129              | 193              | 324                          | 10,985             | 6,601                 |
| 14 - Manufacture of wearing apparel                                   | 64,745            | 64,043            | 44,905              | 1,013            | 347                          | 11,468             | 6,251                 |
| 15 - Manufacture of leather and related products                      | 24,648            | 24,086            | 14,770              | 509              | 103                          | 4,225              | 1,244                 |
|                                                                       | -                 | -                 | -                   | -                | -                            | -                  | -                     |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Jun-25 P                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------|-------------------|
| Deposits                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |
| 14,749                                              | 48,816                                             | 222                                                 | 1,377                                                  | 18                                                     | 3,062                                                      | 18                        | 94,275       | 1,008,777         |
| 1,159                                               | 4,021                                              | 1                                                   | 363                                                    | -                                                      | 820                                                        | -                         | 6,799        | 96,953            |
| 2,615                                               | 2,053                                              | 0                                                   | 4                                                      | -                                                      | 107                                                        | -                         | 5,286        | 164,157           |
| 10,976                                              | 42,740                                             | 215                                                 | 1,010                                                  | 18                                                     | 2,135                                                      | 18                        | 82,182       | 747,209           |
| -                                                   | 2                                                  | 6                                                   | -                                                      | -                                                      | -                                                          | -                         | 8            | 458               |
| 601,436                                             | 2,342,778                                          | 46,638                                              | 105,558                                                | 5,218                                                  | 206,276                                                    | 13,930                    | 4,824,493    | 33,531,555        |
| 69,972                                              | 1,080,862                                          | 40,619                                              | 45,381                                                 | 653                                                    | 106,939                                                    | -                         | 1,674,683    | 5,221,316         |
| 38,260                                              | 573,006                                            | 40,373                                              | 12,518                                                 | 411                                                    | 68,700                                                     | -                         | 783,118      | 3,164,353         |
| 31,711                                              | 504,484                                            | 240                                                 | 32,762                                                 | 155                                                    | 38,034                                                     | -                         | 846,246      | 1,837,843         |
| 2                                                   | 3,372                                              | 6                                                   | 100                                                    | 87                                                     | 205                                                        | -                         | 45,319       | 219,119           |
| 314,393                                             | 420,161                                            | -                                                   | 44,100                                                 | -                                                      | 19,077                                                     | -                         | 971,591      | 1,996,529         |
| -                                                   | 1,029                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,059        | 1,637             |
| 2,932                                               | 12,136                                             | -                                                   | -                                                      | -                                                      | 31                                                         | -                         | 17,510       | 37,065            |
| 14,768                                              | 286,291                                            | -                                                   | -                                                      | -                                                      | 100                                                        | -                         | 363,491      | 794,135           |
| 1,592                                               | 48,090                                             | -                                                   | -                                                      | -                                                      | 1,304                                                      | -                         | 58,211       | 112,212           |
| 116,528                                             | 10,884                                             | -                                                   | -                                                      | -                                                      | 593                                                        | -                         | 138,632      | 273,303           |
| 168,468                                             | 23,094                                             | -                                                   | 44,100                                                 | -                                                      | 17,000                                                     | -                         | 308,741      | 390,386           |
| 5,350                                               | 5,284                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 19,420       | 102,073           |
| 2                                                   | 8,526                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 8,528        | 81,451            |
| 4,754                                               | 24,827                                             | -                                                   | -                                                      | -                                                      | 50                                                         | -                         | 56,000       | 204,267           |
| 10,388                                              | 20,903                                             | -                                                   | 3                                                      | -                                                      | 2,861                                                      | -                         | 115,103      | 1,748,466         |
| 7,000                                               | 37                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 52,606       | 1,128,590         |
| 2,001                                               | 5,305                                              | -                                                   | -                                                      | -                                                      | 2,852                                                      | -                         | 17,513       | 211,747           |
| 829                                                 | 5,340                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 6,944        | 47,585            |
| 107                                                 | 36                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 143          | 140,341           |
| -                                                   | -                                                  | -                                                   | 3                                                      | -                                                      | -                                                          | -                         | 8,971        | 13,941            |
| 450                                                 | 10,186                                             | -                                                   | -                                                      | -                                                      | 9                                                          | -                         | 28,925       | 206,262           |
| 86,391                                              | 151,225                                            | 774                                                 | 1,648                                                  | 2,544                                                  | 18,865                                                     | 13,652                    | 876,013      | 7,229,341         |
| 523                                                 | 3,947                                              | 32                                                  | 107                                                    | 1                                                      | 569                                                        | 5                         | 9,799        | 248,110           |
| 523                                                 | 3,935                                              | 32                                                  | 107                                                    | 1                                                      | 569                                                        | 5                         | 8,863        | 239,813           |
| 226                                                 | 1,860                                              | 13                                                  | 83                                                     | -                                                      | 396                                                        | 5                         | 4,629        | 114,177           |
| 126                                                 | 415                                                | 1                                                   | 0                                                      | -                                                      | 13                                                         | -                         | 961          | 16,167            |
| 57                                                  | 414                                                | 7                                                   | 17                                                     | 1                                                      | 96                                                         | -                         | 1,304        | 35,010            |
| 17                                                  | 698                                                | 0                                                   | 4                                                      | -                                                      | 45                                                         | 0                         | 1,101        | 55,647            |
| 97                                                  | 548                                                | 11                                                  | 3                                                      | -                                                      | 20                                                         | 0                         | 862          | 18,704            |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 6            | 107               |
| -                                                   | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 9            | 475               |
| -                                                   | 3                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 927          | 7,822             |
| 9,551                                               | 1,528                                              | 47                                                  | 41                                                     | -                                                      | 311                                                        | -                         | 128,711      | 386,329           |
| -                                                   | 10                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 63,048       | 169,658           |
| 4,370                                               | 1,339                                              | 47                                                  | 41                                                     | -                                                      | 292                                                        | -                         | 53,902       | 161,225           |
| 110                                                 | 4                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 189          | 26,737            |
| 5,071                                               | 167                                                | -                                                   | 0                                                      | -                                                      | 20                                                         | -                         | 11,564       | 27,220            |
| -                                                   | 8                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 8            | 1,488             |
| 34,661                                              | 33,425                                             | 343                                                 | 375                                                    | 8                                                      | 1,253                                                      | -                         | 254,959      | 1,794,518         |
| 1,490                                               | 8,103                                              | 12                                                  | 127                                                    | -                                                      | 365                                                        | -                         | 40,468       | 318,702           |
| 100                                                 | 23                                                 | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 446          | 54,031            |
| -                                                   | 4                                                  | 0                                                   | -                                                      | -                                                      | -                                                          | -                         | 17,894       | 29,630            |
| 3,723                                               | 8,933                                              | 275                                                 | 45                                                     | -                                                      | 151                                                        | -                         | 33,980       | 284,452           |
| 1,078                                               | 5,702                                              | 24                                                  | 4                                                      | -                                                      | 19                                                         | -                         | 13,654       | 106,809           |
| 169                                                 | 434                                                | 100                                                 | 3                                                      | -                                                      | 6                                                          | -                         | 2,641        | 23,385            |
| 150                                                 | 250                                                | 16                                                  | 2                                                      | -                                                      | 1                                                          | -                         | 1,642        | 39,464            |
| 761                                                 | 187                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 4,169        | 18,447            |
| 172                                                 | 925                                                | 4                                                   | 36                                                     | -                                                      | 124                                                        | -                         | 2,248        | 32,584            |
| -                                                   | 10                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 75           | 1,579             |
| 1,393                                               | 1,425                                              | 131                                                 | -                                                      | -                                                      | 1                                                          | -                         | 9,551        | 62,183            |
| 2,005                                               | 750                                                | 0                                                   | 28                                                     | -                                                      | 41                                                         | -                         | 9,077        | 66,808            |
| 77                                                  | 1,498                                              | 7                                                   | 2                                                      | -                                                      | 33                                                         | -                         | 2,863        | 22,469            |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | -            | -                 |

## 2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                           | All               |                   |                     |                  |                              |                    |                       |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                            | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 5,649             | 5,385             | 3,813               | 8                | 51                           | 1,194              | 128                   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 4,004             | 3,193             | 2,638               | 0                | 1                            | 305                | -                     |
| Manufacture of footwear                                                                                                    | 14,995            | 15,508            | 8,319               | 500              | 52                           | 2,726              | 1,116                 |
| a. Leather wear                                                                                                            | 12,284            | 12,644            | 6,032               | 327              | 51                           | 2,572              | 1,076                 |
| b. Rubber and Plastic wear                                                                                                 | 2,711             | 2,864             | 2,287               | 173              | 0                            | 154                | 40                    |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 2,700             | 3,619             | 3,367               | 151              | 3                            | 558                | 3                     |
| 17 - Manufacture of paper and paper products                                                                               | 9,606             | 10,097            | 8,128               | 546              | 57                           | 3,441              | 540                   |
| 18 - Printing and reproduction of recorded media                                                                           | 22,591            | 20,886            | 16,096              | 523              | -                            | 3,809              | 1,532                 |
| Printing and other service activities related to printing                                                                  | 21,321            | 19,520            | 14,784              | 510              | -                            | 3,721              | 1,253                 |
| Reproduction of recorded media                                                                                             | 1,270             | 1,366             | 1,312               | 13               | -                            | 87                 | 279                   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 145,289           | 176,638           | 30,116              | 734              | 318                          | 120,922            | 19,084                |
| 20 - Manufacture of chemicals and chemical products                                                                        | 154,838           | 122,761           | 58,431              | 7,830            | 886                          | 36,618             | 13,715                |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 66,115            | 79,149            | 39,488              | 3,350            | 25                           | 35,114             | 13,330                |
| 22 - Manufacture of rubber and plastics products                                                                           | 25,481            | 26,708            | 21,374              | 894              | 90                           | 4,523              | 2,571                 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 31,047            | 35,708            | 19,326              | 1,502            | 133                          | 14,075             | 3,047                 |
| 24 - Manufacture of basic metals                                                                                           | 55,170            | 46,803            | 34,276              | 3,789            | 12                           | 11,399             | 4,339                 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 10,574            | 9,064             | 8,541               | 196              | 120                          | 2,403              | 195                   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 31,015            | 27,510            | 23,194              | 4,140            | 1                            | 7,886              | 1,767                 |
| 27 - Manufacture of electrical equipment                                                                                   | 68,645            | 55,777            | 36,112              | 3,770            | 11                           | 17,961             | 9,297                 |
| 28 - Manufacture of machinery and equipment                                                                                | 58,963            | 24,129            | 17,232              | 2,244            | 6                            | 5,954              | 1,172                 |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 89,874            | 88,608            | 28,054              | 6,436            | 1                            | 49,213             | 29,498                |
| 30 - Manufacture of other transport equipment                                                                              | 11,552            | 13,654            | 10,808              | 127              | 210                          | 6,694              | 1,226                 |
| 31 - Manufacture of furniture                                                                                              | 3,649             | 3,995             | 3,396               | 143              | -                            | 547                | 29                    |
| 32 - Other manufacturing                                                                                                   | 152,321           | 132,089           | 98,762              | 5,722            | 1,359                        | 39,380             | 6,528                 |
| Manufacture of jewellery and related articles                                                                              | 4,348             | 4,219             | 1,604               | 8                | -                            | 1,032              | 14                    |
| Manufacture of imitation jewellery and related articles                                                                    | 349               | 309               | 554                 | 34               | 1,039                        | 86                 | 97                    |
| Manufacture of musical instruments                                                                                         | 4,356             | 2,797             | 2,044               | 322              | -                            | 507                | 16                    |
| Manufacture of sports goods                                                                                                | 40,535            | 39,562            | 34,874              | 1,608            | 223                          | 7,976              | 956                   |
| Manufacture of games and toys                                                                                              | 280               | 222               | 90                  | -                | -                            | 104                | 8                     |
| Manufacture of medical and dental instruments and supplies                                                                 | 14,541            | 13,331            | 11,663              | 452              | 68                           | 1,926              | 1,752                 |
| Manufacture of Handicrafts                                                                                                 | 1,218             | 852               | 785                 | 7                | -                            | 169                | -                     |
| Other manufacturing n.e.c.                                                                                                 | 86,695            | 70,797            | 47,148              | 3,291            | 29                           | 27,580             | 3,685                 |
| 33 - Repair and installation of machinery and equipment                                                                    | 5,273             | 5,887             | 4,226               | 415              | -                            | 1,027              | 88                    |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 707,943           | 780,600           | 119,944             | 3,015            | 84                           | 373,180            | 85,028                |
| Electric power generation, transmission and distribution                                                                   | 605,342           | 755,695           | 114,720             | 2,728            | 84                           | 352,435            | 82,187                |
| a) Hydal                                                                                                                   | 43,755            | 29,599            | 30,051              | 163              | -                            | 11,675             | 7,601                 |
| b) Thermal                                                                                                                 | 27,592            | 71,212            | 3,142               | 1,017            | -                            | 7,973              | 725                   |
| c) Coal Based                                                                                                              | 238,136           | 360,168           | 5,833               | 219              | -                            | 245,905            | 28,307                |
| d) Wind                                                                                                                    | 17,322            | 19,793            | 10,499              | -                | -                            | 4,089              | 4,153                 |
| e) Solar                                                                                                                   | 15,475            | 12,045            | 5,824               | 172              | 3                            | 13,223             | 656                   |
| f) Other                                                                                                                   | 263,063           | 262,878           | 59,372              | 1,157            | 81                           | 69,570             | 40,745                |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 101,216           | 23,400            | 3,851               | 235              | 0                            | 20,248             | 2,841                 |
| Steam and air conditioning supply                                                                                          | 1,384             | 1,506             | 1,373               | 53               | -                            | 497                | -                     |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 11,071            | 11,445            | 9,159               | 1,312            | -                            | 2,330              | 1,164                 |
| 36 - Water collection, treatment and supply                                                                                | 999               | 1,801             | 2,093               | 8                | -                            | 164                | 1,126                 |
| 37 - Sewerage                                                                                                              | 1,262             | 985               | 867                 | 0                | -                            | 54                 | -                     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 7,247             | 8,235             | 6,070               | 1,302            | -                            | 1,835              | 38                    |
| 39 - Remediation activities and other waste management                                                                     | 1,562             | 424               | 130                 | 2                | -                            | 276                | -                     |
| F. Construction                                                                                                            | 506,748           | 422,116           | 283,654             | 37,817           | 314                          | 201,359            | 27,169                |
| 41 - Construction of buildings                                                                                             | 215,135           | 169,297           | 134,241             | 17,519           | 238                          | 57,049             | 8,230                 |
| 42 - Civil engineering                                                                                                     | 228,260           | 200,013           | 109,216             | 14,507           | 76                           | 125,107            | 13,638                |
| 43 - Specialized construction activities                                                                                   | 63,353            | 52,805            | 40,198              | 5,791            | 0                            | 19,202             | 5,300                 |



## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Jun-25 P                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |  |
|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Deposits                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| -                                                   | 731                                                | -                                                   | -                                                      | -                                                      | 3                                                          | -                         | 862          | 5,928             |  |
| 71                                                  | 359                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 430          | 3,374             |  |
| 7                                                   | 408                                                | 7                                                   | 2                                                      | -                                                      | 30                                                         | -                         | 1,571        | 13,167            |  |
| 7                                                   | 407                                                | 7                                                   | 2                                                      | -                                                      | 30                                                         | -                         | 1,529        | 10,511            |  |
| -                                                   | 2                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 42           | 2,656             |  |
| -                                                   | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 12           | 4,091             |  |
| -                                                   | 145                                                | -                                                   | 10                                                     | -                                                      | 2                                                          | -                         | 698          | 12,870            |  |
| 175                                                 | 605                                                | 2                                                   | -                                                      | -                                                      | 26                                                         | -                         | 2,340        | 22,769            |  |
| 175                                                 | 551                                                | 2                                                   | -                                                      | -                                                      | 26                                                         | -                         | 2,007        | 21,023            |  |
| -                                                   | 54                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 333          | 1,746             |  |
| 14,572                                              | 775                                                | 19                                                  | 35                                                     | -                                                      | 195                                                        | -                         | 34,679       | 186,769           |  |
| 1,024                                               | 2,912                                              | 0                                                   | 67                                                     | 8                                                      | 167                                                        | -                         | 17,893       | 121,658           |  |
| 275                                                 | 334                                                | 4                                                   | 4                                                      | -                                                      | 230                                                        | -                         | 14,176       | 92,153            |  |
| 128                                                 | 1,287                                              | -                                                   | 11                                                     | -                                                      | 1                                                          | -                         | 3,999        | 30,881            |  |
| 889                                                 | 1,222                                              | -                                                   | -                                                      | -                                                      | 4                                                          | -                         | 5,162        | 40,197            |  |
| 38                                                  | 1,019                                              | 0                                                   | 13                                                     | -                                                      | 21                                                         | -                         | 5,431        | 54,907            |  |
| 274                                                 | 103                                                | 14                                                  | 1                                                      | 0                                                      | 4                                                          | -                         | 590          | 11,850            |  |
| 100                                                 | 116                                                | 0                                                   | 0                                                      | -                                                      | -                                                          | -                         | 1,983        | 37,204            |  |
| 6,224                                               | 340                                                | 3                                                   | 4                                                      | -                                                      | 1                                                          | -                         | 15,869       | 73,722            |  |
| 2,090                                               | 645                                                | 3                                                   | 0                                                      | -                                                      | -                                                          | -                         | 3,910        | 29,346            |  |
| 190                                                 | 343                                                | -                                                   | 3                                                      | -                                                      | 10                                                         | -                         | 30,043       | 113,747           |  |
| -                                                   | 134                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,360        | 19,199            |  |
| -                                                   | 14                                                 | -                                                   | 22                                                     | -                                                      | -                                                          | -                         | 66           | 4,151             |  |
| 1,283                                               | 4,058                                              | 3                                                   | 2                                                      | -                                                      | 2                                                          | -                         | 11,876       | 157,099           |  |
| 28                                                  | 111                                                | -                                                   | 0                                                      | -                                                      | -                                                          | -                         | 153          | 2,797             |  |
| -                                                   | 3                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 101          | 1,814             |  |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 16           | 2,888             |  |
| 197                                                 | 39                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,192        | 45,873            |  |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 8            | 202               |  |
| 195                                                 | 55                                                 | -                                                   | -                                                      | -                                                      | 0                                                          | -                         | 2,002        | 16,112            |  |
| -                                                   | 46                                                 | 1                                                   | 0                                                      | -                                                      | -                                                          | -                         | 47           | 1,008             |  |
| 862                                                 | 3,804                                              | 2                                                   | 1                                                      | -                                                      | 2                                                          | -                         | 8,357        | 86,405            |  |
| 4                                                   | 51                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 142          | 5,811             |  |
| 250                                                 | 8,355                                              | 0                                                   | 253                                                    | 2,515                                                  | 4,555                                                      | 13,635                    | 114,590      | 610,813           |  |
| 234                                                 | 8,310                                              | 0                                                   | 253                                                    | 2,515                                                  | 4,543                                                      | 13,635                    | 111,676      | 581,642           |  |
| 7                                                   | 152                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 7,760        | 49,648            |  |
| -                                                   | 86                                                 | -                                                   | -                                                      | -                                                      | 20                                                         | -                         | 830          | 12,961            |  |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 28,307       | 280,264           |  |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 4,153        | 18,740            |  |
| 219                                                 | 185                                                | -                                                   | -                                                      | 1                                                      | -                                                          | -                         | 1,061        | 20,283            |  |
| 9                                                   | 7,887                                              | 0                                                   | 253                                                    | 2,514                                                  | 4,523                                                      | 13,635                    | 69,566       | 199,746           |  |
| 16                                                  | 45                                                 | -                                                   | -                                                      | -                                                      | 12                                                         | -                         | 2,914        | 27,248            |  |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | -            | 1,923             |  |
| -                                                   | 217                                                | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 1,382        | 14,182            |  |
| -                                                   | 140                                                | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 1,267        | 3,532             |  |
| -                                                   | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 9            | 930               |  |
| -                                                   | 67                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 105          | 9,312             |  |
| -                                                   | 1                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1            | 409               |  |
| 1,935                                               | 9,442                                              | 24                                                  | 124                                                    | 7                                                      | 44                                                         | 2                         | 38,747       | 561,892           |  |
| 754                                                 | 5,904                                              | 1                                                   | 18                                                     | 7                                                      | 16                                                         | -                         | 14,931       | 223,978           |  |
| 1,058                                               | 2,587                                              | 23                                                  | 81                                                     | -                                                      | 1                                                          | 0                         | 17,387       | 266,294           |  |
| 123                                                 | 952                                                | -                                                   | 24                                                     | -                                                      | 27                                                         | 2                         | 6,428        | 71,620            |  |

## 2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                | All               |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                 | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 1,163,214         | 1,263,885         | 925,747             | 51,372           | 1,320                        | 341,241            | 42,289                |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 56,998            | 62,082            | 44,151              | 2,816            | 0                            | 16,888             | 1,660                 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 410,376           | 397,629           | 287,337             | 25,894           | 522                          | 76,581             | 26,496                |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 695,840           | 804,174           | 594,258             | 22,662           | 798                          | 247,772            | 14,133                |
| H. Transportation and storage                                                                                   | 461,627           | 404,023           | 175,676             | 5,352            | 28                           | 179,789            | 34,180                |
| 49 - Land transport and transport via pipelines                                                                 | 46,157            | 52,308            | 31,827              | 1,622            | 2                            | 24,787             | 189                   |
| 50 - Water transport                                                                                            | 64,652            | 71,173            | 26,705              | 179              | 9                            | 27,790             | 10,354                |
| 51 - Air transport                                                                                              | 169,421           | 119,342           | 54,574              | 127              | -                            | 42,895             | 8,864                 |
| 52 - Warehousing and support activities for transportation                                                      | 171,849           | 145,420           | 56,183              | 3,276            | 17                           | 74,125             | 14,393                |
| 53 - Courier activities other than national post activities                                                     | 9,548             | 15,781            | 6,387               | 148              | -                            | 10,192             | 379                   |
| I. Accommodation and food service activities                                                                    | 34,998            | 37,576            | 22,859              | 1,432            | 32                           | 12,700             | 1,935                 |
| 55 - Accommodation                                                                                              | 10,944            | 13,423            | 6,161               | 995              | 2                            | 5,264              | 703                   |
| 56 - Food and beverage service activities                                                                       | 24,054            | 24,153            | 16,698              | 437              | 30                           | 7,436              | 1,232                 |
| J. Information and communication                                                                                | 257,322           | 270,805           | 157,555             | 3,732            | 2,720                        | 96,882             | 25,433                |
| 58 - Publishing activities                                                                                      | 24,700            | 30,718            | 22,062              | 647              | 40                           | 8,787              | 3,754                 |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 1,564             | 1,350             | 1,079               | 32               | -                            | 591                | 26                    |
| 60 - Programming and broadcasting activities                                                                    | 2,329             | 2,273             | 1,709               | 45               | 172                          | 399                | 13                    |
| 61 - Telecommunications                                                                                         | 111,268           | 127,054           | 46,992              | 833              | 722                          | 54,720             | 18,928                |
| 62 - Computer programming, consultancy and related activities                                                   | 85,931            | 79,669            | 61,709              | 1,058            | 1,064                        | 26,766             | 2,370                 |
| 63 - Information service activities                                                                             | 31,530            | 29,740            | 24,004              | 1,117            | 722                          | 5,619              | 341                   |
| K. Real estate activities                                                                                       | 165,878           | 140,912           | 74,298              | 9,581            | 164                          | 48,507             | 4,375                 |
| L. Professional, scientific and technical activities                                                            | 163,711           | 179,776           | 84,578              | 3,022            | 432                          | 87,987             | 13,762                |
| 69 - Legal and accounting activities                                                                            | 20,335            | 22,295            | 11,901              | 720              | 96                           | 9,120              | 608                   |
| 70 - Activities of head offices; management consultancy                                                         | 15,890            | 16,810            | 5,274               | 117              | 54                           | 3,471              | 6,995                 |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 27,440            | 34,878            | 18,504              | 530              | -                            | 11,442             | 1,894                 |
| 72 - Scientific research and development                                                                        | 14,204            | 5,492             | 4,164               | 153              | 0                            | 1,410              | 1,031                 |
| 73 - Advertising and market research                                                                            | 14,924            | 15,452            | 9,817               | 407              | 265                          | 3,984              | 583                   |
| 74 - Other professional, scientific and technical activities                                                    | 69,029            | 82,752            | 32,896              | 1,083            | 17                           | 58,284             | 2,640                 |
| 75 - Veterinary activities                                                                                      | 1,890             | 2,098             | 2,021               | 14               | -                            | 278                | 11                    |
| M. Administrative and support service activities                                                                | 137,360           | 146,757           | 106,961             | 10,624           | 7                            | 46,776             | 1,919                 |
| 77 - Rental and leasing activities                                                                              | 4,850             | 5,006             | 3,266               | 285              | -                            | 1,902              | 138                   |
| 78 - Employment activities                                                                                      | 2,583             | 3,448             | 2,109               | 0                | -                            | 1,188              | 6                     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 33,207            | 40,678            | 33,072              | 2,134            | 5                            | 5,927              | 320                   |
| 80 - Security and investigation activities                                                                      | 4,374             | 4,363             | 3,023               | 296              | 0                            | 2,260              | 23                    |
| 81 - Services to buildings and landscape activities                                                             | 6,886             | 5,745             | 6,438               | 437              | 0                            | 5,824              | 264                   |
| 82 - Office administrative, office support and other business support activities                                | 85,460            | 87,518            | 59,053              | 7,471            | 2                            | 29,675             | 1,169                 |
| N. Education                                                                                                    | 133,243           | 144,083           | 41,635              | 10,330           | 14                           | 55,114             | 11,637                |
| O. Human health and social work activities                                                                      | 103,141           | 111,024           | 36,142              | 4,580            | 2                            | 34,952             | 14,531                |
| 86 - Human health activities                                                                                    | 72,418            | 85,566            | 30,092              | 4,215            | 2                            | 25,759             | 5,404                 |
| 87 - Residential care activities                                                                                | 826               | 1,707             | 453                 | 7                | -                            | 1,038              | 55                    |
| 88 - Social work activities with and without accommodation                                                      | 29,897            | 23,751            | 5,597               | 357              | -                            | 8,155              | 9,073                 |
| P. Arts, entertainment and recreation                                                                           | 3,002             | 5,829             | 2,094               | 6                | 0                            | 858                | 193                   |
| Q. Other service activities                                                                                     | 625,078           | 603,677           | 399,756             | 28,454           | 10,629                       | 209,734            | 30,559                |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 737,919           | 716,931           | 151,057             | 16,824           | 124                          | 306,442            | 91,178                |
| A. Private Trusts and Non-profit Organizations                                                                  | 529,401           | 476,363           | 78,869              | 15,058           | 20                           | 211,407            | 53,037                |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 208,518           | 240,568           | 72,188              | 1,767            | 104                          | 95,035             | 38,142                |
| VI. PERSONAL                                                                                                    | 14,205,354        | 15,592,399        | 7,915,355           | 180,086          | 10,233                       | 7,520,239          | 225,130               |
| A. Salaried persons                                                                                             | 4,182,278         | 4,671,731         | 2,263,288           | 22,922           | 200                          | 2,221,047          | 47,758                |
| B. Self employed                                                                                                | 5,874,226         | 6,367,399         | 3,623,519           | 117,275          | 1,394                        | 3,019,866          | 102,635               |
| C. Other Personal                                                                                               | 4,148,850         | 4,553,269         | 2,028,548           | 39,888           | 8,639                        | 2,279,326          | 74,738                |
| VII. OTHER                                                                                                      | 88,537            | 48,235            | 27,833              | 9,949            | 152                          | 10,504             | 372                   |
| Total                                                                                                           | 30,180,905        | 31,063,360        | 12,931,826          | 636,599          | 1,085,285                    | 14,967,855         | 1,528,670             |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Jun-25 P                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------|-------------------|
| Deposits                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |
| 6,222                                               | 19,725                                             | 108                                                 | 189                                                    | 4                                                      | 430                                                        | 5                         | 68,972       | 1,388,652         |
| 77                                                  | 662                                                | 1                                                   | 3                                                      | 2                                                      | 9                                                          | -                         | 2,413        | 66,269            |
| 1,553                                               | 7,273                                              | 44                                                  | 54                                                     | 1                                                      | 71                                                         | -                         | 35,493       | 425,827           |
| 4,592                                               | 11,790                                             | 64                                                  | 132                                                    | 2                                                      | 350                                                        | 5                         | 31,066       | 896,557           |
| 2,771                                               | 2,136                                              | 19                                                  | 11                                                     | 0                                                      | 14                                                         | -                         | 39,131       | 399,975           |
| 202                                                 | 466                                                | 1                                                   | 4                                                      | -                                                      | 8                                                          | -                         | 870          | 59,108            |
| -                                                   | 135                                                | -                                                   | -                                                      | -                                                      | 1                                                          | -                         | 10,490       | 65,173            |
| 157                                                 | 102                                                | 0                                                   | 1                                                      | 0                                                      | 2                                                          | -                         | 9,126        | 106,722           |
| 1,859                                               | 1,369                                              | 18                                                  | 5                                                      | -                                                      | 3                                                          | -                         | 17,649       | 151,250           |
| 553                                                 | 64                                                 | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 996          | 17,723            |
| 166                                                 | 828                                                | 0                                                   | 5                                                      | -                                                      | 1                                                          | -                         | 2,936        | 39,959            |
| 166                                                 | 396                                                | 0                                                   | 2                                                      | -                                                      | 1                                                          | -                         | 1,268        | 13,691            |
| 0                                                   | 432                                                | -                                                   | 3                                                      | -                                                      | 0                                                          | -                         | 1,667        | 26,267            |
| 343                                                 | 5,124                                              | 2                                                   | 48                                                     | 2                                                      | 66                                                         | -                         | 31,018       | 291,907           |
| 56                                                  | 435                                                | -                                                   | 5                                                      | -                                                      | 1                                                          | -                         | 4,250        | 35,786            |
| 64                                                  | 102                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 193          | 1,895             |
| -                                                   | 201                                                | -                                                   | -                                                      | -                                                      | 0                                                          | -                         | 214          | 2,539             |
| 119                                                 | 3,685                                              | 0                                                   | 6                                                      | -                                                      | 2                                                          | -                         | 22,741       | 126,008           |
| 73                                                  | 318                                                | 2                                                   | 1                                                      | -                                                      | 60                                                         | -                         | 2,823        | 93,420            |
| 32                                                  | 383                                                | -                                                   | 37                                                     | 2                                                      | 4                                                          | -                         | 798          | 32,260            |
| 1,039                                               | 8,228                                              | 5                                                   | 4                                                      | 2                                                      | 26                                                         | -                         | 13,678       | 146,227           |
| 5,097                                               | 3,604                                              | 25                                                  | 45                                                     | 4                                                      | 1,908                                                      | -                         | 24,444       | 200,463           |
| 1,523                                               | 207                                                | 2                                                   | 9                                                      | 2                                                      | 24                                                         | -                         | 2,374        | 24,210            |
| 7                                                   | 107                                                | -                                                   | -                                                      | -                                                      | 7                                                          | -                         | 7,115        | 16,031            |
| 2,015                                               | 683                                                | 1                                                   | -                                                      | -                                                      | 0                                                          | -                         | 4,593        | 35,068            |
| 21                                                  | 66                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,118        | 6,844             |
| 4                                                   | 452                                                | -                                                   | 3                                                      | -                                                      | 4                                                          | -                         | 1,045        | 15,518            |
| 1,528                                               | 2,038                                              | 22                                                  | 33                                                     | 2                                                      | 1,874                                                      | -                         | 8,136        | 100,416           |
| -                                                   | 52                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 63           | 2,376             |
| 1,394                                               | 9,118                                              | 18                                                  | 25                                                     | 1                                                      | 78                                                         | 1                         | 12,553       | 176,921           |
| -                                                   | 46                                                 | -                                                   | -                                                      | -                                                      | 2                                                          | -                         | 185          | 5,639             |
| -                                                   | 15                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 20           | 3,317             |
| 677                                                 | 355                                                | 15                                                  | 18                                                     | 1                                                      | 60                                                         | 0                         | 1,445        | 42,583            |
| -                                                   | 57                                                 | -                                                   | 0                                                      | -                                                      | -                                                          | -                         | 80           | 5,660             |
| 1                                                   | 56                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 321          | 13,020            |
| 716                                                 | 8,589                                              | 3                                                   | 8                                                      | -                                                      | 17                                                         | 0                         | 10,501       | 106,702           |
| 4,333                                               | 15,205                                             | 7                                                   | 123                                                    | -                                                      | 125                                                        | 1                         | 31,430       | 138,523           |
| 12,290                                              | 12,236                                             | 99                                                  | 159                                                    | -                                                      | 699                                                        | 2                         | 40,014       | 115,691           |
| 11,953                                              | 10,319                                             | 75                                                  | 151                                                    | -                                                      | 377                                                        | 2                         | 28,280       | 88,348            |
| 23                                                  | 28                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 105          | 1,604             |
| 314                                                 | 1,889                                              | 23                                                  | 8                                                      | -                                                      | 322                                                        | -                         | 11,629       | 25,739            |
| 88                                                  | 33                                                 | -                                                   | 5                                                      | -                                                      | -                                                          | -                         | 319          | 3,277             |
| 5,729                                               | 18,074                                             | 45                                                  | 133                                                    | 1                                                      | 8,785                                                      | 3                         | 63,330       | 711,903           |
| 22,914                                              | 166,267                                            | 94                                                  | 1,286                                                  | 2                                                      | 1,615                                                      | 3                         | 283,358      | 757,805           |
| 15,668                                              | 120,414                                            | 62                                                  | 1,213                                                  | 2                                                      | 1,345                                                      | -                         | 191,740      | 497,093           |
| 7,246                                               | 45,853                                             | 32                                                  | 74                                                     | -                                                      | 269                                                        | 3                         | 91,618       | 260,712           |
| 97,379                                              | 502,009                                            | 5,151                                               | 13,136                                                 | 2,019                                                  | 56,894                                                     | 274                       | 901,991      | 16,527,904        |
| 15,256                                              | 88,124                                             | 1,009                                               | 2,781                                                  | 125                                                    | 10,918                                                     | 79                        | 166,050      | 4,673,508         |
| 42,826                                              | 218,362                                            | 1,915                                               | 5,386                                                  | 513                                                    | 18,538                                                     | 88                        | 390,263      | 7,152,317         |
| 39,296                                              | 195,522                                            | 2,227                                               | 4,969                                                  | 1,381                                                  | 27,439                                                     | 107                       | 345,678      | 4,702,079         |
| -                                                   | 1,352                                              | -                                                   | 6                                                      | -                                                      | 24                                                         | 1                         | 1,755        | 50,193            |
| 616,185                                             | 2,391,595                                          | 46,860                                              | 106,936                                                | 5,236                                                  | 209,339                                                    | 13,948                    | 4,918,768    | 34,540,332        |

## 2.2.1 Deposits Distributed by Category of

### Public Sector

| Category<br>of<br>Deposit Holder                                      | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    |                       | Fixed |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-------|
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |       |
| 1. FOREIGN CONSTITUENTS                                               | 28,773            | 41,324            | 13,703              | 262              | 0                            | 18,511             | 656                   |       |
| 1) Official                                                           | 2,735             | 5,576             | 2,578               | -                | -                            | -                  | -                     |       |
| 2) Business                                                           | 2,507             | 4,294             | 1,046               | -                | -                            | -                  | -                     |       |
| 3) Personal                                                           | 23,532            | 31,454            | 10,079              | 262              | 0                            | 18,511             | 656                   |       |
| 4) Trust Funds and Non Profit Organizations                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |       |
| 2. DOMESTIC CONSTITUENTS                                              | 5,668,138         | 5,882,221         | 1,651,186           | 97,929           | 1,055,611                    | 2,461,935          | 322,778               |       |
| I. GOVERNMENT                                                         | 2,436,717         | 2,613,776         | 366,477             | 3,493            | 914,800                      | 885,136            | 184,121               |       |
| A. Federal Government                                                 | 1,247,888         | 1,187,758         | 219,251             | 104              | 802,694                      | 276,116            | 7,522                 |       |
| B. Provincial Governments                                             | 1,014,042         | 1,198,359         | 108,271             | 3,384            | 111,774                      | 481,756            | 135,054               |       |
| C. Local Bodies                                                       | 174,788           | 227,659           | 38,955              | 6                | 332                          | 127,263            | 41,546                |       |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 585,270           | 543,046           | 100,395             | 205              | 96,079                       | 64,555             | 78,126                |       |
| Agriculture, hunting and forestry                                     | 843               | 422               | 1                   | 0                | -                            | 555                | 30                    |       |
| Services                                                              | 6,238             | 5,017             | 1,534               | 40               | 499                          | 2,648              | 839                   |       |
| Utilities                                                             | 234,833           | 226,352           | 36,274              | 149              | 45,870                       | 26,214             | 35,985                |       |
| Transport, storage and communications                                 | 36,809            | 29,270            | 1,399               | 0                | 5,682                        | 2,036              | 7,216                 |       |
| Manufacturing                                                         | 64,479            | 20,070            | 2,165               | -                | 4,838                        | 9,133              | 700                   |       |
| Mining and Quarrying                                                  | 128,500           | 150,995           | 1,810               | -                | 13,215                       | 571                | -                     |       |
| Construction                                                          | 20,496            | 40,152            | 54,985              | -                | 20,583                       | 4,478              | 8,786                 |       |
| Commerce and Trade                                                    | 4,214             | 4,926             | 516                 | -                | 671                          | 6,959              | -                     |       |
| Others                                                                | 88,859            | 65,842            | 1,711               | 15               | 4,721                        | 11,962             | 24,571                |       |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 69,269            | 81,129            | 8,828               | 0                | 29,364                       | 29,730             | 23,414                |       |
| Mutual Funds and AMCs                                                 | 17,824            | 44,674.77         | 5,632               | -                | 24,229                       | 16,681             | 10,219                |       |
| Insurance & Pension Funds                                             | 26,216            | 881,838.91        | 533                 | -                | 2,387                        | 5,912              | 4,078                 |       |
| MFIs and DFIs                                                         | 5,262             | 8,637.59          | 83                  | 0                | 1                            | 3,112              | -                     |       |
| Stock Exchange & Brokerage Houses                                     | 987               | 1,497.43          | 256                 | -                | -                            | 209                | -                     |       |
| Modarabas                                                             | 567               | 709.45            | 480                 | -                | 0                            | 194                | 8,483                 |       |
| Other NBFIs                                                           | 18,414.10         | (856,229.23)      | 1,843.47            | -                | 2,747.26                     | 3,621.70           | 633.08                |       |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 661,475           | 712,288           | 375,512             | 49,413           | 5,720                        | 370,255            | 17,410                |       |
| A. Agriculture, forestry and fishing                                  | 81,242            | 86,420            | 29,430              | 2,980            | 551                          | 59,569             | 291                   |       |
| 1. Crop and animal production, hunting and related service activities | 81,199            | 86,359            | 29,396              | 2,972            | 551                          | 59,554             | 291                   |       |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 60,652            | 63,926            | 19,071              | 2,365            | 519                          | 45,328             | 266                   |       |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 1,363             | 1,414             | 700                 | 23               | 0                            | 777                | 1                     |       |
| Growing of other fruits, vegetables and crops                         | 10,765            | 12,679            | 5,497               | 147              | 0                            | 8,683              | 9                     |       |
| Raising of livestock and other related activities                     | 7,200             | 6,701             | 3,226               | 430              | 32                           | 3,752              | 2                     |       |
| Other agricultural support activities                                 | 1,212             | 1,638             | 902                 | 6                | -                            | 1,014              | 13                    |       |
| Hunting, trapping and related service activities                      | 7                 | 0                 | 0                   | -                | -                            | 0                  | -                     |       |
| 02 - Forestry and logging                                             | 3                 | 4                 | 0                   | 2                | -                            | 1                  | -                     |       |
| 03 - Fishing and aquaculture                                          | 39                | 57                | 34                  | 6                | -                            | 13                 | -                     |       |
| B. Mining and quarrying                                               | 2,920             | 2,541             | 1,163               | 10               | 16                           | 1,007              | 2,400                 |       |
| 05 - Mining of coal and lignite                                       | 390               | 460               | 621                 | -                | -                            | 268                | 2,400                 |       |
| 06 - Extraction of crude petroleum and natural gas                    | 1,977             | 1,118             | 136                 | 0                | 16                           | 691                | -                     |       |
| 07 - Mining of metal ores                                             | 144               | 145               | 132                 | 0                | -                            | 6                  | -                     |       |
| 08-Other mining and quarrying                                         | 374               | 772               | 254                 | 9                | -                            | 24                 | -                     |       |
| 09 - Mining support service activities                                | 34                | 46                | 19                  | -                | -                            | 17                 | -                     |       |
| C. Manufacturing                                                      | 95,245            | 108,538           | 109,349             | 2,435            | 1,420                        | 61,591             | 9,333                 |       |
| 10 - Manufacture of food products                                     | 11,512            | 10,302            | 18,344              | 453              | 74                           | 2,229              | 645                   |       |
| 11 - Manufacture of beverages                                         | 1,841             | 4,666             | 949                 | -                | 3                            | 2,471              | -                     |       |
| 12 - Manufacture of tobacco products                                  | 94                | 5                 | 55                  | -                | -                            | 0                  | -                     |       |
| 13 - Manufacture of textiles                                          | 8,782             | 8,370             | 62,618              | 69               | 76                           | 1,755              | 480                   |       |
| Preparation and spinning of textile fibres                            | 3,635             | 2,806             | 41,482              | 18               | 76                           | 269                | 169                   |       |
| Weaving of textiles                                                   | 905               | 670               | 242                 | 0                | -                            | 173                | 55                    |       |
| Finishing of textiles                                                 | 884               | 453               | 18,645              | -                | 0                            | 185                | 6                     |       |
| Manufacture of knitted and crocheted fabrics                          | 566               | 512               | 114                 | 1                | 0                            | 30                 | 245                   |       |
| Manufacture of made-up textile articles, except apparel               | 1,822             | 2,799             | 1,728               | 50               | -                            | 846                | 5                     |       |
| Manufacture of carpets and rugs                                       | 33                | 37                | 5                   | -                | -                            | 27                 | -                     |       |
| Manufacture of other textiles n.e.c.                                  | 938               | 1,093             | 402                 | -                | 0                            | 224                | -                     |       |
| 14 - Manufacture of wearing apparel                                   | 1,617             | 4,365             | 1,329               | 22               | 1                            | 3,706              | -                     |       |
| 15 - Manufacture of leather and related products                      | 253               | 271               | 112                 | -                | 0                            | 126                | -                     |       |

## Deposit Holders and Type of Accounts

| Banks                                               |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              | (Million Rupees)  |  |
|-----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Jun-25 P                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| Deposits                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over but<br>Less<br>Than 10 Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| 271                                                 | 3,002                                              | 17                                                     | 52                                                     | 2                                                      | 61                                                      | -                         | 4,060        | 36,536            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 2,578             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 1,046             |  |
| 271                                                 | 3,002                                              | 17                                                     | 52                                                     | 2                                                      | 61                                                      | -                         | 4,060        | 32,912            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | -                 |  |
| 187,989                                             | 756,597                                            | 42,061                                                 | 51,931                                                 | 2,053                                                  | 124,904                                                 | 6                         | 1,488,320    | 6,754,982         |  |
| 34,049                                              | 476,258                                            | 40,538                                                 | 40,582                                                 | 653                                                    | 87,288                                                  | -                         | 863,489      | 3,033,395         |  |
| 3,546                                               | 169,012                                            | 40,298                                                 | 11,692                                                 | 411                                                    | 60,814                                                  | -                         | 293,294      | 1,591,459         |  |
| 30,502                                              | 306,776                                            | 235                                                    | 28,790                                                 | 155                                                    | 26,299                                                  | -                         | 527,811      | 1,232,995         |  |
| 1                                                   | 470                                                | 6                                                      | 100                                                    | 87                                                     | 175                                                     | -                         | 42,385       | 208,941           |  |
| 138,429                                             | 151,095                                            | -                                                      | 10,100                                                 | -                                                      | 18,968                                                  | -                         | 396,720      | 657,953           |  |
| -                                                   | 45                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 75           | 631               |  |
| 137                                                 | 819                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,794        | 6,515             |  |
| 311                                                 | 102,476                                            | -                                                      | -                                                      | -                                                      | 100                                                     | -                         | 138,873      | 247,379           |  |
| 500                                                 | 13,638                                             | -                                                      | -                                                      | -                                                      | 1,304                                                   | -                         | 22,658       | 31,775            |  |
| 114                                                 | 1,522                                              | -                                                      | -                                                      | -                                                      | 565                                                     | -                         | 2,901        | 19,038            |  |
| 130,107                                             | 3,132                                              | -                                                      | 10,100                                                 | -                                                      | 17,000                                                  | -                         | 160,339      | 175,935           |  |
| 5,350                                               | 4,800                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 18,936       | 98,982            |  |
| -                                                   | 1,130                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,130        | 9,275             |  |
| 1,910                                               | 23,534                                             | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 50,014       | 68,423            |  |
| 31                                                  | 6,627                                              | -                                                      | -                                                      | -                                                      | 2,847                                                   | -                         | 32,919       | 100,841           |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10,219       | 56,761            |  |
| 31                                                  | 184                                                | -                                                      | -                                                      | -                                                      | 2,838                                                   | -                         | 7,130        | 15,962            |  |
| -                                                   | 5,137                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 5,137        | 8,334             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 465               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 8,483        | 9,157             |  |
| -                                                   | 1,306.00                                           | -                                                      | -                                                      | -                                                      | 9.01                                                    | -                         | 1,948        | 10,161            |  |
| 4,508                                               | 29,484                                             | 232                                                    | 301                                                    | 4                                                      | 9,947                                                   | 3                         | 61,890       | 862,789           |  |
| 230                                                 | 337                                                | 4                                                      | 69                                                     | 1                                                      | 355                                                     | 3                         | 1,291        | 93,820            |  |
| 230                                                 | 337                                                | 4                                                      | 69                                                     | 1                                                      | 355                                                     | 3                         | 1,291        | 93,764            |  |
| 175                                                 | 288                                                | 2                                                      | 51                                                     | -                                                      | 311                                                     | 3                         | 1,096        | 68,380            |  |
| -                                                   | 1                                                  | 1                                                      | -                                                      | -                                                      | -                                                       | -                         | 3            | 1,502             |  |
| 50                                                  | 11                                                 | 1                                                      | 16                                                     | 1                                                      | 0                                                       | -                         | 89           | 14,416            |  |
| 0                                                   | 33                                                 | -                                                      | 3                                                      | -                                                      | 44                                                      | -                         | 82           | 7,522             |  |
| 5                                                   | 3                                                  | 1                                                      | -                                                      | -                                                      | -                                                       | -                         | 21           | 1,944             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 0                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 3                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 54                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2,400        | 4,595             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2,400        | 3,289             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 844               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 139               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 287               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 36                |  |
| 1,398                                               | 6,923                                              | 103                                                    | 5                                                      | -                                                      | 283                                                     | -                         | 18,046       | 192,841           |  |
| 9                                                   | 36                                                 | 0                                                      | 4                                                      | -                                                      | 12                                                      | -                         | 706          | 21,806            |  |
| 100                                                 | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 100          | 3,523             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 55                |  |
| -                                                   | 2,120                                              | 101                                                    | -                                                      | -                                                      | 0                                                       | -                         | 2,701        | 67,219            |  |
| -                                                   | 1,540                                              | -                                                      | -                                                      | -                                                      | 0                                                       | -                         | 1,709        | 43,555            |  |
| -                                                   | -                                                  | 100                                                    | -                                                      | -                                                      | -                                                       | -                         | 155          | 570               |  |
| -                                                   | 42                                                 | 1                                                      | -                                                      | -                                                      | -                                                       | -                         | 49           | 18,879            |  |
| -                                                   | 15                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 260          | 405               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 5            | 2,629             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 33                |  |
| -                                                   | 523                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 523          | 1,149             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | 20                                                      | -                         | 20           | 5,078             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 238               |  |

## 2.2.1 Deposits Distributed by Category of

### Public Sector

| Category<br>of<br>Deposit Holder                                                                                           | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    |                                |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|--------------------------------|
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 26                | 102               | 51                  | -                | -                            | 19                 | -                              |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 12                | 11                | 5                   | -                | -                            | 0                  | -                              |
| Manufacture of footwear                                                                                                    | 215               | 158               | 56                  | -                | 0                            | 107                | -                              |
| a. Leather wear                                                                                                            | 180               | 131               | 34                  | -                | -                            | 105                | -                              |
| b. Rubber and Plastic wear                                                                                                 | 36                | 27                | 22                  | -                | 0                            | 2                  | -                              |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 153               | 349               | 135                 | 78               | 0                            | 223                | -                              |
| 17 - Manufacture of paper and paper products                                                                               | 361               | 345               | 157                 | 1                | 57                           | 45                 | -                              |
| 2.3.1                                                                                                                      | 555               | 800               | 621                 | 6                | -                            | 214                | 1                              |
| Printing and other service activities related to printing                                                                  | 382               | 511               | 296                 | 5                | -                            | 166                | 1                              |
| Reproduction of recorded media                                                                                             | 172               | 289               | 325                 | 1                | -                            | 48                 | -                              |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 28,125            | 35,565            | 3,566               | 0                | -                            | 22,327             | 5,243                          |
| 20 - Manufacture of chemicals and chemical products                                                                        | 9,168             | 8,778             | 3,512               | 1                | 161                          | 6,495              | 1,822                          |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 912               | 1,840             | 1,730               | 78               | 0                            | 840                | 40                             |
| 22 - Manufacture of rubber and plastics products                                                                           | 269               | 580               | 255                 | 1                | -                            | 30                 | -                              |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 3,475             | 4,918             | 1,258               | 371              | 0                            | 4,221              | 420                            |
| 24 - Manufacture of basic metals                                                                                           | 1,635             | 1,467             | 521                 | 10               | -                            | 407                | 152                            |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 122               | 98                | 374                 | 9                | -                            | 18                 | -                              |
| 26 - Manufacture of computer, electronic and optical products                                                              | 342               | 1,208             | 681                 | 9                | 1                            | 1,046              | -                              |
| 27 - Manufacture of electrical equipment                                                                                   | 1,019             | 666               | 212                 | 6                | 0                            | 266                | -                              |
| 28 - Manufacture of machinery and equipment                                                                                | 1,986             | 1,025             | 686                 | 75               | -                            | 287                | -                              |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,637             | 3,913             | 308                 | 1                | 0                            | 4,655              | 40                             |
| 30 - Manufacture of other transport equipment                                                                              | 45                | 46                | 15                  | 25               | -                            | 8                  | -                              |
| 31 - Manufacture of furniture                                                                                              | 289               | 324               | 229                 | 31               | -                            | 130                | 9                              |
| 32 - Other manufacturing                                                                                                   | 20,993            | 18,596            | 11,648              | 1,179            | 1,046                        | 10,088             | 480                            |
| Manufacture of jewellery and related articles                                                                              | 155               | 117               | 40                  | 5                | -                            | 85                 | -                              |
| Manufacture of imitation jewellery and related articles                                                                    | 41                | 13                | 320                 | 26               | 1,039                        | 69                 | 96                             |
| Manufacture of musical instruments                                                                                         | 22                | 17                | 9                   | -                | -                            | 6                  | -                              |
| Manufacture of sports goods                                                                                                | 491               | 511               | 545                 | 39               | -                            | 49                 | -                              |
| Manufacture of games and toys                                                                                              | 124               | 108               | 13                  | -                | -                            | 78                 | -                              |
| Manufacture of medical and dental instruments and supplies                                                                 | 716               | 678               | 609                 | 11               | 7                            | 254                | -                              |
| Manufacture of Handicrafts                                                                                                 | 68                | 62                | 70                  | 5                | -                            | 40                 | -                              |
| Other manufacturing n.e.c.                                                                                                 | 19,376            | 17,090            | 10,043              | 1,092            | 0                            | 9,507              | 383                            |
| 33 - Repair and installation of machinery and equipment                                                                    | 58                | 42                | 33                  | 9                | -                            | 5                  | -                              |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 11,447            | 39,099            | 3,440               | 22               | 31                           | 2,585              | 153                            |
| Electric power generation, transmission and distribution                                                                   | 10,006            | 38,156            | 2,373               | 10               | 31                           | 2,438              | 153                            |
| a) Hydal                                                                                                                   | 1,315             | 974               | 34                  | 8                | -                            | 517                | -                              |
| b) Thermal                                                                                                                 | 5,362             | 35,410            | 1,757               | -                | -                            | 906                | -                              |
| c) Coal Based                                                                                                              | 1,721             | 915               | 59                  | -                | -                            | 108                | -                              |
| d) Wind                                                                                                                    | 1,082             | 476               | 209                 | -                | -                            | 67                 | 152                            |
| e) Solar                                                                                                                   | 272               | 145               | 180                 | 0                | -                            | 336                | -                              |
| f) Other                                                                                                                   | 253               | 237               | 133                 | 2                | 31                           | 503                | 0                              |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 734               | 259               | 195                 | -                | 0                            | 82                 | -                              |
| Steam and air conditioning supply                                                                                          | 706               | 684               | 872                 | 12               | -                            | 65                 | -                              |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 110               | 146               | 41                  | 4                | -                            | 39                 | 10                             |
| 36 - Water collection, treatment and supply                                                                                | 51                | 103               | 20                  | -                | -                            | 37                 | -                              |
| 37 - Sewerage                                                                                                              | 8                 | 2                 | 1                   | 0                | -                            | 0                  | -                              |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 50                | 40                | 20                  | 3                | -                            | 2                  | 10                             |
| 39 - Remediation activities and other waste management services                                                            | 1                 | 0                 | 0                   | -                | -                            | 0                  | -                              |
| F. Construction                                                                                                            | 79,935            | 60,588            | 40,008              | 9,912            | 312                          | 33,380             | 1,091                          |
| 41 - Construction of buildings                                                                                             | 15,919            | 10,143            | 5,541               | 685              | 237                          | 4,396              | 46                             |
| 42 - Civil engineering                                                                                                     | 50,697            | 36,990            | 26,958              | 4,874            | 76                           | 23,990             | 1,029                          |
| 43 - Specialized construction activities                                                                                   | 13,319            | 13,455            | 7,508               | 4,353            | 0                            | 4,994              | 16                             |

## Deposit Holders and Type of Accounts

| Banks                                               |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              | (Million Rupees)  |  |
|-----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Jun-25 P                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| Deposits                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over but<br>Less<br>Than 10 Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 70                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 5                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 163               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 139               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 24                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 436               |  |
| -                                                   | 6                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 6            | 267               |  |
| -                                                   | 31                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 32           | 873               |  |
| -                                                   | 1                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 469               |  |
| -                                                   | 30                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 30           | 405               |  |
| 39                                                  | 0                                                  | -                                                      | 0                                                      | -                                                      | -                                                       | -                         | 5,282        | 31,175            |  |
| -                                                   | 96                                                 | -                                                      | -                                                      | -                                                      | 0                                                       | -                         | 1,919        | 12,088            |  |
| -                                                   | 48                                                 | -                                                      | -                                                      | -                                                      | 230                                                     | -                         | 318          | 2,966             |  |
| 80                                                  | 220                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 300          | 586               |  |
| 440                                                 | 634                                                | -                                                      | -                                                      | -                                                      | 1                                                       | -                         | 1,495        | 7,345             |  |
| -                                                   | -                                                  | -                                                      | 1                                                      | -                                                      | 20                                                      | -                         | 173          | 1,110             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 401               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 1,737             |  |
| -                                                   | 3                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 3            | 487               |  |
| 3                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 3            | 1,051             |  |
| -                                                   | 8                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 48           | 5,014             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 48                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 9            | 400               |  |
| 727                                                 | 3,721                                              | 2                                                      | 0                                                      | -                                                      | -                                                       | -                         | 4,931        | 28,892            |  |
| 28                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 28           | 158               |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 98           | 1,552             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 15                |  |
| 10                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10           | 643               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 90                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 882               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 114               |  |
| 689                                                 | 3,719                                              | 2                                                      | 0                                                      | -                                                      | -                                                       | -                         | 4,794        | 25,437            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 46                |  |
| -                                                   | 37                                                 | 0                                                      | -                                                      | -                                                      | 20                                                      | -                         | 209          | 6,286             |  |
| -                                                   | 37                                                 | 0                                                      | -                                                      | -                                                      | 20                                                      | -                         | 209          | 5,061             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 559               |  |
| -                                                   | 29                                                 | -                                                      | -                                                      | -                                                      | 20                                                      | -                         | 49           | 2,713             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 167               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 152          | 429               |  |
| -                                                   | 4                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 4            | 520               |  |
| -                                                   | 4                                                  | 0                                                      | -                                                      | -                                                      | -                                                       | -                         | 4            | 673               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 277               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 949               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10           | 93                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 57                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 2                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10           | 34                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 0                 |  |
| 99                                                  | 1,870                                              | 23                                                     | 3                                                      | -                                                      | 5                                                       | -                         | 3,089        | 86,701            |  |
| 1                                                   | 441                                                | -                                                      | -                                                      | -                                                      | 5                                                       | -                         | 493          | 11,351            |  |
| 49                                                  | 812                                                | 23                                                     | -                                                      | -                                                      | 0                                                       | -                         | 1,912        | 57,810            |  |
| 49                                                  | 617                                                | -                                                      | 3                                                      | -                                                      | -                                                       | -                         | 685          | 17,540            |  |

## 2.2.1 Deposits Distributed by Category of

### Public Sector

| Category<br>of<br>Deposit Holder                                                                                | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    |                                |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|--------------------------------|
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 138,942           | 142,279           | 83,362              | 11,659           | 44                           | 63,527             | 266                            |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 2,652             | 2,125             | 1,255               | 93               | 0                            | 949                | -                              |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 17,350            | 11,565            | 8,281               | 455              | 10                           | 6,110              | 74                             |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 118,940           | 128,589           | 73,825              | 11,111           | 34                           | 56,468             | 193                            |
| H. Transportation and storage                                                                                   | 2,361             | 2,411             | 1,086               | 46               | 26                           | 917                | 36                             |
| 49 - Land transport and transport via pipelines                                                                 | 376               | 493               | 193                 | 18               | 2                            | 61                 | 30                             |
| 50 - Water transport                                                                                            | 43                | 17                | 21                  | -                | 9                            | 0                  | 0                              |
| 51 - Air transport                                                                                              | 184               | 240               | 100                 | -                | -                            | 96                 | -                              |
| 52 - Warehousing and support activities for transportation                                                      | 1,636             | 1,512             | 679                 | 8                | 16                           | 759                | 4                              |
| 53 - Courier activities other than national post activities                                                     | 121               | 149               | 93                  | 20               | -                            | 0                  | 2                              |
| I. Accommodation and food service activities                                                                    | 960               | 1,090             | 304                 | 72               | 2                            | 750                | 0                              |
| 55 - Accommodation                                                                                              | 337               | 675               | 121                 | 22               | 2                            | 577                | -                              |
| 56 - Food and beverage service activities                                                                       | 624               | 415               | 183                 | 50               | -                            | 174                | 0                              |
| J. Information and communication                                                                                | 10,533            | 10,786            | 2,111               | 113              | 510                          | 3,386              | 322                            |
| 58 - Publishing activities                                                                                      | 1,170             | 859               | 669                 | 66               | 23                           | 294                | 172                            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 41                | 12                | 8                   | 2                | -                            | 5                  | -                              |
| 60 - Programming and broadcasting activities                                                                    | 107               | 123               | 151                 | 14               | -                            | 19                 | -                              |
| 61 - Telecommunications                                                                                         | 7,964             | 9,055             | 297                 | 2                | 407                          | 2,905              | 150                            |
| 62 - Computer programming, consultancy and related activities                                                   | 816               | 376               | 454                 | 12               | -                            | 107                | -                              |
| 63 - Information service activities                                                                             | 435               | 360               | 534                 | 15               | 80                           | 56                 | -                              |
| K. Real estate activities                                                                                       | 18,265            | 15,610            | 4,914               | 1,160            | 160                          | 6,457              | 24                             |
| L. Professional, scientific and technical activities                                                            | 5,983             | 5,850             | 2,769               | 233              | 0                            | 3,421              | 70                             |
| 69 - Legal and accounting activities                                                                            | 2,204             | 2,530             | 488                 | 81               | 0                            | 2,141              | 3                              |
| 70 - Activities of head offices; management consultancy activities                                              | 1,729             | 905               | 266                 | 25               | -                            | 534                | 40                             |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 332               | 395               | 280                 | 22               | -                            | 14                 | 20                             |
| 72 - Scientific research and development                                                                        | 393               | 210               | 286                 | 1                | 0                            | 75                 | -                              |
| 73 - Advertising and market research                                                                            | 237               | 265               | 172                 | 2                | 0                            | 72                 | 5                              |
| 74 - Other professional, scientific and technical activities                                                    | 1,011             | 1,383             | 1,261               | 102              | 0                            | 528                | 2                              |
| 75 - Veterinary activities                                                                                      | 76                | 162               | 17                  | 0                | -                            | 56                 | -                              |
| M. Administrative and support service activities                                                                | 6,603             | 6,141             | 3,203               | 317              | 3                            | 7,194              | -                              |
| 77 - Rental and leasing activities                                                                              | 429               | 414               | 137                 | 21               | -                            | 238                | -                              |
| 78 - Employment activities                                                                                      | 47                | 46                | 46                  | 0                | -                            | 20                 | -                              |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 1,780             | 2,042             | 506                 | 3                | 1                            | 1,306              | -                              |
| 80 - Security and investigation activities                                                                      | 168               | 187               | 203                 | 13               | 0                            | 113                | -                              |
| 81 - Services to buildings and landscape activities                                                             | 2,504             | 1,881             | 2,148               | 279              | 0                            | 5,236              | -                              |
| 82 - Office administrative, office support and other business support activities                                | 1,674             | 1,571             | 164                 | -                | 2                            | 282                | -                              |
| N. Education                                                                                                    | 14,004            | 15,683            | 4,613               | 2,237            | 0                            | 3,541              | 65                             |
| O. Human health and social work activities                                                                      | 12,591            | 6,495             | 1,518               | 275              | 2                            | 5,722              | 270                            |
| 86 - Human health activities                                                                                    | 8,285             | 6,109             | 1,427               | 275              | 2                            | 5,461              | 270                            |
| 87 - Residential care activities                                                                                | 26                | 32                | 12                  | -                | -                            | 17                 | -                              |
| 88 - Social work activities with and without accommodation                                                      | 4,280             | 353               | 80                  | -                | -                            | 243                | -                              |
| P. Arts, entertainment and recreation                                                                           | 237               | 243               | 97                  | 0                | 0                            | 222                | 2                              |
| Q. Other service activities                                                                                     | 180,098           | 208,368           | 88,104              | 17,940           | 2,641                        | 116,948            | 3,077                          |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 53,938            | 71,851            | 10,199              | 155              | 122                          | 28,966             | 5,205                          |
| A. Private Trusts and Non-profit Organizations                                                                  | 35,879            | 44,068            | 2,812               | 131              | 20                           | 18,884             | 2,067                          |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 18,059            | 27,783            | 7,387               | 24               | 102                          | 10,082             | 3,138                          |
| VI. PERSONAL                                                                                                    | 1,784,688         | 1,822,851         | 766,808             | 39,046           | 9,375                        | 1,077,386          | 14,502                         |
| A. Salaried persons                                                                                             | 641,436           | 679,301           | 272,079             | 9,446            | 191                          | 392,748            | 1,439                          |
| B. Self employed                                                                                                | 378,714           | 322,792           | 175,972             | 3,621            | 567                          | 263,012            | 1,628                          |
| C. Other Personal                                                                                               | 764,538           | 820,758           | 318,757             | 25,979           | 8,617                        | 421,627            | 11,435                         |
| VII. OTHER                                                                                                      | 76,780            | 37,281            | 22,968              | 5,617            | 152                          | 5,907              | -                              |
| Total                                                                                                           | 5,696,911         | 5,923,546         | 1,664,889           | 98,191           | 1,055,611                    | 2,480,446          | 323,434                        |



## Deposit Holders and Type of Accounts

| Banks                                               |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              | (Million Rupees)  |  |
|-----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Jun-25 P                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| Deposits                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over but<br>Less<br>Than 10 Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| 262                                                 | 1,852                                              | 28                                                     | 75                                                     | 1                                                      | 210                                                     | -                         | 2,694        | 161,285           |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 2,299             |  |
| -                                                   | 172                                                | -                                                      | -                                                      | -                                                      | 32                                                      | -                         | 278          | 15,135            |  |
| 262                                                 | 1,678                                              | 28                                                     | 75                                                     | 1                                                      | 177                                                     | -                         | 2,414        | 143,851           |  |
| 245                                                 | 21                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 302          | 2,377             |  |
| 193                                                 | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 223          | 498               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 0            | 30                |  |
| 52                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 52           | 248               |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 6            | 1,468             |  |
| -                                                   | 18                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 21           | 134               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 0            | 1,129             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 722               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 0            | 407               |  |
| -                                                   | 1,536                                              | -                                                      | -                                                      | 2                                                      | 2                                                       | -                         | 1,862        | 7,982             |  |
| -                                                   | 4                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 175          | 1,227             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 15                |  |
| -                                                   | 0                                                  | -                                                      | -                                                      | -                                                      | 0                                                       | -                         | 0            | 184               |  |
| -                                                   | 1,530                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,680        | 5,292             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 573               |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | 2                                                      | 2                                                       | -                         | 6            | 691               |  |
| 955                                                 | 256                                                | 1                                                      | 2                                                      | -                                                      | 5                                                       | -                         | 1,244        | 13,935            |  |
| -                                                   | 49                                                 | 2                                                      | 6                                                      | 1                                                      | 7                                                       | -                         | 133          | 6,556             |  |
| -                                                   | 12                                                 | 2                                                      | 6                                                      | 1                                                      | 5                                                       | -                         | 28           | 2,738             |  |
| -                                                   | 9                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 49           | 874               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 20           | 337               |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 364               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 5            | 251               |  |
| -                                                   | 26                                                 | -                                                      | -                                                      | -                                                      | 2                                                       | -                         | 29           | 1,920             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 73                |  |
| -                                                   | 1,372                                              | 10                                                     | 2                                                      | -                                                      | 1                                                       | -                         | 1,385        | 12,103            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 396               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 65                |  |
| -                                                   | 12                                                 | 10                                                     | 2                                                      | -                                                      | 1                                                       | -                         | 25           | 1,842             |  |
| -                                                   | 2                                                  | -                                                      | 0                                                      | -                                                      | -                                                       | -                         | 2            | 330               |  |
| -                                                   | 30                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 30           | 7,693             |  |
| -                                                   | 1,329                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,329        | 1,777             |  |
| 10                                                  | 6,153                                              | 4                                                      | 0                                                      | -                                                      | 5                                                       | -                         | 6,237        | 16,628            |  |
| 249                                                 | 148                                                | 52                                                     | 27                                                     | -                                                      | 375                                                     | -                         | 1,121        | 8,638             |  |
| 249                                                 | 148                                                | 52                                                     | 27                                                     | -                                                      | 375                                                     | -                         | 1,121        | 8,287             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 29                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 323               |  |
| 0                                                   | 2                                                  | -                                                      | 5                                                      | -                                                      | -                                                       | -                         | 10           | 329               |  |
| 1,060                                               | 8,928                                              | 5                                                      | 108                                                    | -                                                      | 8,680                                                   | -                         | 21,857       | 247,489           |  |
| 110                                                 | 31,847                                             | 40                                                     | 11                                                     | -                                                      | 20                                                      | -                         | 37,234       | 76,675            |  |
| 106                                                 | 25,420                                             | 20                                                     | 11                                                     | -                                                      | 18                                                      | -                         | 27,643       | 49,489            |  |
| 4                                                   | 6,427                                              | 21                                                     | 0                                                      | -                                                      | 2                                                       | -                         | 9,591        | 27,185            |  |
| 10,862                                              | 60,662                                             | 1,250                                                  | 936                                                    | 1,395                                                  | 5,824                                                   | 3                         | 95,434       | 1,988,050         |  |
| 959                                                 | 4,383                                              | 310                                                    | 192                                                    | 30                                                     | 893                                                     | 3                         | 8,209        | 682,672           |  |
| 443                                                 | 6,563                                              | 253                                                    | 289                                                    | 311                                                    | 2,117                                                   | -                         | 11,604       | 454,776           |  |
| 9,461                                               | 49,716                                             | 687                                                    | 455                                                    | 1,054                                                  | 2,814                                                   | -                         | 75,621       | 850,602           |  |
| -                                                   | 624                                                | -                                                      | -                                                      | -                                                      | 11                                                      | -                         | 635          | 35,279            |  |
| 188,260                                             | 759,599                                            | 42,078                                                 | 51,983                                                 | 2,054                                                  | 124,965                                                 | 6                         | 1,492,380    | 6,791,518         |  |

## 2.2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                      | Domestic Private  |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                       | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| 1. FOREIGN CONSTITUENTS                                               | 805,909           | 895,506           | 471,364             | 5,900            | 11,094                       | 375,823            | 25,356                |
| 1) Official                                                           | 121,809           | 85,079            | 37,910              | 2,561            | -                            | 41,317             | 435                   |
| 2) Business                                                           | 159,094           | 177,010           | 109,219             | 378              | 10,934                       | 25,459             | 506                   |
| 3) Personal                                                           | 524,879           | 633,281           | 324,053             | 2,961            | 160                          | 308,780            | 24,414                |
| 4) Trust Funds and Non Profit Organizations                           | 128               | 119               | 5                   | -                | -                            | 268                | -                     |
| 2. DOMESTIC CONSTITUENTS                                              | 22,946,224        | 23,412,742        | 10,636,392          | 532,508          | 18,579                       | 11,655,246         | 951,567               |
| I. GOVERNMENT                                                         | 1,943,401         | 1,933,743         | 133,966             | 67,995           | 1,040                        | 1,171,845          | 146,135               |
| A. Federal Government                                                 | 1,461,690         | 1,494,016         | 90,617              | 60,323           | 934                          | 929,314            | 42,328                |
| B. Provincial Governments                                             | 472,814           | 430,579           | 41,370              | 7,541            | 106                          | 237,396            | 103,806               |
| C. Local Bodies                                                       | 8,896             | 9,147             | 1,980               | 131              | -                            | 5,135              | 1                     |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 1,298,237         | 946,320           | 43,493              | 22,429           | 469                          | 697,307            | 95,733                |
| Agriculture, hunting and forestry                                     | 1,055             | 591               | 0                   | -                | -                            | 22                 | -                     |
| Services                                                              | 46,401            | 36,118            | 860                 | 128              | 28                           | 13,819             | 1,572                 |
| Utilities                                                             | 482,352           | 366,736           | 20,141              | 6,288            | 99                           | 295,610            | 26,347                |
| Transport, storage and communications                                 | 112,903           | 54,323            | 8,610               | 2,415            | 265                          | 33,588             | 9                     |
| Manufacturing                                                         | 244,571           | 171,854           | 9,206               | 13,277           | 67                           | 95,982             | 9,927                 |
| Mining and Quarrying                                                  | 317,216           | 165,776           | 519                 | 55               | 10                           | 65,467             | 56,079                |
| Construction                                                          | 2,701             | 2,114             | 7                   | -                | -                            | 2,599              | -                     |
| Commerce and Trade                                                    | 32,498            | 33,020            | 1,841               | 30               | -                            | 62,907             | -                     |
| Others                                                                | 58,539            | 115,788           | 2,308               | 236              | -                            | 127,314            | 1,798                 |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 1,323,079         | 1,015,330         | 137,588             | 62,167           | 110                          | 1,365,350          | 57,535                |
| Mutual Funds and AMCs                                                 | 735,904           | 418,173           | 62,214              | 37,001           | 0                            | 930,228            | 35,350                |
| Insurance & Pension Funds                                             | 233,768           | 7,991,600         | 16,009              | 7,068            | 75                           | 162,067            | 3,277                 |
| MFIs and DFIs                                                         | 35,011            | 41,537            | 4,260               | 50               | 0                            | 33,093             | 775                   |
| Stock Exchange & Brokerage Houses                                     | 84,418            | 136,439           | 20,361              | 14,628           | 1                            | 104,742            | 0                     |
| Modarabas                                                             | 4,140             | 5,299             | 278                 | 1                | 7                            | 4,010              | 485                   |
| Other NBFIs                                                           | 229,838           | (7,577,717)       | 34,467              | 3,419            | 27                           | 131,210            | 17,647                |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 5,266,955         | 5,094,045         | 3,027,480           | 217,877          | 16,100                       | 1,697,533          | 355,253               |
| A. Agriculture, forestry and fishing                                  | 132,065           | 151,143           | 77,218              | 14,096           | 2                            | 53,238             | 4,324                 |
| 1. Crop and animal production, hunting and related service activities | 124,358           | 144,699           | 71,779              | 13,832           | -                            | 51,639             | 3,400                 |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 51,118            | 46,146            | 17,936              | 3,055            | -                            | 21,274             | 1,780                 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 6,935             | 15,591            | 4,054               | 7,570            | -                            | 2,083              | 406                   |
| Growing of other fruits, vegetables and crops                         | 22,457            | 19,626            | 8,729               | 524              | -                            | 9,084              | 703                   |
| Raising of livestock and other related activities                     | 31,238            | 47,360            | 30,066              | 1,946            | -                            | 15,094             | 335                   |
| Other agricultural support activities                                 | 12,495            | 15,850            | 10,902              | 738              | -                            | 4,096              | 170                   |
| Hunting, trapping and related service activities                      | 115               | 127               | 92                  | -                | -                            | 9                  | 6                     |
| 02 - Forestry and logging                                             | 616               | 711               | 379                 | 0                | 0                            | 84                 | -                     |
| 03 - Fishing and aquaculture                                          | 7,091             | 5,733             | 5,060               | 264              | 2                            | 1,516              | 924                   |
| B. Mining and quarrying                                               | 209,692           | 213,271           | 54,463              | 1,363            | 1                            | 123,061            | 54,194                |
| 05 - Mining of coal and lignite                                       | 17,925            | 28,231            | 10,340              | 284              | -                            | 19,205             | -                     |
| 06 - Extraction of crude petroleum and natural gas                    | 158,656           | 153,379           | 22,577              | 7                | 1                            | 83,723             | 47,813                |
| 07 - Mining of metal ores                                             | 6,982             | 3,957             | 12,575              | 48               | -                            | 13,581             | 76                    |
| 08-Other mining and quarrying                                         | 24,924            | 26,405            | 7,662               | 998              | -                            | 6,459              | 6,305                 |
| 09 - Mining support service activities                                | 1,205             | 1,300             | 1,310               | 26               | -                            | 92                 | -                     |
| C. Manufacturing                                                      | 1,429,153         | 1,383,622         | 794,194             | 75,776           | 4,085                        | 432,874            | 154,032               |
| 10 - Manufacture of food products                                     | 270,493           | 275,117           | 159,278             | 21,865           | 272                          | 71,772             | 29,127                |
| 11 - Manufacture of beverages                                         | 31,118            | 30,555            | 7,678               | 1,276            | -                            | 29,365             | 322                   |
| 12 - Manufacture of tobacco products                                  | 32,725            | 33,349            | 9,815               | 130              | -                            | 988                | 17,890                |
| 13 - Manufacture of textiles                                          | 208,731           | 213,242           | 134,768             | 10,386           | 1,397                        | 39,112             | 20,373                |
| Preparation and spinning of textile fibres                            | 59,790            | 63,061            | 32,606              | 4,168            | 542                          | 13,709             | 6,658                 |
| Weaving of textiles                                                   | 24,618            | 24,196            | 14,869              | 810              | 185                          | 4,465              | 1,873                 |
| Finishing of textiles                                                 | 23,202            | 20,584            | 15,163              | 1,482            | 128                          | 2,219              | 1,218                 |
| Manufacture of knitted and crocheted fabrics                          | 15,889            | 14,521            | 8,834               | 1,217            | 121                          | 3,962              | 2,976                 |
| Manufacture of made-up textile articles, except apparel               | 29,375            | 29,241            | 21,298              | 2,505            | 97                           | 3,812              | 982                   |
| Manufacture of carpets and rugs                                       | 1,892             | 1,869             | 1,276               | 11               | -                            | 184                | 65                    |
| Manufacture of other textiles n.e.c.                                  | 53,964            | 59,770            | 40,721              | 193              | 324                          | 10,761             | 6,601                 |
| 14 - Manufacture of wearing apparel                                   | 62,983            | 59,547            | 43,396              | 991              | 346                          | 7,761              | 6,251                 |
| 15 - Manufacture of leather and related products                      | 24,395            | 23,815            | 14,658              | 509              | 103                          | 4,098              | 1,244                 |

## Deposit Holders and Type of Accounts

| Banks                                      |                                           |                                            |                                            |                                            |                                             |                        |           |                | (Million Rupees) |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|------------------|
| Jun-25 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |                  |
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |                  |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |                  |
| 14,447                                     | 45,814                                    | 205                                        | 1,325                                      | 17                                         | 3,001                                       | 18                     | 90,183    | 954,364        |                  |
| 1,127                                      | 4,021                                     | 1                                          | 363                                        | -                                          | 820                                         | -                      | 6,768     | 88,555         |                  |
| 2,615                                      | 2,053                                     | 0                                          | 4                                          | -                                          | 107                                         | -                      | 5,286     | 151,276        |                  |
| 10,705                                     | 39,738                                    | 198                                        | 958                                        | 17                                         | 2,074                                       | 18                     | 78,122    | 714,076        |                  |
| -                                          | 2                                         | 6                                          | -                                          | -                                          | -                                           | -                      | 8         | 282            |                  |
| 413,447                                    | 1,586,181                                 | 4,577                                      | 53,628                                     | 3,165                                      | 81,372                                      | 13,924                 | 3,107,860 | 25,950,585     |                  |
| 35,923                                     | 604,604                                   | 80                                         | 4,799                                      | -                                          | 19,651                                      | -                      | 811,193   | 2,186,038      |                  |
| 34,714                                     | 403,994                                   | 75                                         | 826                                        | -                                          | 7,886                                       | -                      | 489,824   | 1,571,012      |                  |
| 1,208                                      | 197,708                                   | 5                                          | 3,973                                      | -                                          | 11,735                                      | -                      | 318,435   | 604,848        |                  |
| 1                                          | 2,902                                     | -                                          | 0                                          | -                                          | 30                                          | -                      | 2,934     | 10,179         |                  |
| 175,963                                    | 269,065                                   | -                                          | 34,000                                     | -                                          | 109                                         | -                      | 574,871   | 1,338,569      |                  |
| -                                          | 984                                       | -                                          | -                                          | -                                          | -                                           | -                      | 984       | 1,006          |                  |
| 2,795                                      | 11,317                                    | -                                          | -                                          | -                                          | 31                                          | -                      | 15,716    | 30,550         |                  |
| 14,457                                     | 183,815                                   | -                                          | -                                          | -                                          | -                                           | -                      | 224,619   | 546,757        |                  |
| 1,092                                      | 34,452                                    | -                                          | -                                          | -                                          | -                                           | -                      | 35,553    | 80,431         |                  |
| 116,414                                    | 9,362                                     | -                                          | -                                          | -                                          | 29                                          | -                      | 135,731   | 254,264        |                  |
| 38,360                                     | 19,962                                    | -                                          | 34,000                                     | -                                          | -                                           | -                      | 148,402   | 214,451        |                  |
| -                                          | 484                                       | -                                          | -                                          | -                                          | -                                           | -                      | 484       | 3,090          |                  |
| 2                                          | 7,396                                     | -                                          | -                                          | -                                          | -                                           | -                      | 7,398     | 72,176         |                  |
| 2,844                                      | 1,294                                     | -                                          | -                                          | -                                          | 50                                          | -                      | 5,986     | 135,844        |                  |
| 10,357                                     | 14,276                                    | -                                          | 3                                          | -                                          | 14                                          | -                      | 82,184    | 1,647,400      |                  |
| 7,000                                      | 37                                        | -                                          | -                                          | -                                          | -                                           | -                      | 42,387    | 1,071,829      |                  |
| 1,970                                      | 5,121                                     | -                                          | -                                          | -                                          | 14                                          | -                      | 10,383    | 195,602        |                  |
| 829                                        | 203                                       | -                                          | -                                          | -                                          | -                                           | -                      | 1,807     | 39,209         |                  |
| 107                                        | 36                                        | -                                          | -                                          | -                                          | -                                           | -                      | 143       | 139,875        |                  |
| -                                          | -                                         | -                                          | 3                                          | -                                          | -                                           | -                      | 488       | 4,784          |                  |
| 450                                        | 8,880                                     | -                                          | -                                          | -                                          | -                                           | -                      | 26,977    | 196,101        |                  |
| 81,883                                     | 121,741                                   | 541                                        | 1,346                                      | 2,540                                      | 8,918                                       | 13,649                 | 585,872   | 5,544,862      |                  |
| 292                                        | 3,610                                     | 28                                         | 38                                         | -                                          | 214                                         | 2                      | 8,508     | 153,063        |                  |
| 292                                        | 3,598                                     | 28                                         | 38                                         | -                                          | 214                                         | 2                      | 7,572     | 144,822        |                  |
| 51                                         | 1,572                                     | 11                                         | 32                                         | -                                          | 85                                          | 2                      | 3,533     | 45,797         |                  |
| 126                                        | 414                                       | -                                          | 0                                          | -                                          | 13                                          | -                      | 959       | 14,665         |                  |
| 7                                          | 402                                       | 7                                          | 1                                          | -                                          | 95                                          | -                      | 1,215     | 19,552         |                  |
| 17                                         | 665                                       | 0                                          | 1                                          | -                                          | 2                                           | 0                      | 1,019     | 48,125         |                  |
| 92                                         | 545                                       | 10                                         | 3                                          | -                                          | 20                                          | 0                      | 841       | 16,576         |                  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6         | 107            |                  |
| -                                          | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 9         | 472            |                  |
| -                                          | 3                                         | -                                          | -                                          | -                                          | -                                           | -                      | 927       | 7,768          |                  |
| 9,551                                      | 1,528                                     | 47                                         | 41                                         | -                                          | 311                                         | -                      | 65,673    | 244,560        |                  |
| -                                          | 10                                        | -                                          | -                                          | -                                          | -                                           | -                      | 10        | 29,840         |                  |
| 4,370                                      | 1,339                                     | 47                                         | 41                                         | -                                          | 292                                         | -                      | 53,902    | 160,210        |                  |
| 110                                        | 4                                         | -                                          | -                                          | -                                          | -                                           | -                      | 189       | 26,393         |                  |
| 5,071                                      | 167                                       | -                                          | 0                                          | -                                          | 20                                          | -                      | 11,564    | 26,682         |                  |
| -                                          | 8                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8         | 1,436          |                  |
| 33,263                                     | 26,502                                    | 239                                        | 370                                        | 8                                          | 970                                         | -                      | 215,385   | 1,522,313      |                  |
| 1,481                                      | 8,067                                     | 12                                         | 123                                        | -                                          | 353                                         | -                      | 39,162    | 292,349        |                  |
| -                                          | 23                                        | -                                          | 1                                          | -                                          | -                                           | -                      | 346       | 38,666         |                  |
| -                                          | 4                                         | 0                                          | -                                          | -                                          | -                                           | -                      | 17,894    | 28,827         |                  |
| 3,723                                      | 6,813                                     | 175                                        | 45                                         | -                                          | 151                                         | -                      | 31,279    | 216,941        |                  |
| 1,078                                      | 4,162                                     | 24                                         | 4                                          | -                                          | 19                                          | -                      | 11,944    | 62,970         |                  |
| 169                                        | 434                                       | 1                                          | 3                                          | -                                          | 6                                           | -                      | 2,486     | 22,815         |                  |
| 150                                        | 208                                       | 15                                         | 2                                          | -                                          | 1                                           | -                      | 1,593     | 20,585         |                  |
| 761                                        | 172                                       | -                                          | -                                          | -                                          | -                                           | -                      | 3,909     | 18,042         |                  |
| 172                                        | 925                                       | 4                                          | 36                                         | -                                          | 124                                         | -                      | 2,243     | 29,955         |                  |
| -                                          | 10                                        | -                                          | -                                          | -                                          | -                                           | -                      | 75        | 1,547          |                  |
| 1,393                                      | 902                                       | 131                                        | -                                          | -                                          | 1                                           | -                      | 9,028     | 61,027         |                  |
| 2,005                                      | 750                                       | 0                                          | 28                                         | -                                          | 21                                          | -                      | 9,057     | 61,550         |                  |
| 77                                         | 1,498                                     | 7                                          | 2                                          | -                                          | 33                                          | -                      | 2,863     | 22,231         |                  |

## 2.2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                           | Domestic Private  |                   |                     |                  |                              |                    |                       |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                            | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 5,623             | 5,283             | 3,762               | 8                | 51                           | 1,174              | 128                   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 3,992             | 3,182             | 2,634               | 0                | 1                            | 305                | -                     |
| Manufacture of footwear                                                                                                    | 14,780            | 15,350            | 8,263               | 500              | 51                           | 2,619              | 1,116                 |
| a. Leather wear                                                                                                            | 12,105            | 12,513            | 5,998               | 327              | 51                           | 2,467              | 1,076                 |
| b. Rubber and Plastic wear                                                                                                 | 2,675             | 2,837             | 2,265               | 173              | -                            | 152                | 40                    |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 2,547             | 3,270             | 3,232               | 73               | 3                            | 335                | 3                     |
| 17 - Manufacture of paper and paper products                                                                               | 9,160             | 9,081             | 7,660               | 545              | 0                            | 2,712              | 540                   |
| 18 - Printing and reproduction of recorded media                                                                           | 21,483            | 19,832            | 15,455              | 517              | -                            | 3,595              | 1,261                 |
| Printing and other service activities related to printing                                                                  | 20,938            | 19,009            | 14,483              | 505              | -                            | 3,556              | 1,252                 |
| Reproduction of recorded media                                                                                             | 545               | 822               | 972                 | 12               | -                            | 39                 | 9                     |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 113,310           | 140,734           | 26,202              | 734              | 318                          | 98,595             | 13,840                |
| 20 - Manufacture of chemicals and chemical products                                                                        | 117,653           | 100,357           | 51,507              | 7,829            | 725                          | 19,768             | 5,693                 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 46,839            | 50,573            | 33,681              | 3,271            | 25                           | 19,600             | 3,049                 |
| 22 - Manufacture of rubber and plastics products                                                                           | 25,210            | 26,124            | 21,116              | 893              | 90                           | 4,493              | 2,571                 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 27,524            | 30,780            | 18,051              | 1,130            | 132                          | 9,854              | 2,627                 |
| 24 - Manufacture of basic metals                                                                                           | 53,516            | 45,318            | 33,754              | 3,779            | 12                           | 10,973             | 4,187                 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 10,452            | 8,966             | 8,166               | 187              | 120                          | 2,385              | 195                   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 29,627            | 24,179            | 21,685              | 4,131            | -                            | 6,789              | 1,767                 |
| 27 - Manufacture of electrical equipment                                                                                   | 59,962            | 51,916            | 35,222              | 3,764            | 11                           | 16,992             | 5,897                 |
| 28 - Manufacture of machinery and equipment                                                                                | 55,109            | 20,286            | 16,018              | 2,168            | 6                            | 4,347              | 465                   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 88,215            | 84,668            | 27,735              | 6,435            | 1                            | 44,551             | 29,458                |
| 30 - Manufacture of other transport equipment                                                                              | 11,295            | 13,268            | 10,723              | 103              | 210                          | 6,441              | 1,226                 |
| 31 - Manufacture of furniture                                                                                              | 3,360             | 3,672             | 3,167               | 111              | -                            | 416                | 20                    |
| 32 - Other manufacturing                                                                                                   | 118,232           | 109,131           | 87,033              | 4,543            | 313                          | 26,909             | 5,939                 |
| Manufacture of jewellery and related articles                                                                              | 4,193             | 4,102             | 1,564               | 3                | -                            | 947                | 14                    |
| Manufacture of imitation jewellery and related articles                                                                    | 307               | 296               | 235                 | 8                | -                            | 17                 | 1                     |
| Manufacture of musical instruments                                                                                         | 3,374             | 1,820             | 1,075               | 322              | -                            | 501                | 16                    |
| Manufacture of sports goods                                                                                                | 40,044            | 39,051            | 34,329              | 1,569            | 223                          | 7,927              | 956                   |
| Manufacture of games and toys                                                                                              | 155               | 114               | 77                  | -                | -                            | 26                 | 8                     |
| Manufacture of medical and dental instruments and supplies                                                                 | 13,468            | 12,598            | 10,972              | 441              | 61                           | 1,673              | 1,642                 |
| Manufacture of Handicrafts                                                                                                 | 1,151             | 790               | 715                 | 2                | -                            | 129                | -                     |
| Other manufacturing n.e.c.                                                                                                 | 55,540            | 50,360            | 38,065              | 2,199            | 29                           | 15,689             | 3,301                 |
| 33 - Repair and installation of machinery and equipment                                                                    | 5,215             | 5,845             | 4,193               | 407              | -                            | 1,023              | 88                    |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 386,041           | 283,275           | 55,432              | 2,993            | 53                           | 101,759            | 12,218                |
| Electric power generation, transmission and distribution                                                                   | 285,766           | 260,600           | 51,283              | 2,717            | 53                           | 82,157             | 9,377                 |
| a) Hydal                                                                                                                   | 29,874            | 8,815             | 2,355               | 155              | -                            | 3,413              | 2,401                 |
| b) Thermal                                                                                                                 | 22,228            | 35,794            | 1,377               | 1,017            | -                            | 6,737              | 725                   |
| c) Coal Based                                                                                                              | 10,695            | 4,194             | 483                 | 219              | -                            | 2,912              | 250                   |
| d) Wind                                                                                                                    | 6,919             | 8,911             | 7,501               | -                | -                            | 187                | -                     |
| e) Solar                                                                                                                   | 12,578            | 9,898             | 5,401               | 172              | 3                            | 3,533              | 656                   |
| f) Other                                                                                                                   | 203,471           | 192,989           | 34,166              | 1,155            | 50                           | 65,375             | 5,345                 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 99,596            | 21,854            | 3,649               | 235              | -                            | 19,170             | 2,841                 |
| Steam and air conditioning supply                                                                                          | 678               | 821               | 501                 | 41               | -                            | 432                | -                     |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 10,958            | 11,299            | 9,118               | 1,308            | -                            | 2,287              | 1,154                 |
| 36 - Water collection, treatment and supply                                                                                | 948               | 1,698             | 2,072               | 8                | -                            | 128                | 1,126                 |
| 37 - Sewerage                                                                                                              | 1,253             | 984               | 866                 | 0                | -                            | 53                 | -                     |
| 38 - Waste collection, treatment and disposal activities; materials recovery services                                      | 7,196             | 8,194             | 6,050               | 1,298            | -                            | 1,830              | 28                    |
| services                                                                                                                   | 1,561             | 424               | 130                 | 2                | -                            | 276                | -                     |
| F. Construction                                                                                                            | 409,983           | 341,578           | 240,933             | 27,906           | 2                            | 161,749            | 17,731                |
| 41 - Construction of buildings                                                                                             | 196,187           | 157,131           | 127,994             | 16,834           | 1                            | 52,026             | 8,185                 |
| 42 - Civil engineering                                                                                                     | 163,763           | 145,097           | 80,250              | 9,634            | 0                            | 95,515             | 4,262                 |
| 43 - Specialized construction activities                                                                                   | 50,033            | 39,351            | 32,689              | 1,438            | -                            | 14,209             | 5,284                 |

## Deposit Holders and Type of Accounts

| Banks                                      |                                           | (Million Rupees)                           |                                            |                                            |                                             |                        |           |                |  |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|--|
| Jun-25 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |  |
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |  |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |  |
| -                                          | 731                                       | -                                          | -                                          | -                                          | 3                                           | -                      | 862       | 5,857          |  |
| 71                                         | 359                                       | -                                          | -                                          | -                                          | -                                           | -                      | 430       | 3,369          |  |
| 7                                          | 408                                       | 7                                          | 2                                          | -                                          | 30                                          | -                      | 1,571     | 13,004         |  |
| 7                                          | 407                                       | 7                                          | 2                                          | -                                          | 30                                          | -                      | 1,529     | 10,372         |  |
| -                                          | 2                                         | -                                          | -                                          | -                                          | -                                           | -                      | 42        | 2,632          |  |
| -                                          | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 12        | 3,655          |  |
| -                                          | 139                                       | -                                          | 10                                         | -                                          | 2                                           | -                      | 691       | 11,608         |  |
| 175                                        | 574                                       | 2                                          | -                                          | -                                          | 26                                          | -                      | 2,038     | 21,605         |  |
| 175                                        | 550                                       | 2                                          | -                                          | -                                          | 26                                          | -                      | 2,005     | 20,550         |  |
| -                                          | 24                                        | -                                          | -                                          | -                                          | -                                           | -                      | 33        | 1,056          |  |
| 14,533                                     | 775                                       | 19                                         | 35                                         | -                                          | 195                                         | -                      | 29,397    | 155,246        |  |
| 1,024                                      | 2,816                                     | 0                                          | 67                                         | 8                                          | 167                                         | -                      | 9,775     | 89,604         |  |
| 275                                        | 286                                       | 4                                          | 4                                          | -                                          | -                                           | -                      | 3,618     | 60,194         |  |
| 48                                         | 1,067                                     | -                                          | 11                                         | -                                          | 1                                           | -                      | 3,699     | 30,292         |  |
| 450                                        | 588                                       | -                                          | -                                          | -                                          | 3                                           | -                      | 3,668     | 32,835         |  |
| 38                                         | 1,019                                     | 0                                          | 13                                         | -                                          | 1                                           | -                      | 5,258     | 53,776         |  |
| 274                                        | 103                                       | 14                                         | 1                                          | 0                                          | 4                                           | -                      | 590       | 11,449         |  |
| 100                                        | 116                                       | 0                                          | 0                                          | -                                          | -                                           | -                      | 1,983     | 34,588         |  |
| 6,224                                      | 337                                       | 3                                          | 4                                          | -                                          | 1                                           | -                      | 12,466    | 68,455         |  |
| 2,087                                      | 645                                       | 3                                          | 0                                          | -                                          | -                                           | -                      | 3,200     | 25,739         |  |
| 190                                        | 334                                       | -                                          | 3                                          | -                                          | 10                                          | -                      | 29,995    | 108,717        |  |
| -                                          | 134                                       | -                                          | -                                          | -                                          | -                                           | -                      | 1,360     | 18,837         |  |
| -                                          | 14                                        | -                                          | 22                                         | -                                          | -                                           | -                      | 56        | 3,751          |  |
| 555                                        | 337                                       | 1                                          | 1                                          | -                                          | 2                                           | -                      | 6,835     | 125,632        |  |
| -                                          | 111                                       | -                                          | 0                                          | -                                          | -                                           | -                      | 125       | 2,639          |  |
| -                                          | 2                                         | -                                          | -                                          | -                                          | -                                           | -                      | 3         | 262            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 16        | 1,914          |  |
| 187                                        | 39                                        | -                                          | -                                          | -                                          | -                                           | -                      | 1,182     | 45,230         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8         | 112            |  |
| 195                                        | 55                                        | -                                          | -                                          | -                                          | 0                                           | -                      | 1,892     | 15,039         |  |
| -                                          | 46                                        | 1                                          | 0                                          | -                                          | -                                           | -                      | 47        | 894            |  |
| 174                                        | 84                                        | -                                          | 1                                          | -                                          | 2                                           | -                      | 3,562     | 59,544         |  |
| 4                                          | 51                                        | -                                          | -                                          | -                                          | -                                           | -                      | 142       | 5,765          |  |
| 250                                        | 8,319                                     | -                                          | 253                                        | 2,515                                      | 4,535                                       | 13,635                 | 41,724    | 201,962        |  |
| 234                                        | 8,274                                     | -                                          | 253                                        | 2,515                                      | 4,523                                       | 13,635                 | 38,810    | 175,020        |  |
| 7                                          | 152                                       | -                                          | -                                          | -                                          | -                                           | -                      | 2,560     | 8,482          |  |
| -                                          | 57                                        | -                                          | -                                          | -                                          | -                                           | -                      | 782       | 9,912          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 250       | 3,864          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 7,688          |  |
| 219                                        | 182                                       | -                                          | -                                          | 1                                          | -                                           | -                      | 1,058     | 10,167         |  |
| 9                                          | 7,883                                     | -                                          | 253                                        | 2,514                                      | 4,523                                       | 13,635                 | 34,161    | 134,907        |  |
| 16                                         | 45                                        | -                                          | -                                          | -                                          | 12                                          | -                      | 2,914     | 25,968         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 975            |  |
| -                                          | 217                                       | -                                          | 1                                          | -                                          | -                                           | -                      | 1,372     | 14,085         |  |
| -                                          | 140                                       | -                                          | 1                                          | -                                          | -                                           | -                      | 1,267     | 3,475          |  |
| -                                          | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 9         | 928            |  |
| -                                          | 67                                        | -                                          | -                                          | -                                          | -                                           | -                      | 95        | 9,273          |  |
| -                                          | 1                                         | -                                          | -                                          | -                                          | -                                           | -                      | 1         | 408            |  |
| 1,837                                      | 7,573                                     | 1                                          | 121                                        | 7                                          | 39                                          | 2                      | 27,311    | 457,901        |  |
| 754                                        | 5,462                                     | 1                                          | 18                                         | 7                                          | 11                                          | -                      | 14,439    | 211,294        |  |
| 1,009                                      | 1,775                                     | -                                          | 81                                         | -                                          | 1                                           | 0                      | 7,129     | 192,528        |  |
| 74                                         | 335                                       | -                                          | 21                                         | -                                          | 27                                          | 2                      | 5,743     | 54,079         |  |

## 2.2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                | Domestic Private  |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                 | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 992,975           | 1,091,156         | 840,565             | 39,713           | 1,277                        | 258,731            | 31,627                |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 54,346            | 59,957            | 42,896              | 2,723            | 0                            | 15,939             | 1,660                 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 362,885           | 356,520           | 277,859             | 25,439           | 512                          | 51,488             | 16,275                |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 575,744           | 674,679           | 519,809             | 11,551           | 765                          | 191,304            | 13,691                |
| H. Transportation and storage                                                                                   | 393,501           | 327,521           | 156,650             | 5,306            | 2                            | 140,626            | 13,493                |
| 49 - Land transport and transport via pipelines                                                                 | 43,989            | 48,504            | 30,808              | 1,604            | 0                            | 23,471             | 159                   |
| 50 - Water transport                                                                                            | 45,475            | 48,974            | 26,203              | 179              | -                            | 16,648             | 2,354                 |
| 51 - Air transport                                                                                              | 142,450           | 94,840            | 38,855              | 127              | -                            | 29,562             | 8,864                 |
| 52 - Warehousing and support activities for transportation                                                      | 152,871           | 119,578           | 54,582              | 3,268            | 2                            | 60,756             | 1,739                 |
| 53 - Courier activities other than national post activities                                                     | 8,715             | 15,624            | 6,201               | 128              | -                            | 10,189             | 376                   |
| I. Accommodation and food service activities                                                                    | 30,186            | 32,575            | 22,489              | 1,360            | 30                           | 8,468              | 1,235                 |
| 55 - Accommodation                                                                                              | 10,607            | 12,748            | 6,041               | 973              | -                            | 4,687              | 703                   |
| 56 - Food and beverage service activities                                                                       | 19,579            | 19,827            | 16,448              | 387              | 30                           | 3,781              | 532                   |
| J. Information and communication                                                                                | 206,092           | 210,698           | 139,883             | 3,620            | 2,210                        | 76,063             | 11,311                |
| 58 - Publishing activities                                                                                      | 19,260            | 24,270            | 16,543              | 580              | 17                           | 8,479              | 3,583                 |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 995               | 810               | 543                 | 31               | -                            | 586                | 26                    |
| 60 - Programming and broadcasting activities                                                                    | 2,222             | 2,151             | 1,558               | 31               | 172                          | 380                | 13                    |
| 61 - Telecommunications                                                                                         | 69,208            | 76,882            | 38,743              | 831              | 315                          | 34,411             | 4,978                 |
| 62 - Computer programming, consultancy and related activities                                                   | 83,066            | 76,972            | 58,916              | 1,046            | 1,064                        | 26,646             | 2,370                 |
| 63 - Information service activities                                                                             | 31,341            | 29,613            | 23,579              | 1,102            | 642                          | 5,562              | 341                   |
| K. Real estate activities                                                                                       | 147,613           | 125,302           | 69,384              | 8,421            | 4                            | 42,049             | 4,350                 |
| L. Professional, scientific and technical activities                                                            | 145,681           | 162,820           | 78,844              | 2,789            | 432                          | 82,895             | 7,125                 |
| 69 - Legal and accounting activities                                                                            | 18,128            | 19,765            | 11,413              | 639              | 96                           | 6,978              | 605                   |
| 70 - Activities of head offices; management consultancy activities                                              | 7,132             | 9,525             | 4,614               | 92               | 54                           | 2,936              | 388                   |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 23,648            | 31,473            | 16,533              | 507              | -                            | 10,550             | 1,874                 |
| 72 - Scientific research and development                                                                        | 13,775            | 5,249             | 3,871               | 151              | -                            | 1,217              | 1,031                 |
| 73 - Advertising and market research                                                                            | 14,298            | 14,716            | 9,390               | 405              | 265                          | 3,807              | 578                   |
| 74 - Other professional, scientific and technical activities                                                    | 66,886            | 80,156            | 31,018              | 981              | 17                           | 57,185             | 2,638                 |
| 75 - Veterinary activities                                                                                      | 1,814             | 1,935             | 2,005               | 14               | -                            | 222                | 11                    |
| M. Administrative and support service activities                                                                | 130,720           | 140,523           | 103,514             | 10,307           | 4                            | 39,534             | 1,919                 |
| 77 - Rental and leasing activities                                                                              | 4,422             | 4,592             | 3,129               | 264              | -                            | 1,664              | 138                   |
| 78 - Employment activities                                                                                      | 2,499             | 3,340             | 2,038               | 0                | -                            | 1,121              | 6                     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 31,426            | 38,633            | 32,566              | 2,131            | 4                            | 4,621              | 320                   |
| 80 - Security and investigation activities                                                                      | 4,205             | 4,149             | 2,802               | 284              | -                            | 2,147              | 23                    |
| 81 - Services to buildings and landscape activities                                                             | 4,382             | 3,864             | 4,290               | 158              | -                            | 588                | 264                   |
| 82 - Office administrative, office support and other business support activities                                | 83,786            | 85,947            | 58,689              | 7,471            | -                            | 29,392             | 1,169                 |
| N. Education                                                                                                    | 119,234           | 128,390           | 37,020              | 8,093            | 14                           | 51,573             | 11,572                |
| O. Human health and social work activities                                                                      | 89,728            | 104,302           | 34,175              | 4,304            | -                            | 29,231             | 14,261                |
| 86 - Human health activities                                                                                    | 63,311            | 79,229            | 28,216              | 3,940            | -                            | 20,297             | 5,134                 |
| 87 - Residential care activities                                                                                | 800               | 1,675             | 441                 | 7                | -                            | 1,021              | 55                    |
| 88 - Social work activities with and without accommodation                                                      | 25,617            | 23,397            | 5,517               | 357              | -                            | 7,912              | 9,073                 |
| P. Arts, entertainment and recreation                                                                           | 2,766             | 5,586             | 1,997               | 6                | 0                            | 636                | 191                   |
| Q. Other service activities                                                                                     | 430,567           | 380,984           | 311,603             | 10,514           | 7,988                        | 92,760             | 14,513                |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 683,164           | 644,002           | 140,694             | 16,669           | 2                            | 276,966            | 85,974                |
| A. Private Trusts and Non-profit Organizations                                                                  | 492,777           | 431,306           | 75,988              | 14,927           | -                            | 192,012            | 50,969                |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 190,387           | 212,697           | 64,706              | 1,743            | 2                            | 84,953             | 35,004                |
| VI. PERSONAL                                                                                                    | 12,419,819        | 13,768,594        | 7,148,319           | 141,040          | 858                          | 6,442,313          | 210,566               |
| A. Salaried persons                                                                                             | 3,540,185         | 3,991,666         | 1,990,983           | 13,477           | 9                            | 1,827,880          | 46,319                |
| B. Self employed                                                                                                | 5,495,418         | 6,044,514         | 3,447,547           | 113,654          | 827                          | 2,756,819          | 100,955               |
| C. Other Personal                                                                                               | 3,384,215         | 3,732,413         | 1,709,788           | 13,909           | 21                           | 1,857,614          | 63,292                |
| VII. OTHER                                                                                                      | 11,569            | 10,707            | 4,852               | 4,332            | -                            | 3,931              | 372                   |
| Total                                                                                                           | 23,752,133        | 24,308,249        | 11,107,756          | 538,408          | 29,673                       | 12,031,069         | 976,923               |

## Deposit Holders and Type of Accounts

**Banks** (Million Rupees)

| Jun-25 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |
| 5,959                                      | 17,872                                    | 80                                         | 114                                        | 4                                          | 220                                         | 5                      | 55,882    | 1,196,167      |
| 77                                         | 660                                       | 1                                          | 3                                          | 2                                          | 9                                           | -                      | 2,411     | 63,969         |
| 1,553                                      | 7,101                                     | 44                                         | 54                                         | 1                                          | 39                                          | -                      | 25,068    | 380,366        |
| 4,330                                      | 10,112                                    | 35                                         | 57                                         | 1                                          | 172                                         | 5                      | 28,403    | 751,832        |
| 2,526                                      | 2,116                                     | 19                                         | 11                                         | 0                                          | 14                                          | -                      | 18,178    | 320,761        |
| 9                                          | 466                                       | 1                                          | 4                                          | -                                          | 8                                           | -                      | 647       | 56,529         |
| -                                          | 135                                       | -                                          | -                                          | -                                          | 1                                           | -                      | 2,489     | 45,520         |
| 104                                        | 102                                       | 0                                          | 1                                          | 0                                          | 2                                           | -                      | 9,074     | 77,617         |
| 1,859                                      | 1,367                                     | 18                                         | 5                                          | -                                          | 3                                           | -                      | 4,992     | 123,600        |
| 553                                        | 45                                        | -                                          | 1                                          | -                                          | -                                           | -                      | 976       | 17,494         |
| 166                                        | 828                                       | 0                                          | 5                                          | -                                          | 1                                           | -                      | 2,235     | 34,582         |
| 166                                        | 396                                       | 0                                          | 2                                          | -                                          | 1                                           | -                      | 1,268     | 12,969         |
| 0                                          | 432                                       | -                                          | 3                                          | -                                          | 0                                           | -                      | 967       | 21,613         |
| 343                                        | 3,588                                     | 2                                          | 48                                         | -                                          | 64                                          | -                      | 15,356    | 237,132        |
| 56                                         | 432                                       | -                                          | 5                                          | -                                          | 1                                           | -                      | 4,075     | 29,694         |
| 64                                         | 102                                       | -                                          | -                                          | -                                          | -                                           | -                      | 193       | 1,352          |
| -                                          | 201                                       | -                                          | -                                          | -                                          | -                                           | -                      | 214       | 2,354          |
| 119                                        | 2,155                                     | 0                                          | 6                                          | -                                          | 2                                           | -                      | 7,260     | 81,561         |
| 73                                         | 318                                       | 2                                          | 1                                          | -                                          | 60                                          | -                      | 2,823     | 90,495         |
| 32                                         | 381                                       | -                                          | 37                                         | -                                          | 2                                           | -                      | 792       | 31,676         |
| 84                                         | 7,972                                     | 4                                          | 2                                          | 2                                          | 21                                          | -                      | 12,435    | 132,291        |
| 5,097                                      | 3,555                                     | 23                                         | 39                                         | 3                                          | 1,902                                       | -                      | 17,744    | 182,703        |
| 1,523                                      | 195                                       | -                                          | 4                                          | 1                                          | 19                                          | -                      | 2,346     | 21,472         |
| 7                                          | 97                                        | -                                          | -                                          | -                                          | 7                                           | -                      | 499       | 8,195          |
| 2,015                                      | 683                                       | 1                                          | -                                          | -                                          | 0                                           | -                      | 4,573     | 32,164         |
| 21                                         | 64                                        | -                                          | -                                          | -                                          | -                                           | -                      | 1,116     | 6,355          |
| 4                                          | 452                                       | -                                          | 3                                          | -                                          | 4                                           | -                      | 1,040     | 14,907         |
| 1,528                                      | 2,012                                     | 22                                         | 33                                         | 2                                          | 1,872                                       | -                      | 8,107     | 97,308         |
| -                                          | 52                                        | -                                          | -                                          | -                                          | -                                           | -                      | 63        | 2,303          |
| 1,394                                      | 7,746                                     | 8                                          | 23                                         | 1                                          | 77                                          | 1                      | 11,168    | 164,527        |
| -                                          | 46                                        | -                                          | -                                          | -                                          | 2                                           | -                      | 185       | 5,242          |
| -                                          | 15                                        | -                                          | -                                          | -                                          | -                                           | -                      | 20        | 3,180          |
| 677                                        | 343                                       | 5                                          | 15                                         | 1                                          | 58                                          | 0                      | 1,420     | 40,742         |
| -                                          | 55                                        | -                                          | -                                          | -                                          | -                                           | -                      | 79        | 5,311          |
| 1                                          | 26                                        | -                                          | -                                          | -                                          | -                                           | -                      | 291       | 5,327          |
| 716                                        | 7,261                                     | 3                                          | 8                                          | -                                          | 17                                          | 0                      | 9,173     | 104,725        |
| 4,323                                      | 9,051                                     | 3                                          | 123                                        | -                                          | 121                                         | 1                      | 25,193    | 121,894        |
| 12,041                                     | 12,088                                    | 46                                         | 132                                        | -                                          | 324                                         | 2                      | 38,893    | 106,604        |
| 11,704                                     | 10,170                                    | 23                                         | 124                                        | -                                          | 2                                           | 2                      | 27,159    | 79,613         |
| 23                                         | 28                                        | -                                          | -                                          | -                                          | -                                           | -                      | 105       | 1,575          |
| 314                                        | 1,889                                     | 23                                         | 8                                          | -                                          | 322                                         | -                      | 11,629    | 25,416         |
| 88                                         | 30                                        | -                                          | -                                          | -                                          | -                                           | -                      | 310       | 2,948          |
| 4,670                                      | 9,147                                     | 40                                         | 25                                         | 1                                          | 105                                         | 3                      | 28,505    | 451,369        |
| 22,803                                     | 134,419                                   | 54                                         | 1,275                                      | 2                                          | 1,595                                       | 3                      | 246,124   | 680,455        |
| 15,562                                     | 94,994                                    | 43                                         | 1,201                                      | 2                                          | 1,327                                       | -                      | 164,098   | 447,025        |
| 7,242                                      | 39,426                                    | 11                                         | 73                                         | -                                          | 267                                         | 3                      | 82,026    | 233,431        |
| 86,517                                     | 441,347                                   | 3,901                                      | 12,200                                     | 623                                        | 51,071                                      | 271                    | 806,495   | 14,539,025     |
| 14,298                                     | 83,742                                    | 699                                        | 2,589                                      | 95                                         | 10,025                                      | 76                     | 157,842   | 3,990,191      |
| 42,384                                     | 211,799                                   | 1,662                                      | 5,098                                      | 201                                        | 16,421                                      | 88                     | 378,607   | 6,697,455      |
| 29,836                                     | 145,806                                   | 1,540                                      | 4,513                                      | 327                                        | 24,625                                      | 107                    | 270,046   | 3,851,379      |
| -                                          | 728                                       | -                                          | 6                                          | -                                          | 13                                          | 1                      | 1,120     | 14,235         |
| 427,894                                    | 1,631,996                                 | 4,782                                      | 54,953                                     | 3,181                                      | 84,373                                      | 13,942                 | 3,198,043 | 26,904,949     |

## 2.2.3 Deposits Distributed by Category of

Foreign

| Category<br>of<br>Deposit Holder                                      | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    |                       |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |
|                                                                       |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months |
| 1. FOREIGN CONSTITUENTS                                               | 14,248            | 16,709            | 13,441              | -                | -                            | 4,404              | -                     |
| 1) Official                                                           | 5,709             | 4,981             | 1,614               | -                | -                            | 4,175              | -                     |
| 2) Business                                                           | 8,415             | 11,550            | 11,804              | -                | -                            | 31                 | -                     |
| 3) Personal                                                           | 125               | 178               | 23                  | -                | -                            | 198                | -                     |
| 4) Trust Funds and Non Profit Organizations                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 2. DOMESTIC CONSTITUENTS                                              | 717,613           | 814,857           | 145,740             | -                | -                            | 451,935            | 228,313               |
| I. GOVERNMENT                                                         | 0                 | 70                | -                   | -                | -                            | 1,882              | -                     |
| A. Federal Government                                                 | 0                 | 70                | -                   | -                | -                            | 1,882              | -                     |
| B. Provincial Governments                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| C. Local Bodies                                                       | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 3                 | 7                 | 5                   | -                | -                            | 2                  | -                     |
| Agriculture, hunting and forestry                                     | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Services                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Utilities                                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Transport, storage and communications                                 | 2                 | 5                 | 5                   | -                | -                            | -                  | -                     |
| Manufacturing                                                         | 1                 | 2                 | 0                   | -                | -                            | 2                  | -                     |
| Mining and Quarrying                                                  | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Construction                                                          | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Commerce and Trade                                                    | 0                 | -                 | -                   | -                | -                            | 0                  | -                     |
| Others                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 334               | 221               | 87                  | -                | -                            | 138                | -                     |
| Mutual Funds and AMCs                                                 | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Insurance & Pension Funds                                             | 262               | 805,357           | 54                  | -                | -                            | 129                | -                     |
| MFIs and DFIs                                                         | 72                | 47                | 32                  | -                | -                            | 10                 | -                     |
| Stock Exchange & Brokerage Houses                                     | 1                 | 1                 | 1                   | -                | -                            | 0                  | -                     |
| Modarabas                                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Other NBFIs                                                           | -                 | (805,184)         | -                   | -                | -                            | -                  | -                     |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 715,422           | 812,281           | 145,241             | -                | -                            | 448,198            | 228,251               |
| A. Agriculture, forestry and fishing                                  | 480               | 1,746             | 1,023               | -                | -                            | 204                | -                     |
| 1. Crop and animal production, hunting and related service activities | 480               | 1,746             | 1,023               | -                | -                            | 204                | -                     |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Growing of other fruits, vegetables and crops                         | 438               | 1,500             | 967                 | -                | -                            | 75                 | -                     |
| Raising of livestock and other related activities                     | 13                | 2                 | 0                   | -                | -                            | -                  | -                     |
| Other agricultural support activities                                 | 28                | 245               | 55                  | -                | -                            | 128                | -                     |
| Hunting, trapping and related service activities                      | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 02 - Forestry and logging                                             | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 03 - Fishing and aquaculture                                          | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| B. Mining and quarrying                                               | 112,399           | 76,462            | 24,678              | -                | -                            | 51,857             | 60,638                |
| 05 - Mining of coal and lignite                                       | 89,361            | 75,788            | 24,399              | -                | -                            | 51,492             | 60,638                |
| 06 - Extraction of crude petroleum and natural gas                    | 22,813            | 294               | 15                  | -                | -                            | 156                | -                     |
| 07 - Mining of metal ores                                             | 172               | 203               | 30                  | -                | -                            | 175                | -                     |
| 08-Other mining and quarrying                                         | 53                | 177               | 217                 | -                | -                            | 35                 | -                     |
| 09 - Mining support service activities                                | 0                 | 0                 | 16                  | -                | -                            | -                  | -                     |
| C. Manufacturing                                                      | 106,320           | 72,362            | 16,659              | -                | -                            | 41,177             | 21,528                |
| 10 - Manufacture of food products                                     | 10,221            | 5,274             | 1,761               | -                | -                            | 2,185              | 600                   |
| 11 - Manufacture of beverages                                         | 17,305            | 10,219            | 3,754               | -                | -                            | 8,088              | -                     |
| 12 - Manufacture of tobacco products                                  | 3,505             | 1,924             | 290                 | -                | -                            | 458                | -                     |
| 13 - Manufacture of textiles                                          | 293               | 286               | 289                 | -                | -                            | 3                  | -                     |
| Preparation and spinning of textile fibres                            | 289               | 282               | 282                 | -                | -                            | 2                  | -                     |
| Weaving of textiles                                                   | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Finishing of textiles                                                 | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of knitted and crocheted fabrics                          | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of made-up textile articles, except apparel               | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of carpets and rugs                                       | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of other textiles n.e.c.                                  | 3                 | 4                 | 6                   | -                | -                            | 0                  | -                     |
| 14 - Manufacture of wearing apparel                                   | 145               | 132               | 179                 | -                | -                            | 1                  | -                     |
| 15 - Manufacture of leather and related products                      | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |



## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Jun-25 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |
| 32                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 32        | 17,877         |
| 32                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 32        | 5,820          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 11,835         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 221            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 228,313   | 825,988        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,882          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,882          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 7              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 5              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 226            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 183            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 42             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 228,251   | 821,690        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,227          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,227          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,043          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 184            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 60,638    | 137,173        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 60,638    | 136,530        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 171            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 205            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 252            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 16             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 21,528    | 79,364         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 600       | 4,546          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 11,842         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 748            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 291            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 284            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 6              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 180            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |

## 2.2.3 Deposits Distributed by Category of

Foreign

| Category<br>of<br>Deposit Holder                                                                                           | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    | Fixed                 |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of footwear                                                                                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| a. Leather wear                                                                                                            | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| b. Rubber and Plastic wear                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 17 - Manufacture of paper and paper products                                                                               | 86                | 672               | 311                 | -                | -                            | 685                | -                     |
| 18 - Printing and reproduction of recorded media                                                                           | 553               | 254               | 20                  | -                | -                            | -                  | 270                   |
| Printing and other service activities related to printing                                                                  | 0                 | 0                 | 5                   | -                | -                            | -                  | -                     |
| Reproduction of recorded media                                                                                             | 553               | 254               | 15                  | -                | -                            | -                  | 270                   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 3,855             | 339               | 348                 | -                | -                            | -                  | -                     |
| 20 - Manufacture of chemicals and chemical products                                                                        | 28,017            | 13,625            | 3,412               | -                | -                            | 10,355             | 6,200                 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 18,364            | 26,737            | 4,078               | -                | -                            | 14,675             | 10,241                |
| 22 - Manufacture of rubber and plastics products                                                                           | 2                 | 4                 | 3                   | -                | -                            | 0                  | -                     |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 48                | 10                | 17                  | -                | -                            | 0                  | -                     |
| 24 - Manufacture of basic metals                                                                                           | 19                | 18                | 1                   | -                | -                            | 19                 | -                     |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 26 - Manufacture of computer, electronic and optical products                                                              | 1,046             | 2,123             | 828                 | -                | -                            | 51                 | -                     |
| 27 - Manufacture of electrical equipment                                                                                   | 7,665             | 3,196             | 678                 | -                | -                            | 703                | 3,400                 |
| 28 - Manufacture of machinery and equipment                                                                                | 1,867             | 2,819             | 528                 | -                | -                            | 1,320              | 708                   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 22                | 28                | 11                  | -                | -                            | 6                  | -                     |
| 30 - Manufacture of other transport equipment                                                                              | 211               | 340               | 69                  | -                | -                            | 246                | -                     |
| 31 - Manufacture of furniture                                                                                              | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 32 - Other manufacturing                                                                                                   | 13,096            | 4,362             | 81                  | -                | -                            | 2,383              | 110                   |
| Manufacture of jewellery and related articles                                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of imitation jewellery and related articles                                                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of musical instruments                                                                                         | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of sports goods                                                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of games and toys                                                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of medical and dental instruments and supplies                                                                 | 357               | 55                | 81                  | -                | -                            | -                  | 110                   |
| Manufacture of Handicrafts                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Other manufacturing n.e.c.                                                                                                 | 12,739            | 4,307             | 1                   | -                | -                            | 2,383              | -                     |
| 33 - Repair and installation of machinery and equipment                                                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 310,455           | 458,226           | 61,072              | -                | -                            | 268,836            | 72,657                |
| Electric power generation, transmission and distribution                                                                   | 309,570           | 456,939           | 61,064              | -                | -                            | 267,840            | 72,657                |
| a) Hydal                                                                                                                   | 12,565            | 19,811            | 27,662              | -                | -                            | 7,745              | 5,200                 |
| b) Thermal                                                                                                                 | 2                 | 8                 | 8                   | -                | -                            | 329                | -                     |
| c) Coal Based                                                                                                              | 225,719           | 355,059           | 5,291               | -                | -                            | 242,885            | 28,057                |
| d) Wind                                                                                                                    | 9,321             | 10,407            | 2,788               | -                | -                            | 3,835              | 4,000                 |
| e) Solar                                                                                                                   | 2,624             | 2,002             | 242                 | -                | -                            | 9,353              | -                     |
| f) Other                                                                                                                   | 59,339            | 69,653            | 25,073              | -                | -                            | 3,692              | 35,400                |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 885               | 1,286             | 7                   | -                | -                            | 996                | -                     |
| Steam and air conditioning supply                                                                                          | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 3                 | 0                 | 0                   | -                | -                            | 4                  | -                     |
| 36 - Water collection, treatment and supply                                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 37 - Sewerage                                                                                                              | 2                 | 0                 | -                   | -                | -                            | 0                  | -                     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 1                 | 0                 | 0                   | -                | -                            | 4                  | -                     |
| 39 - Remediation activities and other waste management services                                                            | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| F. Construction                                                                                                            | 16,830            | 19,949            | 2,713               | -                | -                            | 6,230              | 8,347                 |
| 41 - Construction of buildings                                                                                             | 3,029             | 2,023             | 707                 | -                | -                            | 627                | -                     |
| 42 - Civil engineering                                                                                                     | 13,800            | 17,926            | 2,007               | -                | -                            | 5,603              | 8,347                 |
| 43 - Specialized construction activities                                                                                   | 0                 | 0                 | -                   | -                | -                            | 0                  | -                     |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Jun-25 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 996            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 270       | 290            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 5              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 270       | 285            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 348            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6,200     | 19,966         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 10,241    | 28,993         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 3              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 18             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 20             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 878            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 3,400     | 4,780          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 708       | 2,555          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 17             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 315            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 110       | 2,575          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 110       | 191            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2,384          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 72,657    | 402,565        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 72,657    | 401,561        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 5,200     | 40,607         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 337            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 28,057    | 276,233        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 4,000     | 10,623         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 9,596          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 35,400    | 64,165         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,003          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 4              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 4              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8,347     | 17,290         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,334          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8,347     | 15,956         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |

## 2.2.3 Deposits Distributed by Category of

Foreign

| Category<br>of<br>Deposit Holder                                                                                | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    |                       |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |
|                                                                                                                 |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 31,298            | 30,450            | 1,820               | -                | -                            | 18,983             | 10,396                |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 30,142            | 29,544            | 1,196               | -                | -                            | 18,982             | 10,147                |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 1,156             | 906               | 624                 | -                | -                            | 1                  | 249                   |
| H. Transportation and storage                                                                                   | 65,765            | 74,091            | 17,940              | -                | -                            | 38,247             | 20,650                |
| 49 - Land transport and transport via pipelines                                                                 | 1,792             | 3,310             | 826                 | -                | -                            | 1,255              | -                     |
| 50 - Water transport                                                                                            | 19,133            | 22,181            | 481                 | -                | -                            | 11,142             | 8,000                 |
| 51 - Air transport                                                                                              | 26,787            | 24,262            | 15,619              | -                | -                            | 13,237             | -                     |
| 52 - Warehousing and support activities for transportation                                                      | 17,342            | 24,330            | 922                 | -                | -                            | 12,610             | 12,650                |
| 53 - Courier activities other than national post activities                                                     | 711               | 8                 | 92                  | -                | -                            | 3                  | -                     |
| I. Accommodation and food service activities                                                                    | 3,851             | 3,911             | 67                  | -                | -                            | 3,481              | 700                   |
| 55 - Accommodation                                                                                              | 0                 | 1                 | 0                   | -                | -                            | 0                  | -                     |
| 56 - Food and beverage service activities                                                                       | 3,851             | 3,911             | 67                  | -                | -                            | 3,481              | 700                   |
| J. Information and communication                                                                                | 40,697            | 49,321            | 15,561              | -                | -                            | 17,433             | 13,800                |
| 58 - Publishing activities                                                                                      | 4,271             | 5,589             | 4,850               | -                | -                            | 15                 | -                     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 60 - Programming and broadcasting activities                                                                    | 0                 | 0                 | -                   | -                | -                            | 0                  | -                     |
| 61 - Telecommunications                                                                                         | 34,095            | 41,116            | 7,952               | -                | -                            | 17,403             | 13,800                |
| 62 - Computer programming, consultancy and related activities                                                   | 2,050             | 2,321             | 2,339               | -                | -                            | 13                 | -                     |
| 63 - Information service activities                                                                             | 281               | 295               | 420                 | -                | -                            | 1                  | -                     |
| K. Real estate activities                                                                                       | 0                 | 1                 | -                   | -                | -                            | 1                  | -                     |
| L. Professional, scientific and technical activities                                                            | 12,047            | 11,106            | 2,965               | -                | -                            | 1,671              | 6,567                 |
| 69 - Legal and accounting activities                                                                            | 3                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 70 - Activities of head offices; management consultancy activities                                              | 7,028             | 6,380             | 395                 | -                | -                            | -                  | 6,567                 |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 3,459             | 3,009             | 1,690               | -                | -                            | 877                | -                     |
| 72 - Scientific research and development                                                                        | 37                | 33                | 7                   | -                | -                            | 118                | -                     |
| 73 - Advertising and market research                                                                            | 389               | 471               | 255                 | -                | -                            | 105                | -                     |
| 74 - Other professional, scientific and technical activities                                                    | 1,131             | 1,213             | 617                 | -                | -                            | 571                | -                     |
| 75 - Veterinary activities                                                                                      | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| M. Administrative and support service activities                                                                | 37                | 93                | 243                 | -                | -                            | 47                 | -                     |
| 77 - Rental and leasing activities                                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 78 - Employment activities                                                                                      | 36                | 63                | 25                  | -                | -                            | 47                 | -                     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 0                 | 3                 | 0                   | -                | -                            | -                  | -                     |
| 80 - Security and investigation activities                                                                      | 1                 | 27                | 19                  | -                | -                            | -                  | -                     |
| 81 - Services to buildings and landscape activities                                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 82 - Office administrative, office support and other business support activities                                | 0                 | 0                 | 200                 | -                | -                            | -                  | -                     |
| N. Education                                                                                                    | 6                 | 11                | 2                   | -                | -                            | 0                  | -                     |
| O. Human health and social work activities                                                                      | 822               | 228               | 449                 | -                | -                            | -                  | -                     |
| 86 - Human health activities                                                                                    | 822               | 228               | 449                 | -                | -                            | -                  | -                     |
| 87 - Residential care activities                                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 88 - Social work activities with and without accommodation                                                      | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| P. Arts, entertainment and recreation                                                                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Q. Other service activities                                                                                     | 14,413            | 14,324            | 50                  | -                | -                            | 26                 | 12,968                |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 817               | 1,077             | 164                 | -                | -                            | 510                | -                     |
| A. Private Trusts and Non-profit Organizations                                                                  | 745               | 989               | 69                  | -                | -                            | 510                | -                     |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 72                | 88                | 96                  | -                | -                            | -                  | -                     |
| VI. PERSONAL                                                                                                    | 847               | 954               | 228                 | -                | -                            | 539                | 62                    |
| A. Salaried persons                                                                                             | 657               | 764               | 226                 | -                | -                            | 419                | -                     |
| B. Self employed                                                                                                | 93                | 93                | 0                   | -                | -                            | 36                 | 51                    |
| C. Other Personal                                                                                               | 97                | 97                | 2                   | -                | -                            | 85                 | 11                    |
| VII. OTHER                                                                                                      | 188               | 247               | 14                  | -                | -                            | 666                | -                     |
| Total                                                                                                           | 731,861           | 831,565           | 159,181             | -                | -                            | 456,339            | 228,313               |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Jun-25 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |  |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|--|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |  |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 10,396    | 31,199         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 10,147    | 30,326         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 249       | 874            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 20,650    | 76,837         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2,081          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8,000     | 19,623         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 28,856         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 12,650    | 26,181         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 95             |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 700       | 4,248          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 700       | 4,248          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 13,800    | 46,793         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 4,864          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 13,800    | 39,156         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2,352          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 421            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6,567     | 11,203         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6,567     | 6,962          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2,567          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 125            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 360            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1,188          |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 291            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 72             |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 19             |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 200            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 449            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 449            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 12,968    | 13,044         |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 675            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 579            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 96             |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 62        | 829            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 644            |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 51        | 87             |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 11        | 98             |  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 680            |  |
| 32                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 228,345   | 843,865        |  |

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

| Category of Deposit Holder                                            | Jun-24 R           |            | Mar-25             |            | Jun-25 P           |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | 1,028,404          | 848,931    | 1,116,745          | 953,539    | 1,243,114          | 1,008,777  |
| 1) Official                                                           | 172,007            | 130,252    | 66,606             | 95,636     | 72,454             | 96,953     |
| 2) Business                                                           | 33,551             | 170,015    | 26,781             | 192,854    | 34,156             | 164,157    |
| 3) Personal                                                           | 822,832            | 548,536    | 1,023,352          | 664,913    | 1,136,476          | 747,209    |
| 4) Trust Funds and Non Profit Organizations                           | 14                 | 128        | 6                  | 136        | 28                 | 458        |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 104,201,611        | 29,331,974 | 165,801,845        | 30,109,820 | 170,433,167        | 33,531,555 |
| <b>I. GOVERNMENT</b>                                                  | 558,129            | 4,380,118  | 505,093            | 4,547,589  | 518,235            | 5,221,316  |
| A. Federal Government                                                 | 132,907            | 2,709,578  | 80,714             | 2,681,845  | 83,328             | 3,164,353  |
| B. Provincial Governments                                             | 389,204            | 1,486,856  | 388,352            | 1,628,938  | 396,716            | 1,837,843  |
| C. Local Bodies                                                       | 36,018             | 183,684    | 36,027             | 236,806    | 38,191             | 219,119    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 23,745             | 1,883,511  | 18,821             | 1,489,373  | 19,237             | 1,996,529  |
| Agriculture, hunting and forestry                                     | 51                 | 1,898      | 41                 | 1,013      | 51                 | 1,637      |
| Services                                                              | 1,248              | 52,639     | 849                | 41,135     | 1,225              | 37,065     |
| Utilities                                                             | 11,355             | 717,185    | 7,988              | 593,088    | 8,124              | 794,135    |
| Transport, storage and communications                                 | 5,428              | 149,714    | 5,009              | 83,599     | 4,498              | 112,212    |
| Manufacturing                                                         | 2,240              | 309,051    | 2,484              | 191,926    | 2,615              | 273,303    |
| Mining and Quarrying                                                  | 583                | 445,716    | 469                | 316,771    | 487                | 390,386    |
| Construction                                                          | 166                | 23,197     | 150                | 42,266     | 165                | 102,073    |
| Commerce and Trade                                                    | 642                | 36,712     | 412                | 37,946     | 476                | 81,451     |
| Others                                                                | 2,032              | 147,398    | 1,419              | 181,630    | 1,596              | 204,267    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 79,528             | 1,392,683  | 74,265             | 1,096,680  | 79,173             | 1,748,466  |
| Mutual Funds and AMCs                                                 | 7,748              | 753,729    | 4,548              | 462,848    | 4,642              | 1,128,590  |
| Insurance & Pension Funds                                             | 20,790             | 260,246    | 17,384             | 287,779    | 17,496             | 211,747    |
| MFIs and DFIs                                                         | 11,583             | 40,344     | 11,100             | 50,222     | 11,191             | 47,585     |
| Stock Exchange & Brokerage Houses                                     | 11,715             | 85,405     | 8,505              | 137,937    | 10,236             | 140,341    |
| Modarabas                                                             | 536                | 4,707      | 482                | 6,008      | 503                | 13,941     |
| Other NBFIs                                                           | 27,168             | 248,362    | 32,246             | 151,886    | 35,105             | 206,262    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 7,465,154          | 6,643,852  | 6,862,732          | 6,618,614  | 7,058,250          | 7,229,341  |
| A. Agriculture, forestry and fishing                                  | 1,860,490          | 213,786    | 1,851,802          | 239,309    | 1,932,223          | 248,110    |
| 1. Crop and animal production, hunting and related service activities | 1,856,405          | 206,037    | 1,847,476          | 232,804    | 1,927,658          | 239,813    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 1,077,870          | 111,770    | 1,034,991          | 110,072    | 1,102,280          | 114,177    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 124,461            | 8,298      | 130,487            | 17,006     | 131,745            | 16,167     |
| Growing of other fruits, vegetables and crops                         | 387,372            | 33,660     | 400,911            | 33,806     | 401,995            | 35,010     |
| Raising of livestock and other related activities                     | 208,713            | 38,452     | 222,806            | 54,062     | 231,792            | 55,647     |
| Other agricultural support activities                                 | 57,769             | 13,735     | 58,072             | 17,732     | 59,614             | 18,704     |
| Hunting, trapping and related service activities                      | 220                | 122        | 209                | 127        | 232                | 107        |
| 02 - Forestry and logging                                             | 750                | 619        | 737                | 715        | 768                | 475        |
| 03 - Fishing and aquaculture                                          | 3,335              | 7,130      | 3,589              | 5,790      | 3,797              | 7,822      |
| B. Mining and quarrying                                               | 17,096             | 325,011    | 21,364             | 292,274    | 22,203             | 386,329    |
| 05 - Mining of coal and lignite                                       | 4,121              | 107,676    | 5,285              | 104,479    | 5,541              | 169,658    |
| 06 - Extraction of crude petroleum and natural gas                    | 6,061              | 183,446    | 8,424              | 154,791    | 8,514              | 161,225    |
| 07 - Mining of metal ores                                             | 1,168              | 7,298      | 1,275              | 4,305      | 1,346              | 26,737     |
| 08-Other mining and quarrying                                         | 4,755              | 25,351     | 5,385              | 27,353     | 5,765              | 27,220     |
| 09 - Mining support service activities                                | 991                | 1,239      | 995                | 1,346      | 1,037              | 1,488      |
| C. Manufacturing                                                      | 689,651            | 1,630,717  | 555,577            | 1,564,523  | 562,017            | 1,794,518  |
| 10 - Manufacture of food products                                     | 181,853            | 292,226    | 130,341            | 290,693    | 104,736            | 318,702    |
| 11 - Manufacture of beverages                                         | 11,582             | 50,265     | 20,524             | 45,440     | 13,553             | 54,031     |
| 12 - Manufacture of tobacco products                                  | 428                | 36,323     | 746                | 35,278     | 772                | 29,630     |
| 13 - Manufacture of textiles                                          | 79,951             | 217,806    | 72,345             | 221,899    | 75,898             | 284,452    |
| Preparation and spinning of textile fibres                            | 22,354             | 63,714     | 20,988             | 66,148     | 21,790             | 106,809    |
| Weaving of textiles                                                   | 12,803             | 25,524     | 10,231             | 24,867     | 10,660             | 23,385     |
| Finishing of textiles                                                 | 11,210             | 24,087     | 10,326             | 21,037     | 10,774             | 39,464     |
| Manufacture of knitted and crocheted fabrics                          | 3,507              | 16,455     | 3,886              | 15,033     | 4,146              | 18,447     |
| Manufacture of made-up textile articles, except apparel               | 13,030             | 31,197     | 10,051             | 32,041     | 10,656             | 32,584     |
| Manufacture of carpets and rugs                                       | 2,022              | 1,925      | 928                | 1,906      | 955                | 1,579      |
| Manufacture of other textiles n.e.c.                                  | 15,025             | 54,905     | 15,935             | 60,867     | 16,917             | 62,183     |
| 14 - Manufacture of wearing apparel                                   | 24,706             | 64,745     | 24,667             | 64,043     | 26,634             | 66,808     |
| 15 - Manufacture of leather and related products                      | 14,378             | 24,648     | 13,351             | 24,086     | 14,004             | 22,469     |

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

| Category of Deposit Holder                                                                                                           | Jun-24 R           |         | Mar-25             |         | Jun-25 P           |         |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                                      | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 2,925              | 5,649   | 3,097              | 5,385   | 3,241              | 5,928   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 1,652              | 4,004   | 1,738              | 3,193   | 1,860              | 3,374   |
| Manufacture of footwear                                                                                                              | 9,801              | 14,995  | 8,516              | 15,508  | 8,903              | 13,167  |
| a. Leather wear                                                                                                                      | 8,209              | 12,284  | 6,425              | 12,644  | 6,707              | 10,511  |
| b. Rubber and Plastic wear                                                                                                           | 1,592              | 2,711   | 2,091              | 2,864   | 2,196              | 2,656   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 5,674              | 2,700   | 4,942              | 3,619   | 5,275              | 4,091   |
| 17 - Manufacture of paper and paper products                                                                                         | 9,025              | 9,606   | 6,395              | 10,097  | 18,045             | 12,870  |
| 18 - Printing and reproduction of recorded media                                                                                     | 16,898             | 22,591  | 18,841             | 20,886  | 20,039             | 22,769  |
| Printing and other service activities related to printing                                                                            | 16,143             | 21,321  | 18,039             | 19,520  | 19,197             | 21,023  |
| Reproduction of recorded media                                                                                                       | 755                | 1,270   | 802                | 1,366   | 842                | 1,746   |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 6,631              | 145,289 | 9,705              | 176,638 | 9,697              | 186,769 |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 65,664             | 154,838 | 38,742             | 122,761 | 39,837             | 121,658 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 25,938             | 66,115  | 12,938             | 79,149  | 13,839             | 92,153  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 25,251             | 25,481  | 19,300             | 26,708  | 20,008             | 30,881  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 15,456             | 31,047  | 12,178             | 35,708  | 21,811             | 40,197  |
| 24 - Manufacture of basic metals                                                                                                     | 37,878             | 55,170  | 22,945             | 46,803  | 24,350             | 54,907  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 7,991              | 10,574  | 6,300              | 9,064   | 6,607              | 11,850  |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 10,820             | 31,015  | 8,594              | 27,510  | 9,080              | 37,204  |
| 27 - Manufacture of electrical equipment                                                                                             | 26,043             | 68,645  | 19,315             | 55,777  | 20,208             | 73,722  |
| 28 - Manufacture of machinery and equipment                                                                                          | 17,619             | 58,963  | 15,243             | 24,129  | 15,851             | 29,346  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 20,790             | 89,874  | 13,333             | 88,608  | 13,584             | 113,747 |
| 30 - Manufacture of other transport equipment                                                                                        | 7,557              | 11,552  | 3,468              | 13,654  | 3,577              | 19,199  |
| 31 - Manufacture of furniture                                                                                                        | 7,411              | 3,649   | 6,445              | 3,995   | 6,902              | 4,151   |
| 32 - Other manufacturing                                                                                                             | 65,607             | 152,321 | 69,689             | 132,089 | 72,037             | 157,099 |
| Manufacture of jewellery and related articles                                                                                        | 7,131              | 4,348   | 7,050              | 4,219   | 6,459              | 2,797   |
| Manufacture of imitation jewellery and related articles                                                                              | 596                | 349     | 633                | 309     | 1,036              | 1,814   |
| Manufacture of musical instruments                                                                                                   | 1,265              | 4,356   | 1,391              | 2,797   | 1,512              | 2,888   |
| Manufacture of sports goods                                                                                                          | 13,506             | 40,535  | 15,770             | 39,562  | 16,504             | 45,873  |
| Manufacture of games and toys                                                                                                        | 193                | 280     | 189                | 222     | 201                | 202     |
| Manufacture of medical and dental instruments and supplies                                                                           | 7,457              | 14,541  | 6,379              | 13,331  | 6,898              | 16,112  |
| Manufacture of Handicrafts                                                                                                           | 915                | 1,218   | 1,106              | 852     | 1,186              | 1,008   |
| Other manufacturing n.e.c.                                                                                                           | 34,544             | 86,695  | 37,171             | 70,797  | 38,241             | 86,405  |
| 33 - Repair and installation of machinery and equipment                                                                              | 4,500              | 5,273   | 5,230              | 5,887   | 5,673              | 5,811   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 21,268             | 707,943 | 10,662             | 780,600 | 12,208             | 610,813 |
| Electric power generation, transmission and distribution                                                                             | 11,972             | 605,342 | 7,486              | 755,695 | 8,723              | 581,642 |
| a) Hydal                                                                                                                             | 4,439              | 43,755  | 929                | 29,599  | 871                | 49,648  |
| b) Thermal                                                                                                                           | 618                | 27,592  | 562                | 71,212  | 548                | 12,961  |
| c) Coal Based                                                                                                                        | 283                | 238,136 | 299                | 360,168 | 315                | 280,264 |
| d) Wind                                                                                                                              | 506                | 17,322  | 516                | 19,793  | 515                | 18,740  |
| e) Solar                                                                                                                             | 1,700              | 15,475  | 2,258              | 12,045  | 2,588              | 20,283  |
| f) Other                                                                                                                             | 4,426              | 263,063 | 2,922              | 262,878 | 3,886              | 199,746 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 8,112              | 101,216 | 1,953              | 23,400  | 2,243              | 27,248  |
| Steam and air conditioning supply                                                                                                    | 1,184              | 1,384   | 1,223              | 1,506   | 1,242              | 1,923   |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 10,263             | 11,071  | 10,772             | 11,445  | 11,210             | 14,182  |
| 36 - Water collection, treatment and supply                                                                                          | 3,640              | 999     | 2,368              | 1,801   | 2,495              | 3,532   |
| 37 - Sewerage                                                                                                                        | 2,559              | 1,262   | 3,208              | 985     | 3,323              | 930     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 3,541              | 7,247   | 4,639              | 8,235   | 4,853              | 9,312   |
| 39 - Remediation activities and other waste management services                                                                      | 523                | 1,562   | 557                | 424     | 539                | 409     |
| F. Construction                                                                                                                      | 288,082            | 506,748 | 246,607            | 422,116 | 246,326            | 561,892 |
| 41 - Construction of buildings                                                                                                       | 143,179            | 215,135 | 116,187            | 169,297 | 116,766            | 223,978 |
| 42 - Civil engineering                                                                                                               | 104,206            | 228,260 | 92,387             | 200,013 | 93,726             | 266,294 |
| 43 - Specialized construction activities                                                                                             | 40,697             | 63,353  | 38,033             | 52,805  | 35,834             | 71,620  |

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

| Category of Deposit Holder                                                                                      | Jun-24 R           |                   | Mar-25             |                   | Jun-25 P           |                   |
|-----------------------------------------------------------------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                 | No. of Accounts    | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 1,933,003          | 1,163,214         | 2,119,452          | 1,263,885         | 2,190,799          | 1,388,652         |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 71,245             | 56,998            | 73,311             | 62,082            | 76,804             | 66,269            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 496,123            | 410,376           | 436,673            | 397,629           | 438,945            | 425,827           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 1,365,635          | 695,840           | 1,609,468          | 804,174           | 1,675,050          | 896,557           |
| H. Transportation and storage                                                                                   | 74,682             | 461,627           | 73,259             | 404,023           | 75,222             | 399,975           |
| 49 - Land transport and transport via pipelines                                                                 | 42,356             | 46,157            | 41,144             | 52,308            | 41,546             | 59,108            |
| 50 - Water transport                                                                                            | 1,937              | 64,652            | 1,994              | 71,173            | 2,103              | 65,173            |
| 51 - Air transport                                                                                              | 3,514              | 169,421           | 2,946              | 119,342           | 3,124              | 106,722           |
| 52 - Warehousing and support activities for transportation                                                      | 22,286             | 171,849           | 24,743             | 145,420           | 25,841             | 151,250           |
| 53 - Courier activities other than national post activities                                                     | 4,589              | 9,548             | 2,432              | 15,781            | 2,608              | 17,723            |
| I. Accommodation and food service activities                                                                    | 44,748             | 34,998            | 41,024             | 37,576            | 43,371             | 39,959            |
| 55 - Accommodation                                                                                              | 13,621             | 10,944            | 9,149              | 13,423            | 9,620              | 13,691            |
| 56 - Food and beverage service activities                                                                       | 31,127             | 24,054            | 31,875             | 24,153            | 33,751             | 26,267            |
| J. Information and communication                                                                                | 113,788            | 257,322           | 74,668             | 270,805           | 80,477             | 291,907           |
| 58 - Publishing activities                                                                                      | 13,341             | 24,700            | 11,241             | 30,718            | 11,936             | 35,786            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 5,488              | 1,564             | 1,726              | 1,350             | 1,833              | 1,895             |
| 60 - Programming and broadcasting activities                                                                    | 1,494              | 2,329             | 1,488              | 2,273             | 1,520              | 2,539             |
| 61 - Telecommunications                                                                                         | 24,621             | 111,268           | 21,529             | 127,054           | 22,986             | 126,008           |
| 62 - Computer programming, consultancy and related activities                                                   | 27,794             | 85,931            | 28,099             | 79,669            | 30,836             | 93,420            |
| 63 - Information service activities                                                                             | 41,050             | 31,530            | 10,585             | 29,740            | 11,366             | 32,260            |
| K. Real estate activities                                                                                       | 156,702            | 165,878           | 127,491            | 140,912           | 125,077            | 146,227           |
| L. Professional, scientific and technical activities                                                            | 79,914             | 163,711           | 73,225             | 179,776           | 77,564             | 200,463           |
| 69 - Legal and accounting activities                                                                            | 19,064             | 20,335            | 21,226             | 22,295            | 21,839             | 24,210            |
| 70 - Activities of head offices; management consultancy activities                                              | 5,667              | 15,890            | 5,846              | 16,810            | 5,980              | 16,031            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 10,094             | 27,440            | 10,722             | 34,878            | 11,218             | 35,068            |
| 72 - Scientific research and development                                                                        | 2,739              | 14,204            | 2,593              | 5,492             | 2,661              | 6,844             |
| 73 - Advertising and market research                                                                            | 10,073             | 14,924            | 11,283             | 15,452            | 12,391             | 15,518            |
| 74 - Other professional, scientific and technical activities                                                    | 30,858             | 69,029            | 19,434             | 82,752            | 21,274             | 100,416           |
| 75 - Veterinary activities                                                                                      | 1,419              | 1,890             | 2,121              | 2,098             | 2,201              | 2,376             |
| M. Administrative and support service activities                                                                | 155,104            | 137,360           | 147,318            | 146,757           | 143,323            | 176,921           |
| 77 - Rental and leasing activities                                                                              | 7,461              | 4,850             | 8,145              | 5,006             | 8,422              | 5,639             |
| 78 - Employment activities                                                                                      | 1,578              | 2,583             | 1,788              | 3,448             | 1,889              | 3,317             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 40,605             | 33,207            | 42,687             | 40,678            | 43,096             | 42,583            |
| 80 - Security and investigation activities                                                                      | 4,990              | 4,374             | 2,290              | 4,363             | 2,366              | 5,660             |
| 81 - Services to buildings and landscape activities                                                             | 5,844              | 6,886             | 6,057              | 5,745             | 6,164              | 13,020            |
| 82 - Office administrative, office support and other business support activities                                | 94,626             | 85,460            | 86,351             | 87,518            | 81,386             | 106,702           |
| N. Education                                                                                                    | 488,747            | 133,243           | 82,427             | 144,083           | 87,454             | 138,523           |
| O. Human health and social work activities                                                                      | 40,790             | 103,141           | 31,412             | 111,024           | 33,073             | 115,691           |
| 86 - Human health activities                                                                                    | 34,292             | 72,418            | 25,622             | 85,566            | 26,874             | 88,348            |
| 87 - Residential care activities                                                                                | 1,111              | 826               | 856                | 1,707             | 851                | 1,604             |
| 88 - Social work activities with and without accommodation                                                      | 5,387              | 29,897            | 4,934              | 23,751            | 5,348              | 25,739            |
| P. Arts, entertainment and recreation                                                                           | 3,877              | 3,002             | 3,993              | 5,829             | 4,345              | 3,277             |
| Q. Other service activities                                                                                     | 1,486,949          | 625,078           | 1,391,679          | 603,677           | 1,411,358          | 711,903           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 481,467            | 737,919           | 91,657             | 716,931           | 92,125             | 757,805           |
| A. Private Trusts and Non-profit Organizations                                                                  | 355,662            | 529,401           | 38,031             | 476,363           | 37,449             | 497,093           |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 125,805            | 208,518           | 53,626             | 240,568           | 54,676             | 260,712           |
| VI. PERSONAL                                                                                                    | 95,362,846         | 14,205,354        | 158,216,765        | 15,592,399        | 162,642,925        | 16,527,904        |
| A. Salaried persons                                                                                             | 30,426,205         | 4,182,278         | 30,098,861         | 4,671,731         | 30,102,686         | 4,673,508         |
| B. Self employed                                                                                                | 25,829,930         | 5,874,226         | 23,896,190         | 6,367,399         | 25,189,804         | 7,152,317         |
| C. Other Personal                                                                                               | 39,106,711         | 4,148,850         | 104,221,714        | 4,553,269         | 107,350,435        | 4,702,079         |
| VII. OTHER                                                                                                      | 230,742            | 88,537            | 32,512             | 48,235            | 23,222             | 50,193            |
| <b>Total</b>                                                                                                    | <b>105,230,015</b> | <b>30,180,905</b> | <b>166,918,590</b> | <b>31,063,360</b> | <b>171,676,281</b> | <b>34,540,332</b> |

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



## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

| Category of Deposit Holder                                            | Jun-24 R           |            | Mar-25             |            | Jun-25 P           |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | 580,836            | 574,717    | 591,354            | 630,961    | 656,766            | 618,994    |
| 1) Official                                                           | 6,352              | 28,635     | 5,077              | 28,756     | 5,297              | 26,948     |
| 2) Business                                                           | 11,018             | 113,985    | 10,457             | 134,404    | 16,920             | 104,112    |
| 3) Personal                                                           | 563,465            | 432,096    | 575,814            | 467,664    | 634,540            | 487,768    |
| 4) Trust Funds and Non Profit Organizations                           | 1                  | 0          | 6                  | 136        | 9                  | 167        |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 88,782,504         | 22,338,005 | 147,274,316        | 22,201,059 | 149,014,116        | 24,239,525 |
| <b>I. GOVERNMENT</b>                                                  | 489,274            | 4,085,945  | 446,588            | 4,158,850  | 447,803            | 4,826,709  |
| A. Federal Government                                                 | 106,812            | 2,532,386  | 68,094             | 2,475,692  | 67,239             | 2,977,254  |
| B. Provincial Governments                                             | 353,673            | 1,398,554  | 350,186            | 1,489,681  | 351,673            | 1,669,334  |
| C. Local Bodies                                                       | 28,789             | 155,005    | 28,308             | 193,477    | 28,891             | 180,121    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 19,707             | 1,717,677  | 16,177             | 1,380,146  | 15,959             | 1,810,666  |
| Agriculture, hunting and forestry                                     | 47                 | 1,897      | 38                 | 1,012      | 48                 | 1,636      |
| Services                                                              | 1,158              | 39,562     | 762                | 26,635     | 1,142              | 21,489     |
| Utilities                                                             | 9,308              | 623,592    | 6,886              | 538,122    | 6,914              | 735,219    |
| Transport, storage and communications                                 | 4,104              | 133,608    | 3,868              | 68,554     | 3,334              | 100,476    |
| Manufacturing                                                         | 2,108              | 287,925    | 2,358              | 184,431    | 2,495              | 254,656    |
| Mining and Quarrying                                                  | 516                | 433,086    | 428                | 313,593    | 444                | 375,922    |
| Construction                                                          | 158                | 21,705     | 141                | 41,529     | 147                | 46,344     |
| Commerce and Trade                                                    | 591                | 29,287     | 349                | 28,636     | 386                | 72,832     |
| Others                                                                | 1,717              | 147,014    | 1,347              | 177,634    | 1,049              | 202,090    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 67,021             | 743,735    | 64,597             | 537,856    | 69,412             | 907,266    |
| Mutual Funds and AMCs                                                 | 4,793              | 318,743    | 2,181              | 145,977    | 2,249              | 535,051    |
| Insurance & Pension Funds                                             | 18,222             | 208,519    | 15,336             | 199,383    | 15,395             | 163,142    |
| MFIs and DFIs                                                         | 11,332             | 35,794     | 10,987             | 46,643     | 11,074             | 42,832     |
| Stock Exchange & Brokerage Houses                                     | 7,371              | 61,901     | 5,154              | 73,290     | 6,867              | 83,787     |
| Modarabas                                                             | 149                | 150        | 129                | 153        | 143                | 8,641      |
| Other NBFIs                                                           | 25,154             | 118,628    | 30,810             | 72,410     | 33,684             | 73,812     |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 5,159,305          | 4,649,559  | 4,413,845          | 4,493,483  | 4,324,049          | 4,711,109  |
| A. Agriculture, forestry and fishing                                  | 1,696,195          | 153,188    | 1,655,479          | 149,145    | 1,612,032          | 126,431    |
| 1. Crop and animal production, hunting and related service activities | 1,693,953          | 147,248    | 1,653,188          | 144,103    | 1,609,593          | 120,295    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 1,020,048          | 90,261     | 972,344            | 87,673     | 960,083            | 67,222     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 106,321            | 3,058      | 109,022            | 3,536      | 109,798            | 3,521      |
| Growing of other fruits, vegetables and crops                         | 363,263            | 26,686     | 373,879            | 25,251     | 352,769            | 22,169     |
| Raising of livestock and other related activities                     | 159,720            | 18,845     | 155,576            | 20,460     | 147,110            | 19,774     |
| Other agricultural support activities                                 | 44,446             | 8,326      | 42,227             | 7,126      | 39,675             | 7,536      |
| Hunting, trapping and related service activities                      | 155                | 71         | 140                | 57         | 158                | 73         |
| 02 - Forestry and logging                                             | 476                | 480        | 420                | 602        | 440                | 351        |
| 03 - Fishing and aquaculture                                          | 1,766              | 5,460      | 1,871              | 4,440      | 1,999              | 5,785      |
| B. Mining and quarrying                                               | 11,875             | 292,183    | 15,604             | 259,339    | 16,229             | 353,868    |
| 05 - Mining of coal and lignite                                       | 2,686              | 105,914    | 3,767              | 102,582    | 4,020              | 167,707    |
| 06 - Extraction of crude petroleum and natural gas                    | 4,897              | 166,811    | 7,146              | 136,956    | 7,234              | 144,165    |
| 07 - Mining of metal ores                                             | 770                | 3,111      | 767                | 2,982      | 831                | 25,545     |
| 08-Other mining and quarrying                                         | 3,009              | 15,331     | 3,408              | 15,634     | 3,608              | 15,168     |
| 09 - Mining support service activities                                | 513                | 1,016      | 516                | 1,184      | 536                | 1,284      |
| C. Manufacturing                                                      | 470,726            | 1,119,405  | 340,723            | 1,064,379  | 321,067            | 1,183,364  |
| 10 - Manufacture of food products                                     | 139,135            | 206,597    | 98,604             | 195,275    | 67,962             | 221,042    |
| 11 - Manufacture of beverages                                         | 8,734              | 39,051     | 19,114             | 25,952     | 2,743              | 26,563     |
| 12 - Manufacture of tobacco products                                  | 362                | 35,838     | 676                | 34,795     | 699                | 28,829     |
| 13 - Manufacture of textiles                                          | 53,106             | 142,738    | 42,458             | 137,930    | 44,444             | 191,339    |
| Preparation and spinning of textile fibres                            | 16,886             | 50,052     | 14,916             | 51,708     | 15,405             | 88,079     |
| Weaving of textiles                                                   | 8,703              | 17,429     | 6,524              | 15,463     | 6,829              | 13,717     |
| Finishing of textiles                                                 | 7,844              | 16,529     | 5,704              | 12,176     | 5,960              | 30,388     |
| Manufacture of knitted and crocheted fabrics                          | 2,016              | 10,852     | 2,053              | 8,017      | 2,148              | 12,249     |
| Manufacture of made-up textile articles, except apparel               | 8,487              | 21,891     | 5,393              | 20,467     | 5,691              | 20,283     |
| Manufacture of carpets and rugs                                       | 1,478              | 1,677      | 589                | 1,593      | 604                | 1,361      |
| Manufacture of other textiles n.e.c.                                  | 7,692              | 24,307     | 7,279              | 28,505     | 7,807              | 25,263     |
| 14 - Manufacture of wearing apparel                                   | 13,209             | 36,266     | 9,931              | 33,998     | 10,483             | 36,796     |
| 15 - Manufacture of leather and related products                      | 7,361              | 13,339     | 5,386              | 11,959     | 5,676              | 11,269     |

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

| Category of Deposit Holder                                                                                                           | Jun-24 R        |         | Mar-25          |         | Jun-25 P        |         |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------|-----------------|---------|-----------------|---------|
|                                                                                                                                      | No. of Accounts | Amount  | No. of Accounts | Amount  | No. of Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 1,544           | 3,899   | 1,527           | 3,782   | 1,594           | 3,683   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 1,146           | 2,962   | 1,140           | 2,295   | 1,203           | 2,494   |
| Manufacture of footwear                                                                                                              | 4,671           | 6,479   | 2,719           | 5,882   | 2,879           | 5,092   |
| a. Leather wear                                                                                                                      | 4,147           | 5,704   | 2,165           | 5,021   | 2,291           | 4,353   |
| b. Rubber and Plastic wear                                                                                                           | 524             | 775     | 554             | 862     | 588             | 739     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 3,093           | 1,298   | 2,257           | 1,612   | 2,370           | 2,060   |
| 17 - Manufacture of paper and paper products                                                                                         | 6,491           | 7,149   | 4,301           | 7,786   | 15,830          | 10,290  |
| 18 - Printing and reproduction of recorded media                                                                                     | 8,790           | 11,445  | 8,737           | 9,285   | 9,223           | 11,314  |
| Printing and other service activities related to printing                                                                            | 8,321           | 10,361  | 8,256           | 8,088   | 8,725           | 9,836   |
| Reproduction of recorded media                                                                                                       | 469             | 1,083   | 481             | 1,197   | 498             | 1,479   |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 5,468           | 108,581 | 8,437           | 134,020 | 8,382           | 123,794 |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 47,554          | 109,377 | 18,802          | 86,976  | 19,082          | 85,187  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 18,791          | 50,188  | 8,032           | 59,142  | 8,846           | 69,234  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 12,429          | 15,814  | 6,483           | 14,412  | 6,774           | 18,643  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 9,714           | 20,427  | 6,532           | 22,451  | 15,351          | 22,914  |
| 24 - Manufacture of basic metals                                                                                                     | 25,509          | 31,311  | 13,409          | 30,311  | 13,925          | 32,201  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 5,203           | 7,232   | 3,530           | 5,329   | 3,695           | 7,523   |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 6,377           | 20,669  | 3,557           | 18,733  | 3,733           | 18,684  |
| 27 - Manufacture of electrical equipment                                                                                             | 18,091          | 51,362  | 11,733          | 42,166  | 11,967          | 43,350  |
| 28 - Manufacture of machinery and equipment                                                                                          | 10,518          | 15,385  | 7,330           | 14,572  | 7,533           | 16,408  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 14,450          | 64,016  | 8,809           | 62,012  | 8,886           | 70,368  |
| 30 - Manufacture of other transport equipment                                                                                        | 5,437           | 7,593   | 2,159           | 9,898   | 2,218           | 12,397  |
| 31 - Manufacture of furniture                                                                                                        | 4,490           | 1,976   | 3,178           | 2,111   | 3,293           | 2,238   |
| 32 - Other manufacturing                                                                                                             | 43,290          | 117,777 | 43,906          | 99,089  | 44,330          | 116,938 |
| Manufacture of jewellery and related articles                                                                                        | 4,046           | 2,840   | 3,482           | 2,523   | 2,743           | 1,489   |
| Manufacture of imitation jewellery and related articles                                                                              | 387             | 264     | 365             | 129     | 734             | 1,676   |
| Manufacture of musical instruments                                                                                                   | 658             | 2,921   | 650             | 1,935   | 667             | 1,769   |
| Manufacture of sports goods                                                                                                          | 7,643           | 28,834  | 8,449           | 28,574  | 8,787           | 33,266  |
| Manufacture of games and toys                                                                                                        | 141             | 160     | 122             | 172     | 127             | 132     |
| Manufacture of medical and dental instruments and supplies                                                                           | 5,889           | 12,120  | 4,742           | 10,944  | 4,968           | 12,965  |
| Manufacture of Handicrafts                                                                                                           | 444             | 851     | 455             | 421     | 488             | 456     |
| Other manufacturing n.e.c.                                                                                                           | 24,082          | 69,786  | 25,641          | 54,391  | 25,816          | 65,183  |
| 33 - Repair and installation of machinery and equipment                                                                              | 3,124           | 3,975   | 3,362           | 4,567   | 3,622           | 3,982   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 15,446          | 644,714 | 7,153           | 730,082 | 8,484           | 569,501 |
| Electric power generation, transmission and distribution                                                                             | 8,081           | 547,252 | 4,864           | 707,448 | 5,897           | 543,465 |
| a) Hydal                                                                                                                             | 3,270           | 39,565  | 489             | 28,666  | 495             | 48,599  |
| b) Thermal                                                                                                                           | 534             | 18,548  | 468             | 65,785  | 442             | 8,612   |
| c) Coal Based                                                                                                                        | 155             | 230,420 | 161             | 357,071 | 171             | 277,209 |
| d) Wind                                                                                                                              | 486             | 16,982  | 491             | 19,418  | 483             | 18,682  |
| e) Solar                                                                                                                             | 1,101           | 12,525  | 1,331           | 8,368   | 1,608           | 16,661  |
| f) Other                                                                                                                             | 2,535           | 229,213 | 1,924           | 228,140 | 2,698           | 173,703 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 6,349           | 96,546  | 1,258           | 21,634  | 1,545           | 24,696  |
| Steam and air conditioning supply                                                                                                    | 1,016           | 916     | 1,031           | 1,000   | 1,042           | 1,341   |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 3,854           | 4,842   | 3,206           | 5,700   | 3,342           | 7,297   |
| 36 - Water collection, treatment and supply                                                                                          | 2,371           | 593     | 1,103           | 735     | 1,146           | 2,472   |
| 37 - Sewerage                                                                                                                        | 202             | 81      | 182             | 338     | 190             | 201     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 1,044           | 3,457   | 1,677           | 4,535   | 1,754           | 4,531   |
| 39 - Remediation activities and other waste management services                                                                      | 237             | 712     | 244             | 93      | 252             | 93      |
| F. Construction                                                                                                                      | 194,611         | 385,060 | 154,975         | 308,647 | 151,484         | 401,798 |
| 41 - Construction of buildings                                                                                                       | 94,719          | 147,888 | 71,446          | 104,862 | 69,776          | 140,027 |
| 42 - Civil engineering                                                                                                               | 69,703          | 182,904 | 56,169          | 159,338 | 56,743          | 201,668 |
| 43 - Specialized construction activities                                                                                             | 30,189          | 54,268  | 27,360          | 44,447  | 24,965          | 60,103  |

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

| Category of Deposit Holder                                                                                      | Jun-24 R          |                   | Mar-25             |                   | Jun-25 P           |                   |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                 | No. of Accounts   | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 905,828           | 624,601           | 924,881            | 627,147           | 933,307            | 667,717           |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 36,533            | 37,053            | 35,380             | 37,661            | 35,611             | 39,504            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 362,289           | 327,060           | 307,655            | 310,228           | 297,691            | 323,613           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 507,006           | 260,488           | 581,846            | 279,257           | 600,005            | 304,600           |
| H. Transportation and storage                                                                                   | 39,782            | 381,076           | 34,804             | 307,782           | 35,470             | 279,791           |
| 49 - Land transport and transport via pipelines                                                                 | 22,636            | 30,415            | 20,058             | 33,727            | 20,020             | 31,491            |
| 50 - Water transport                                                                                            | 1,107             | 55,997            | 1,082              | 62,923            | 1,172              | 56,255            |
| 51 - Air transport                                                                                              | 1,687             | 162,683           | 1,243              | 111,127           | 1,287              | 94,181            |
| 52 - Warehousing and support activities for transportation                                                      | 11,367            | 127,533           | 11,132             | 90,809            | 11,640             | 92,470            |
| 53 - Courier activities other than national post activities                                                     | 2,985             | 4,448             | 1,289              | 9,197             | 1,351              | 5,394             |
| I. Accommodation and food service activities                                                                    | 22,882            | 21,001            | 16,877             | 23,319            | 17,479             | 23,800            |
| 55 - Accommodation                                                                                              | 7,928             | 7,053             | 4,085              | 8,692             | 4,167              | 8,435             |
| 56 - Food and beverage service activities                                                                       | 14,954            | 13,948            | 12,792             | 14,627            | 13,312             | 15,366            |
| J. Information and communication                                                                                | 77,326            | 189,484           | 34,184             | 186,752           | 36,690             | 184,024           |
| 58 - Publishing activities                                                                                      | 7,657             | 17,820            | 4,957              | 16,167            | 5,068              | 17,064            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 4,058             | 1,118             | 975                | 961               | 1,050              | 1,396             |
| 60 - Programming and broadcasting activities                                                                    | 1,188             | 1,623             | 1,178              | 1,836             | 1,200              | 2,178             |
| 61 - Telecommunications                                                                                         | 13,510            | 92,331            | 9,495              | 101,368           | 10,070             | 89,253            |
| 62 - Computer programming, consultancy and related activities                                                   | 13,947            | 52,819            | 11,674             | 47,023            | 12,909             | 53,455            |
| 63 - Information service activities                                                                             | 36,966            | 23,772            | 5,905              | 19,398            | 6,393              | 20,678            |
| K. Real estate activities                                                                                       | 71,984            | 73,955            | 42,414             | 53,399            | 39,510             | 59,407            |
| L. Professional, scientific and technical activities                                                            | 54,513            | 98,641            | 41,864             | 105,788           | 42,851             | 109,521           |
| 69 - Legal and accounting activities                                                                            | 10,384            | 9,939             | 11,074             | 9,911             | 11,305             | 10,886            |
| 70 - Activities of head offices; management consultancy activities                                              | 4,911             | 14,356            | 4,967              | 14,771            | 5,053              | 14,071            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 5,261             | 16,789            | 4,847              | 14,942            | 5,078              | 14,677            |
| 72 - Scientific research and development                                                                        | 1,177             | 3,195             | 1,104              | 2,319             | 1,154              | 3,189             |
| 73 - Advertising and market research                                                                            | 5,002             | 11,326            | 4,635              | 11,043            | 4,788              | 11,046            |
| 74 - Other professional, scientific and technical activities                                                    | 26,911            | 41,598            | 14,408             | 51,554            | 14,607             | 53,850            |
| 75 - Veterinary activities                                                                                      | 867               | 1,438             | 829                | 1,248             | 866                | 1,801             |
| M. Administrative and support service activities                                                                | 93,133            | 84,884            | 80,691             | 94,509            | 75,445             | 121,520           |
| 77 - Rental and leasing activities                                                                              | 3,096             | 2,351             | 3,094              | 1,914             | 3,154              | 2,531             |
| 78 - Employment activities                                                                                      | 1,189             | 1,434             | 1,351              | 1,883             | 1,427              | 2,447             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 24,554            | 18,676            | 23,898             | 25,067            | 23,305             | 26,453            |
| 80 - Security and investigation activities                                                                      | 3,610             | 2,659             | 1,332              | 2,395             | 1,388              | 3,422             |
| 81 - Services to buildings and landscape activities                                                             | 4,426             | 5,279             | 4,356              | 4,493             | 4,439              | 11,240            |
| 82 - Office administrative, office support and other business support activities                                | 56,258            | 54,486            | 46,660             | 58,758            | 41,732             | 75,425            |
| N. Education                                                                                                    | 343,966           | 97,844            | 46,791             | 108,999           | 48,242             | 102,520           |
| O. Human health and social work activities                                                                      | 23,431            | 63,093            | 15,487             | 73,003            | 16,592             | 73,974            |
| 86 - Human health activities                                                                                    | 18,585            | 44,832            | 11,250             | 55,951            | 11,924             | 56,655            |
| 87 - Residential care activities                                                                                | 654               | 436               | 378                | 1,311             | 381                | 1,286             |
| 88 - Social work activities with and without accommodation                                                      | 4,192             | 17,825            | 3,859              | 15,741            | 4,287              | 16,034            |
| P. Arts, entertainment and recreation                                                                           | 2,379             | 2,188             | 2,356              | 1,606             | 2,529              | 2,158             |
| Q. Other service activities                                                                                     | 1,131,374         | 413,400           | 996,356            | 393,887           | 963,296            | 444,418           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 452,824           | 417,980           | 70,122             | 404,036           | 69,692             | 425,758           |
| A. Private Trusts and Non-profit Organizations                                                                  | 339,564           | 275,848           | 28,179             | 247,049           | 27,425             | 261,241           |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 113,260           | 142,132           | 41,943             | 156,988           | 42,267             | 164,517           |
| VI. PERSONAL                                                                                                    | 82,375,128        | 10,652,180        | 142,245,626        | 11,195,038        | 144,080,978        | 11,527,203        |
| A. Salaried persons                                                                                             | 24,641,972        | 3,217,781         | 23,388,469         | 3,438,217         | 22,349,684         | 3,287,416         |
| B. Self employed                                                                                                | 21,355,147        | 4,288,698         | 18,545,860         | 4,451,363         | 19,205,510         | 4,956,250         |
| C. Other Personal                                                                                               | 36,378,009        | 3,145,701         | 100,311,297        | 3,305,458         | 102,525,784        | 3,283,538         |
| VII. OTHER                                                                                                      | 219,245           | 70,929            | 17,361             | 31,649            | 6,223              | 30,816            |
| <b>Total</b>                                                                                                    | <b>89,363,340</b> | <b>22,912,722</b> | <b>147,865,670</b> | <b>22,832,020</b> | <b>149,670,882</b> | <b>24,858,520</b> |

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

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

| Category of Deposit Holder                                            | Jun-24 R           |           | Mar-25             |           | Jun-25 P           |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
|                                                                       |                    |           |                    |           |                    |           |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | 447,568            | 274,214   | 525,391            | 322,578   | 586,348            | 389,783   |
| 1) Official                                                           | 165,655            | 101,617   | 61,529             | 66,880    | 67,157             | 70,006    |
| 2) Business                                                           | 22,533             | 56,029    | 16,324             | 58,450    | 17,236             | 60,045    |
| 3) Personal                                                           | 259,367            | 116,440   | 447,538            | 197,249   | 501,936            | 259,442   |
| 4) Trust Funds and Non Profit Organizations                           | 13                 | 128       | -                  | -         | 19                 | 291       |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 15,419,107         | 6,993,969 | 18,527,529         | 7,908,762 | 21,419,051         | 9,292,029 |
| <b>I. GOVERNMENT</b>                                                  | 68,855             | 294,173   | 58,505             | 388,739   | 70,432             | 394,607   |
| A. Federal Government                                                 | 26,095             | 177,192   | 12,620             | 206,152   | 16,089             | 187,099   |
| B. Provincial Governments                                             | 35,531             | 88,302    | 38,166             | 139,258   | 45,043             | 168,509   |
| C. Local Bodies                                                       | 7,229              | 28,680    | 7,719              | 43,329    | 9,300              | 38,999    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 4,038              | 165,834   | 2,644              | 109,227   | 3,278              | 185,864   |
| Agriculture, hunting and forestry                                     | 4                  | 1         | 3                  | 1         | 3                  | 1         |
| Services                                                              | 90                 | 13,077    | 87                 | 14,500    | 83                 | 15,576    |
| Utilities                                                             | 2,047              | 93,593    | 1,102              | 54,966    | 1,210              | 58,916    |
| Transport, storage and communications                                 | 1,324              | 16,106    | 1,141              | 15,045    | 1,164              | 11,735    |
| Manufacturing                                                         | 132                | 21,126    | 126                | 7,495     | 120                | 18,646    |
| Mining and Quarrying                                                  | 67                 | 12,630    | 41                 | 3,178     | 43                 | 14,464    |
| Construction                                                          | 8                  | 1,492     | 9                  | 737       | 18                 | 55,729    |
| Commerce and Trade                                                    | 51                 | 7,425     | 63                 | 9,310     | 90                 | 8,619     |
| Others                                                                | 315                | 384       | 72                 | 3,996     | 547                | 2,177     |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 12,507             | 648,948   | 9,668              | 558,824   | 9,761              | 841,201   |
| Mutual Funds and AMCs                                                 | 2,955              | 434,985   | 2,367              | 316,870   | 2,393              | 593,539   |
| Insurance & Pension Funds                                             | 2,568              | 51,727    | 2,048              | 88,396    | 2,101              | 48,604    |
| MFIs and DFIs                                                         | 251                | 4,550     | 113                | 3,578     | 117                | 4,754     |
| Stock Exchange & Brokerage Houses                                     | 4,344              | 23,504    | 3,351              | 64,647    | 3,369              | 56,554    |
| Modarabas                                                             | 387                | 4,557     | 353                | 5,855     | 360                | 5,300     |
| Other NBFIs                                                           | 2,002              | 129,623   | 1,436              | 79,476    | 1,421              | 132,450   |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 2,305,849          | 1,994,294 | 2,448,887          | 2,125,131 | 2,734,201          | 2,518,232 |
| A. Agriculture, forestry and fishing                                  | 164,295            | 60,598    | 196,323            | 90,164    | 320,191            | 121,679   |
| 1. Crop and animal production, hunting and related service activities | 162,452            | 58,789    | 194,288            | 88,701    | 318,065            | 119,518   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 57,822             | 21,509    | 62,647             | 22,399    | 142,197            | 46,955    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 18,140             | 5,240     | 21,465             | 13,469    | 21,947             | 12,646    |
| Growing of other fruits, vegetables and crops                         | 24,109             | 6,974     | 27,032             | 8,554     | 49,226             | 12,841    |
| Raising of livestock and other related activities                     | 48,993             | 19,606    | 67,230             | 33,603    | 84,682             | 35,873    |
| Other agricultural support activities                                 | 13,323             | 5,409     | 15,845             | 10,606    | 19,939             | 11,168    |
| Hunting, trapping and related service activities                      | 65                 | 51        | 69                 | 69        | 74                 | 34        |
| 02 - Forestry and logging                                             | 274                | 140       | 317                | 113       | 328                | 124       |
| 03 - Fishing and aquaculture                                          | 1,569              | 1,670     | 1,718              | 1,350     | 1,798              | 2,036     |
| B. Mining and quarrying                                               | 5,221              | 32,828    | 5,760              | 32,935    | 5,974              | 32,461    |
| 05 - Mining of coal and lignite                                       | 1,435              | 1,762     | 1,518              | 1,896     | 1,521              | 1,952     |
| 06 - Extraction of crude petroleum and natural gas                    | 1,164              | 16,635    | 1,278              | 17,835    | 1,280              | 17,060    |
| 07 - Mining of metal ores                                             | 398                | 4,187     | 508                | 1,323     | 515                | 1,192     |
| 08-Other mining and quarrying                                         | 1,746              | 10,020    | 1,977              | 11,719    | 2,157              | 12,052    |
| 09 - Mining support service activities                                | 478                | 223       | 479                | 161       | 501                | 205       |
| C. Manufacturing                                                      | 218,925            | 511,313   | 214,854            | 500,144   | 240,950            | 611,154   |
| 10 - Manufacture of food products                                     | 42,718             | 85,628    | 31,737             | 95,418    | 36,774             | 97,660    |
| 11 - Manufacture of beverages                                         | 2,848              | 11,214    | 1,410              | 19,487    | 10,810             | 27,468    |
| 12 - Manufacture of tobacco products                                  | 66                 | 485       | 70                 | 484       | 73                 | 802       |
| 13 - Manufacture of textiles                                          | 26,845             | 75,068    | 29,887             | 83,969    | 31,454             | 93,112    |
| Preparation and spinning of textile fibres                            | 5,468              | 13,662    | 6,072              | 14,440    | 6,385              | 18,730    |
| Weaving of textiles                                                   | 4,100              | 8,094     | 3,707              | 9,404     | 3,831              | 9,668     |
| Finishing of textiles                                                 | 3,366              | 7,557     | 4,622              | 8,861     | 4,814              | 9,076     |
| Manufacture of knitted and crocheted fabrics                          | 1,491              | 5,603     | 1,833              | 7,017     | 1,998              | 6,198     |
| Manufacture of made-up textile articles, except apparel               | 4,543              | 9,306     | 4,658              | 11,573    | 4,965              | 12,301    |
| Manufacture of carpets and rugs                                       | 544                | 247       | 339                | 312       | 351                | 219       |
| Manufacture of other textiles n.e.c.                                  | 7,333              | 30,598    | 8,656              | 32,362    | 9,110              | 36,920    |
| 14 - Manufacture of wearing apparel                                   | 11,497             | 28,479    | 14,736             | 30,045    | 16,151             | 30,012    |
| 15 - Manufacture of leather and related products                      | 7,017              | 11,309    | 7,965              | 12,126    | 8,328              | 11,200    |

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

| Category of Deposit Holder                                                                                                           | Jun-24 R           |         | Mar-25             |         | Jun-25 P           |         |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                                      | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 1,381              | 1,750   | 1,570              | 1,603   | 1,647              | 2,245   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 506                | 1,042   | 598                | 898     | 657                | 880     |
| Manufacture of footwear                                                                                                              | 5,130              | 8,516   | 5,797              | 9,626   | 6,024              | 8,075   |
| a. Leather wear                                                                                                                      | 4,062              | 6,580   | 4,260              | 7,623   | 4,416              | 6,158   |
| b. Rubber and Plastic wear                                                                                                           | 1,068              | 1,936   | 1,537              | 2,003   | 1,608              | 1,917   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 2,581              | 1,402   | 2,685              | 2,006   | 2,905              | 2,031   |
| 17 - Manufacture of paper and paper products                                                                                         | 2,534              | 2,458   | 2,094              | 2,312   | 2,215              | 2,581   |
| 18 - Printing and reproduction of recorded media                                                                                     | 8,108              | 11,146  | 10,104             | 11,601  | 10,816             | 11,454  |
| Printing and other service activities related to printing                                                                            | 7,822              | 10,959  | 9,783              | 11,432  | 10,472             | 11,187  |
| Reproduction of recorded media                                                                                                       | 286                | 187     | 321                | 169     | 344                | 267     |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 1,163              | 36,708  | 1,268              | 42,618  | 1,315              | 62,976  |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 18,110             | 45,461  | 19,940             | 35,785  | 20,755             | 36,471  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 7,147              | 15,927  | 4,906              | 20,007  | 4,993              | 22,919  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 12,822             | 9,668   | 12,817             | 12,297  | 13,234             | 12,238  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 5,742              | 10,620  | 5,646              | 13,257  | 6,460              | 17,283  |
| 24 - Manufacture of basic metals                                                                                                     | 12,369             | 23,859  | 9,536              | 16,492  | 10,425             | 22,705  |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                                         | 2,788              | 3,342   | 2,770              | 3,735   | 2,912              | 4,327   |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 4,443              | 10,346  | 5,037              | 8,778   | 5,347              | 18,520  |
| 27 - Manufacture of electrical equipment                                                                                             | 7,952              | 17,283  | 7,582              | 13,611  | 8,241              | 30,372  |
| 28 - Manufacture of machinery and equipment                                                                                          | 7,101              | 43,578  | 7,913              | 9,558   | 8,318              | 12,938  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 6,340              | 25,858  | 4,524              | 26,596  | 4,698              | 43,379  |
| 30 - Manufacture of other transport equipment                                                                                        | 2,120              | 3,959   | 1,309              | 3,756   | 1,359              | 6,802   |
| 31 - Manufacture of furniture                                                                                                        | 2,921              | 1,673   | 3,267              | 1,884   | 3,609              | 1,913   |
| 32. Other manufacturing                                                                                                              | 22,317             | 34,544  | 25,783             | 33,000  | 27,707             | 40,161  |
| Manufacture of jewellery and related articles                                                                                        | 3,085              | 1,508   | 3,568              | 1,697   | 3,716              | 1,307   |
| Manufacture of imitation jewellery and related articles                                                                              | 209                | 85      | 268                | 180     | 302                | 138     |
| Manufacture of musical instruments                                                                                                   | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of sports goods                                                                                                          | 5,863              | 11,701  | 7,321              | 10,988  | 7,717              | 12,607  |
| Manufacture of games and toys                                                                                                        | 52                 | 119     | 67                 | 50      | 74                 | 70      |
| Manufacture of medical and dental instruments and supplies                                                                           | 1,568              | 2,421   | 1,637              | 2,387   | 1,930              | 3,147   |
| Manufacture of Handicrafts                                                                                                           | 471                | 367     | 651                | 432     | 698                | 552     |
| Other manufacturing n.e.c.                                                                                                           | 11,069             | 18,343  | 12,271             | 17,267  | 13,270             | 22,340  |
| 33 - Repair and installation of machinery and equipment                                                                              | 1,376              | 1,297   | 1,868              | 1,320   | 2,051              | 1,829   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 5,822              | 63,229  | 3,509              | 50,519  | 3,724              | 41,312  |
| Electric power generation, transmission and distribution                                                                             | 3,891              | 58,090  | 2,622              | 48,247  | 2,826              | 38,178  |
| a) Hydal                                                                                                                             | 1,169              | 4,190   | 440                | 934     | 376                | 1,050   |
| b) Thermal                                                                                                                           | 84                 | 9,044   | 94                 | 5,427   | 106                | 4,349   |
| c) Coal Based                                                                                                                        | 128                | 7,716   | 138                | 3,097   | 144                | 3,055   |
| d) Wind                                                                                                                              | 20                 | 340     | 25                 | 375     | 32                 | 59      |
| e) Solar                                                                                                                             | 599                | 2,950   | 927                | 3,677   | 980                | 3,622   |
| f) Other                                                                                                                             | 1,891              | 33,850  | 998                | 34,738  | 1,188              | 26,043  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 1,763              | 4,670   | 695                | 1,766   | 698                | 2,552   |
| Steam and air conditioning supply                                                                                                    | 168                | 469     | 192                | 506     | 200                | 583     |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 6,409              | 6,229   | 7,566              | 5,745   | 7,868              | 6,885   |
| 36 - Water collection, treatment and supply                                                                                          | 1,269              | 407     | 1,265              | 1,067   | 1,349              | 1,060   |
| 37 - Sewerage                                                                                                                        | 2,357              | 1,182   | 3,026              | 647     | 3,133              | 729     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 2,497              | 3,790   | 2,962              | 3,700   | 3,099              | 4,781   |
| 39 - Remediation activities and other waste management services                                                                      | 286                | 850     | 313                | 331     | 287                | 315     |
| F. Construction                                                                                                                      | 93,471             | 121,688 | 91,632             | 113,468 | 94,842             | 160,094 |
| 41 - Construction of buildings                                                                                                       | 48,460             | 67,247  | 44,741             | 64,435  | 46,990             | 83,951  |
| 42 - Civil engineering                                                                                                               | 34,503             | 45,356  | 36,218             | 40,675  | 36,983             | 64,626  |
| 43 - Specialized construction activities                                                                                             | 10,508             | 9,085   | 10,673             | 8,358   | 10,869             | 11,517  |

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

| Category of Deposit Holder                                                                                      | Jun-24 R           |                  | Mar-25             |                  | Jun-25 P           |                  |
|-----------------------------------------------------------------------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                                                                                 | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
|                                                                                                                 |                    |                  |                    |                  |                    |                  |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 1,027,175          | 538,613          | 1,194,571          | 636,739          | 1,257,492          | 720,935          |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 34,712             | 19,945           | 37,931             | 24,421           | 41,193             | 26,765           |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 133,834            | 83,316           | 129,018            | 87,401           | 141,254            | 102,214          |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 858,629            | 435,352          | 1,027,622          | 524,917          | 1,075,045          | 591,957          |
| H. Transportation and storage                                                                                   | 34,900             | 80,551           | 38,455             | 96,241           | 39,752             | 120,184          |
| 49 - Land transport and transport via pipelines                                                                 | 19,720             | 15,742           | 21,086             | 18,581           | 21,526             | 27,617           |
| 50 - Water transport                                                                                            | 830                | 8,656            | 912                | 8,250            | 931                | 8,918            |
| 51 - Air transport                                                                                              | 1,827              | 6,738            | 1,703              | 8,214            | 1,837              | 12,540           |
| 52 - Warehousing and support activities for transportation                                                      | 10,919             | 44,316           | 13,611             | 54,612           | 14,201             | 58,780           |
| 53 - Courier activities other than national post activities                                                     | 1,604              | 5,099            | 1,143              | 6,584            | 1,257              | 12,329           |
| I. Accommodation and food service activities                                                                    | 21,866             | 13,997           | 24,147             | 14,257           | 25,892             | 16,158           |
| 55 - Accommodation                                                                                              | 5,693              | 3,891            | 5,064              | 4,731            | 5,453              | 5,257            |
| 56 - Food and beverage service activities                                                                       | 16,173             | 10,106           | 19,083             | 9,526            | 20,439             | 10,902           |
| J. Information and communication                                                                                | 36,462             | 67,838           | 40,484             | 84,053           | 43,787             | 107,883          |
| 58 - Publishing activities                                                                                      | 5,684              | 6,881            | 6,284              | 14,551           | 6,868              | 18,722           |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                  | -                | -                  | -                | -                  | -                |
| 60 - Programming and broadcasting activities                                                                    | 306                | 706              | 310                | 437              | 320                | 360              |
| 61 - Telecommunications                                                                                         | 11,111             | 18,936           | 12,034             | 25,686           | 12,916             | 36,755           |
| 62 - Computer programming, consultancy and related activities                                                   | 13,847             | 33,112           | 16,425             | 32,645           | 17,927             | 39,965           |
| 63 - Information service activities                                                                             | 5,514              | 8,203            | 5,431              | 10,732           | 5,756              | 12,080           |
| K. Real estate activities                                                                                       | 84,718             | 91,923           | 85,077             | 87,513           | 85,567             | 86,820           |
| L. Professional, scientific and technical activities                                                            | 25,401             | 65,070           | 31,361             | 73,988           | 34,713             | 90,943           |
| 69 - Legal and accounting activities                                                                            | 8,680              | 10,396           | 10,152             | 12,384           | 10,534             | 13,324           |
| 70 - Activities of head offices; management consultancy activities                                              | 756                | 1,533            | 879                | 2,038            | 927                | 1,960            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 4,833              | 10,650           | 5,875              | 19,935           | 6,140              | 20,391           |
| 72 - Scientific research and development                                                                        | 1,562              | 11,010           | 1,489              | 3,173            | 1,507              | 3,655            |
| 73 - Advertising and market research                                                                            | 5,071              | 3,598            | 6,648              | 4,409            | 7,603              | 4,472            |
| 74 - Other professional, scientific and technical activities                                                    | 3,947              | 27,431           | 5,026              | 31,198           | 6,667              | 46,566           |
| 75 - Veterinary activities                                                                                      | 552                | 452              | 1,292              | 850              | 1,335              | 575              |
| M. Administrative and support service activities                                                                | 61,971             | 52,476           | 66,627             | 52,248           | 67,878             | 55,401           |
| 77 - Rental and leasing activities                                                                              | 4,365              | 2,499            | 5,051              | 3,092            | 5,268              | 3,108            |
| 78 - Employment activities                                                                                      | 389                | 1,149            | 437                | 1,565            | 462                | 870              |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 16,051             | 14,531           | 18,789             | 15,610           | 19,791             | 16,130           |
| 80 - Security and investigation activities                                                                      | 1,380              | 1,716            | 958                | 1,968            | 978                | 2,237            |
| 81 - Services to buildings and landscape activities                                                             | 1,418              | 1,607            | 1,701              | 1,252            | 1,725              | 1,780            |
| 82 - Office administrative, office support and other business support activities                                | 38,368             | 30,974           | 39,691             | 28,761           | 39,654             | 31,277           |
| N. Education                                                                                                    | 144,781            | 35,399           | 35,636             | 35,084           | 39,212             | 36,003           |
| O. Human health and social work activities                                                                      | 17,359             | 40,048           | 15,925             | 38,022           | 16,481             | 41,717           |
| 86 - Human health activities                                                                                    | 15,707             | 27,586           | 14,372             | 29,615           | 14,950             | 31,693           |
| 87 - Residential care activities                                                                                | 457                | 390              | 478                | 397              | 470                | 318              |
| 88 - Social work activities with and without accommodation                                                      | 1,195              | 12,072           | 1,075              | 8,010            | 1,061              | 9,705            |
| P. Arts, entertainment and recreation                                                                           | 1,498              | 814              | 1,637              | 4,223            | 1,816              | 1,119            |
| Q. Other service activities                                                                                     | 355,575            | 211,678          | 395,323            | 209,790          | 448,062            | 267,484          |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 28,643             | 319,939          | 21,535             | 312,894          | 22,433             | 332,047          |
| A. Private Trusts and Non-profit Organizations                                                                  | 16,098             | 253,553          | 9,852              | 229,314          | 10,024             | 235,853          |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 12,545             | 66,386           | 11,683             | 83,581           | 12,409             | 96,195           |
| VI. PERSONAL                                                                                                    | 12,987,718         | 3,553,174        | 15,971,139         | 4,397,361        | 18,561,947         | 5,000,701        |
| A. Salaried persons                                                                                             | 5,784,233          | 964,497          | 6,710,392          | 1,233,514        | 7,753,002          | 1,386,092        |
| B. Self employed                                                                                                | 4,474,783          | 1,585,527        | 5,350,330          | 1,916,036        | 5,984,294          | 2,196,068        |
| C. Other Personal                                                                                               | 2,728,702          | 1,003,149        | 3,910,417          | 1,247,811        | 4,824,651          | 1,418,541        |
| VII. OTHER                                                                                                      | 11,497             | 17,608           | 15,151             | 16,586           | 16,999             | 19,377           |
| <b>Total</b>                                                                                                    | <b>15,866,675</b>  | <b>7,268,184</b> | <b>19,052,920</b>  | <b>8,231,340</b> | <b>22,005,399</b>  | <b>9,681,812</b> |

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Category of Deposit Holder                                            | Males              |            | Females            |           | Both Males and Females |           | Others*            |            | Total              |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|-----------|------------------------|-----------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount    | No. of<br>Accounts     | Amount    | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | 1,054,431          | 585,815    | 90,544             | 106,203   | 80,379                 | 156,097   | 17,760             | 160,662    | 1,243,114          | 1,008,777  |
| 1) Official                                                           | 51,410             | 43,743     | 4,933              | 4,674     | 15,450                 | 23,032    | 661                | 25,504     | 72,454             | 96,953     |
| 2) Business                                                           | 13,424             | 20,988     | 1,303              | 2,358     | 2,445                  | 6,419     | 16,984             | 134,392    | 34,156             | 164,157    |
| 3) Personal                                                           | 989,597            | 521,084    | 84,308             | 99,171    | 62,484                 | 126,645   | 87                 | 309        | 1,136,476          | 747,209    |
| 4) Trust Funds and Non Profit Organizations                           | -                  | -          | -                  | -         | -                      | -         | 28                 | 458        | 28                 | 458        |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 118,712,626        | 13,673,939 | 47,927,177         | 3,292,653 | 1,473,383              | 1,348,672 | 2,319,981          | 15,216,290 | 170,433,167        | 33,531,555 |
| <b>I. GOVERNMENT</b>                                                  | -                  | -          | -                  | -         | -                      | -         | 518,235            | 5,221,316  | 518,235            | 5,221,316  |
| A. Federal Government                                                 | -                  | -          | -                  | -         | -                      | -         | 83,328             | 3,164,353  | 83,328             | 3,164,353  |
| B. Provincial Governments                                             | -                  | -          | -                  | -         | -                      | -         | 396,716            | 1,837,843  | 396,716            | 1,837,843  |
| C. Local Bodies                                                       | -                  | -          | -                  | -         | -                      | -         | 38,191             | 219,119    | 38,191             | 219,119    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | -                  | -          | -                  | -         | -                      | -         | 19,237             | 1,996,529  | 19,237             | 1,996,529  |
| Agriculture, hunting and forestry                                     | -                  | -          | -                  | -         | -                      | -         | 51                 | 1,637      | 51                 | 1,637      |
| Services                                                              | -                  | -          | -                  | -         | -                      | -         | 1,225              | 37,065     | 1,225              | 37,065     |
| Utilities                                                             | -                  | -          | -                  | -         | -                      | -         | 8,124              | 794,135    | 8,124              | 794,135    |
| Transport, storage and communications                                 | -                  | -          | -                  | -         | -                      | -         | 4,498              | 112,212    | 4,498              | 112,212    |
| Manufacturing                                                         | -                  | -          | -                  | -         | -                      | -         | 2,615              | 273,303    | 2,615              | 273,303    |
| Mining and Quarrying                                                  | -                  | -          | -                  | -         | -                      | -         | 487                | 390,386    | 487                | 390,386    |
| Construction                                                          | -                  | -          | -                  | -         | -                      | -         | 165                | 102,073    | 165                | 102,073    |
| Commerce and Trade                                                    | -                  | -          | -                  | -         | -                      | -         | 476                | 81,451     | 476                | 81,451     |
| Others                                                                | -                  | -          | -                  | -         | -                      | -         | 1,596              | 204,267    | 1,596              | 204,267    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | -                  | -          | -                  | -         | -                      | -         | 79,173             | 1,748,466  | 79,173             | 1,748,466  |
| Mutual Funds and AMCs                                                 | -                  | -          | -                  | -         | -                      | -         | 4,642              | 1,128,590  | 4,642              | 1,128,590  |
| Insurance & Pension Funds                                             | -                  | -          | -                  | -         | -                      | -         | 17,496             | 211,747    | 17,496             | 211,747    |
| MFIs and DFIs                                                         | -                  | -          | -                  | -         | -                      | -         | 11,191             | 47,585     | 11,191             | 47,585     |
| Stock Exchange & Brokerage Houses                                     | -                  | -          | -                  | -         | -                      | -         | 10,236             | 140,341    | 10,236             | 140,341    |
| Modarabas                                                             | -                  | -          | -                  | -         | -                      | -         | 503                | 13,941     | 503                | 13,941     |
| Other NBFI                                                            | -                  | -          | -                  | -         | -                      | -         | 35,105             | 206,262    | 35,105             | 206,262    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 4,774,730          | 1,477,162  | 572,224            | 196,890   | 114,230                | 115,833   | 1,597,066          | 5,439,457  | 7,058,250          | 7,229,341  |
| <b>A. Agriculture, forestry and fishing</b>                           | 1,673,086          | 137,101    | 125,154            | 16,060    | 25,704                 | 8,051     | 108,279            | 86,898     | 1,932,223          | 248,110    |
| 1. Crop and animal production, hunting and related service activities | 1,670,709          | 135,913    | 125,065            | 15,612    | 25,627                 | 8,028     | 106,257            | 80,259     | 1,927,658          | 239,813    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 949,175            | 75,072     | 75,492             | 9,418     | 10,585                 | 3,447     | 67,028             | 26,239     | 1,102,280          | 114,177    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 123,424            | 6,547      | 6,042              | 393       | 1,107                  | 506       | 1,172              | 8,721      | 131,745            | 16,167     |
| Growing of other fruits, vegetables and crops                         | 350,688            | 18,497     | 22,867             | 2,442     | 10,408                 | 1,222     | 18,032             | 12,848     | 401,995            | 35,010     |
| Raising of livestock and other related activities                     | 200,636            | 28,747     | 18,240             | 2,884     | 2,106                  | 1,755     | 10,810             | 22,261     | 231,792            | 55,647     |
| Other agricultural support activities                                 | 46,718             | 7,031      | 2,416              | 448       | 1,412                  | 1,094     | 9,068              | 10,130     | 59,614             | 18,704     |
| Hunting, trapping and related service activities                      | 68                 | 18         | 8                  | 27        | 9                      | 3         | 147                | 59         | 232                | 107        |
| 02 - Forestry and logging                                             | 267                | 76         | 13                 | 1         | 17                     | 13        | 471                | 386        | 768                | 475        |
| 03 - Fishing and aquaculture                                          | 2,110              | 1,112      | 76                 | 447       | 60                     | 9         | 1,551              | 6,253      | 3,797              | 7,822      |
| <b>B. Mining and quarrying</b>                                        | 4,703              | 5,056      | 227                | 381       | 364                    | 996       | 16,909             | 379,896    | 22,203             | 386,329    |
| 05 - Mining of coal and lignite                                       | 823                | 900        | 52                 | 90        | 44                     | 111       | 4,622              | 168,557    | 5,541              | 169,658    |
| 06 - Extraction of crude petroleum and natural gas                    | 1,080              | 1,192      | 63                 | 140       | 106                    | 151       | 7,265              | 159,741    | 8,514              | 161,225    |
| 07 - Mining of metal ores                                             | 419                | 555        | 13                 | 3         | 25                     | 265       | 889                | 25,914     | 1,346              | 26,737     |
| 08-Other mining and quarrying                                         | 1,927              | 2,301      | 93                 | 147       | 159                    | 459       | 3,586              | 24,313     | 5,765              | 27,220     |
| 09 - Mining support service activities                                | 454                | 108        | 6                  | 0         | 30                     | 10        | 547                | 1,371      | 1,037              | 1,488      |
| <b>C. Manufacturing</b>                                               | 219,059            | 173,849    | 23,693             | 23,890    | 15,146                 | 29,424    | 304,119            | 1,567,356  | 562,017            | 1,794,518  |
| 10 - Manufacture of food products                                     | 47,140             | 32,469     | 2,847              | 4,376     | 4,676                  | 11,096    | 50,073             | 270,760    | 104,736            | 318,702    |
| 11 - Manufacture of beverages                                         | 6,381              | 2,316      | 4,411              | 651       | 275                    | 1,819     | 2,486              | 49,245     | 13,553             | 54,031     |
| 12 - Manufacture of tobacco products                                  | 126                | 54         | 6                  | 0         | 46                     | 1,268     | 594                | 28,308     | 772                | 29,630     |
| 13 - Manufacture of textiles                                          | 22,540             | 20,850     | 3,223              | 4,758     | 2,629                  | 2,127     | 47,506             | 256,717    | 75,898             | 284,452    |
| Preparation and spinning of textile fibres                            | 5,216              | 3,737      | 649                | 556       | 1,308                  | 864       | 14,617             | 101,652    | 21,790             | 106,809    |
| Weaving of textiles                                                   | 3,168              | 2,718      | 264                | 563       | 373                    | 623       | 6,855              | 19,482     | 10,660             | 23,385     |
| Finishing of textiles                                                 | 3,900              | 2,265      | 410                | 182       | 587                    | 313       | 5,877              | 36,705     | 10,774             | 39,464     |
| Manufacture of knitted and crocheted fabrics                          | 1,135              | 999        | 298                | 422       | 83                     | 84        | 2,630              | 16,941     | 4,146              | 18,447     |
| Manufacture of made-up textile articles, except apparel               | 3,333              | 3,917      | 629                | 718       | 82                     | 41        | 6,612              | 27,909     | 10,656             | 32,584     |
| Manufacture of carpets and rugs                                       | 379                | 236        | 30                 | 9         | 24                     | 3         | 522                | 1,332      | 955                | 1,579      |
| Manufacture of other textiles n.e.c.                                  | 5,409              | 6,977      | 943                | 2,309     | 172                    | 201       | 10,393             | 52,697     | 16,917             | 62,183     |
| 14 - Manufacture of wearing apparel                                   | 10,348             | 7,185      | 4,635              | 2,952     | 591                    | 555       | 11,060             | 56,117     | 26,634             | 66,808     |
| 15 - Manufacture of leather and related products                      | 5,904              | 5,879      | 816                | 1,190     | 254                    | 269       | 7,030              | 15,130     | 14,004             | 22,469     |

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Category of Deposit Holder                                     | Males              |        | Females            |        | Both Males and Females |        | Others*            |         | Total              |         |
|----------------------------------------------------------------|--------------------|--------|--------------------|--------|------------------------|--------|--------------------|---------|--------------------|---------|
|                                                                | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of f      | 1,137              | 1,345  | 277                | 187    | 85                     | 88     | 1,742              | 4,308   | 3,241              | 5,928   |
| Manufacture of luggage, handbags and the like,                 |                    |        |                    |        |                        |        |                    |         |                    |         |
| saddlery and harness                                           | 627                | 501    | 65                 | 199    | 74                     | 103    | 1,094              | 2,571   | 1,860              | 3,374   |
| Manufacture of footwear                                        | 4,140              | 4,034  | 474                | 805    | 95                     | 78     | 4,194              | 8,251   | 8,903              | 13,167  |
| a. Leather wear                                                | 2,855              | 2,274  | 355                | 731    | 73                     | 55     | 3,424              | 7,451   | 6,707              | 10,511  |
| b. Rubber and Plastic wear                                     | 1,285              | 1,760  | 119                | 74     | 22                     | 23     | 770                | 799     | 2,196              | 2,656   |
| 16 - Manufacture of wood and of products of wood and           |                    |        |                    |        |                        |        |                    |         |                    |         |
| cork, except furniture; manufacture of articles of straw and   |                    |        |                    |        |                        |        |                    |         |                    |         |
| plaiting materials                                             | 2,714              | 1,336  | 212                | 112    | 109                    | 88     | 2,240              | 2,555   | 5,275              | 4,091   |
| 17 - Manufacture of paper and paper products                   | 12,799             | 688    | 95                 | 39     | 119                    | 127    | 5,032              | 12,016  | 18,045             | 12,870  |
| 18 - Printing and reproduction of recorded media               | 10,521             | 6,538  | 893                | 865    | 692                    | 462    | 7,933              | 14,903  | 20,039             | 22,769  |
| Printing and other service activities related to printing      | 10,319             | 6,459  | 874                | 860    | 594                    | 409    | 7,410              | 13,295  | 19,197             | 21,023  |
| Reproduction of recorded media                                 | 202                | 79     | 19                 | 5      | 98                     | 53     | 523                | 1,608   | 842                | 1,746   |
| 19 - Manufacture of coke and refined petroleum products        | 736                | 20,257 | 53                 | 29     | 125                    | 136    | 8,783              | 166,347 | 9,697              | 186,769 |
| 20 - Manufacture of chemicals and chemical products            | 6,439              | 6,111  | 793                | 1,255  | 664                    | 740    | 31,941             | 113,552 | 39,837             | 121,658 |
| 21 - Manufacture of basic pharmaceutical products and          |                    |        |                    |        |                        |        |                    |         |                    |         |
| pharmaceutical preparations                                    | 2,230              | 3,337  | 326                | 786    | 660                    | 1,056  | 10,623             | 86,974  | 13,839             | 92,153  |
| 22 - Manufacture of rubber and plastics products               | 4,147              | 3,655  | 390                | 795    | 193                    | 293    | 15,278             | 26,138  | 20,008             | 30,881  |
| 23 - Manufacture of other non-metallic mineral products        | 14,638             | 4,158  | 321                | 346    | 334                    | 910    | 6,518              | 34,783  | 21,811             | 40,197  |
| 24 - Manufacture of basic metals                               | 8,390              | 6,992  | 576                | 1,218  | 492                    | 1,096  | 14,892             | 45,599  | 24,350             | 54,907  |
| 25. Manufacture of fabricated metal products, except           |                    |        |                    |        |                        |        |                    |         |                    |         |
| machinery and equipment                                        | 2,845              | 2,127  | 198                | 164    | 153                    | 120    | 3,411              | 9,439   | 6,607              | 11,850  |
| 26 - Manufacture of computer, electronic and optical           | 4,663              | 3,017  | 442                | 719    | 254                    | 247    | 3,721              | 33,220  | 9,080              | 37,204  |
| 27 - Manufacture of electrical equipment                       | 7,418              | 5,730  | 440                | 341    | 414                    | 2,216  | 11,936             | 65,436  | 20,208             | 73,722  |
| 28 - Manufacture of machinery and equipment                    | 7,749              | 4,927  | 432                | 447    | 551                    | 397    | 7,119              | 23,574  | 15,851             | 29,346  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | 3,290              | 2,280  | 245                | 406    | 235                    | 463    | 9,814              | 110,598 | 13,584             | 113,747 |
| 30 - Manufacture of other transport equipment                  | 1,044              | 481    | 46                 | 5      | 76                     | 87     | 2,411              | 18,627  | 3,577              | 19,199  |
| 31 - Manufacture of furniture                                  | 3,880              | 1,477  | 207                | 142    | 113                    | 73     | 2,702              | 2,459   | 6,902              | 4,151   |
| 32. Other manufacturing                                        | 31,167             | 31,009 | 1,998              | 2,268  | 1,417                  | 3,766  | 37,455             | 120,056 | 72,037             | 157,099 |
| Manufacture of jewellery and related articles                  | 3,959              | 1,201  | 133                | 123    | 128                    | 105    | 2,239              | 1,368   | 6,459              | 2,797   |
| Manufacture of imitation jewellery and related articles        | 746                | 1,617  | 27                 | 3      | 8                      | 2      | 255                | 191     | 1,036              | 1,814   |
| Manufacture of musical instruments                             | 554                | 307    | 23                 | 1      | 15                     | 73     | 920                | 2,507   | 1,512              | 2,888   |
| Manufacture of sports goods                                    | 8,743              | 15,143 | 756                | 1,215  | 537                    | 2,331  | 6,468              | 27,184  | 16,504             | 45,873  |
| Manufacture of games and toys                                  | 94                 | 95     | 8                  | 0      | 12                     | 18     | 87                 | 90      | 201                | 202     |
| Manufacture of medical and dental instruments and              | 2,035              | 1,967  | 98                 | 104    | 459                    | 776    | 4,306              | 13,264  | 6,898              | 16,112  |
| Manufacture of Handicrafts                                     | 425                | 149    | 299                | 89     | 32                     | 2      | 430                | 768     | 1,186              | 1,008   |
| Other manufacturing n.e.c.                                     | 14,611             | 10,528 | 654                | 734    | 226                    | 459    | 22,750             | 74,683  | 38,241             | 86,405  |
| 33 - Repair and installation of machinery and equipment        | 1,950              | 972    | 88                 | 26     | 74                     | 12     | 3,561              | 4,802   | 5,673              | 5,811   |
| D. Electricity, gas, steam and air conditioning supply         | 488                | 567    | 144                | 64     | 55                     | 1      | 11,521             | 610,181 | 12,208             | 610,813 |
| Electric power generation, transmission and distribution       | 235                | 509    | 5                  | 1      | 1                      | -      | 8,482              | 581,132 | 8,723              | 581,642 |
| a) Hydal                                                       | -                  | -      | -                  | -      | -                      | -      | 871                | 49,648  | 871                | 49,648  |
| b) Thermal                                                     | 4                  | 30     | -                  | -      | -                      | -      | 544                | 12,932  | 548                | 12,961  |
| c) Coal Based                                                  | 2                  | 2      | -                  | -      | -                      | -      | 313                | 280,262 | 315                | 280,264 |
| d) Wind                                                        | 5                  | 5      | -                  | -      | -                      | -      | 510                | 18,735  | 515                | 18,740  |
| e) Solar                                                       | 186                | 446    | -                  | -      | -                      | -      | 2,402              | 19,837  | 2,588              | 20,283  |
| f) Other                                                       | 38                 | 27     | 5                  | 1      | 1                      | -      | 3,842              | 199,718 | 3,886              | 199,746 |
| Manufacture of gas; distribution of gaseous fuels through      |                    |        |                    |        |                        |        |                    |         |                    |         |
| mains                                                          | 37                 | 14     | 3                  | 2      | -                      | -      | 2,203              | 27,232  | 2,243              | 27,248  |
| Steam and air conditioning supply                              | 216                | 44     | 136                | 61     | 54                     | 1      | 836                | 1,817   | 1,242              | 1,923   |
| E. Water supply; sewerage, waste management and                |                    |        |                    |        |                        |        |                    |         |                    |         |
| remediation activities                                         | 4,464              | 3,905  | 231                | 475    | 255                    | 81     | 6,260              | 9,720   | 11,210             | 14,182  |
| 36 - Water collection, treatment and supply                    | 1,021              | 385    | 76                 | 21     | 158                    | 42     | 1,240              | 3,085   | 2,495              | 3,532   |
| 37 - Sewerage                                                  | 473                | 252    | 32                 | 152    | 10                     | 2      | 2,808              | 525     | 3,323              | 930     |
| 38 - Waste collection, treatment and disposal activities;      |                    |        |                    |        |                        |        |                    |         |                    |         |
| materials recovery                                             | 2,662              | 3,208  | 100                | 301    | 52                     | 30     | 2,039              | 5,772   | 4,853              | 9,312   |
| 39 - Remediation activities and other waste management         |                    |        |                    |        |                        |        |                    |         |                    |         |
| services                                                       | 308                | 61     | 23                 | 1      | 35                     | 8      | 173                | 339     | 539                | 409     |
| F. Construction                                                | 103,063            | 90,421 | 5,555              | 4,226  | 5,350                  | 19,357 | 132,358            | 447,887 | 246,326            | 561,892 |
| 41 - Construction of buildings                                 | 39,844             | 33,135 | 1,504              | 2,081  | 1,973                  | 2,770  | 73,445             | 185,992 | 116,766            | 223,978 |
| 42 - Civil engineering                                         | 45,394             | 43,646 | 2,438              | 1,889  | 2,503                  | 15,824 | 43,391             | 204,935 | 93,726             | 266,294 |
| 43 - Specialized construction activities                       | 17,825             | 13,640 | 1,613              | 256    | 874                    | 763    | 15,522             | 56,960  | 35,834             | 71,620  |



## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 30th June, 2025

(Million 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                                         | 1,588,199          | 635,139           | 107,555           | 57,135           | 41,098                 | 31,179           | 453,947          | 665,199           | 2,190,799          | 1,388,652         |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 40,860             | 17,540            | 1,360             | 975              | 1,450                  | 1,180            | 33,134           | 46,574            | 76,804             | 66,269            |
| 46 - Wholesale trade, except of motor vehicles and motorcycle                                                   | 205,034            | 86,155            | 9,883             | 4,741            | 14,060                 | 8,321            | 209,968          | 326,610           | 438,945            | 425,827           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 1,342,305          | 531,445           | 96,312            | 51,418           | 25,588                 | 21,679           | 210,845          | 292,015           | 1,675,050          | 896,557           |
| H. Transportation and storage                                                                                   | 37,883             | 28,229            | 2,059             | 1,838            | 1,413                  | 1,280            | 33,867           | 368,628           | 75,222             | 399,975           |
| 49 - Land transport and transport via pipelines                                                                 | 21,092             | 12,907            | 1,141             | 682              | 601                    | 511              | 18,712           | 45,008            | 41,546             | 59,108            |
| 50 - Water transport                                                                                            | 590                | 613               | 48                | 26               | 56                     | 14               | 1,409            | 64,519            | 2,103              | 65,173            |
| 51 - Air transport                                                                                              | 1,106              | 1,055             | 74                | 66               | 17                     | 2                | 1,927            | 105,599           | 3,124              | 106,722           |
| 52 - Warehousing and support activities for transportation                                                      | 14,191             | 12,780            | 718               | 983              | 687                    | 709              | 10,245           | 136,777           | 25,841             | 151,250           |
| 53 - Courier activities other than national post activities                                                     | 904                | 874               | 78                | 80               | 52                     | 44               | 1,574            | 16,725            | 2,608              | 17,723            |
| I. Accommodation and food service activities                                                                    | 23,244             | 8,758             | 1,719             | 919              | 796                    | 734              | 17,612           | 29,548            | 43,371             | 39,959            |
| 55 - Accommodation                                                                                              | 4,904              | 2,182             | 347               | 152              | 197                    | 191              | 4,172            | 11,166            | 9,620              | 13,691            |
| 56 - Food and beverage service activities                                                                       | 18,340             | 6,576             | 1,372             | 767              | 599                    | 543              | 13,440           | 18,382            | 33,751             | 26,267            |
| J. Information and communication                                                                                | 29,579             | 20,285            | 3,290             | 3,451            | 1,262                  | 1,290            | 46,346           | 266,881           | 80,477             | 291,907           |
| 58 - Publishing activities                                                                                      | 4,374              | 2,676             | 411               | 156              | 304                    | 529              | 6,847            | 32,426            | 11,936             | 35,786            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 736                | 143               | 82                | 26               | 28                     | 5                | 987              | 1,721             | 1,833              | 1,895             |
| 60 - Programming and broadcasting activities                                                                    | 435                | 150               | 89                | 8                | 16                     | 21               | 980              | 2,360             | 1,520              | 2,539             |
| 61 - Telecommunications                                                                                         | 10,673             | 3,998             | 636               | 611              | 388                    | 130              | 11,289           | 121,269           | 22,986             | 126,008           |
| 62 - Computer programming, consultancy and related activities                                                   | 9,931              | 10,565            | 1,605             | 2,290            | 403                    | 571              | 18,897           | 79,994            | 30,836             | 93,420            |
| 63 - Information service activities                                                                             | 3,430              | 2,754             | 467               | 360              | 123                    | 34               | 7,346            | 29,112            | 11,366             | 32,260            |
| K. Real estate activities                                                                                       | 91,891             | 58,588            | 3,383             | 3,963            | 3,364                  | 3,526            | 26,439           | 80,152            | 125,077            | 146,227           |
| L. Professional, scientific and technical activities                                                            | 32,292             | 17,982            | 5,975             | 3,125            | 1,893                  | 2,423            | 37,404           | 176,932           | 77,564             | 200,463           |
| 69 - Legal and accounting activities                                                                            | 11,079             | 6,902             | 3,501             | 1,230            | 734                    | 1,109            | 6,525            | 14,969            | 21,839             | 24,210            |
| 70 - Activities of head offices; management consultancy activities                                              | 3,039              | 676               | 192               | 63               | 99                     | 97               | 2,650            | 15,195            | 5,980              | 16,031            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 4,974              | 5,036             | 491               | 760              | 157                    | 201              | 5,596            | 29,071            | 11,218             | 35,068            |
| 72 - Scientific research and development                                                                        | 1,051              | 329               | 88                | 34               | 76                     | 133              | 1,446            | 6,349             | 2,661              | 6,844             |
| 73 - Advertising and market research                                                                            | 5,413              | 1,850             | 772               | 641              | 204                    | 449              | 6,002            | 12,578            | 12,391             | 15,518            |
| 74 - Other professional, scientific and technical activities                                                    | 5,354              | 2,680             | 895               | 259              | 595                    | 342              | 14,430           | 97,134            | 21,274             | 100,416           |
| 75 - Veterinary activities                                                                                      | 1,382              | 508               | 36                | 139              | 28                     | 93               | 755              | 1,636             | 2,201              | 2,376             |
| M. Administrative and support service activities                                                                | 60,124             | 36,919            | 4,068             | 2,440            | 2,991                  | 1,635            | 76,140           | 135,926           | 143,323            | 176,921           |
| 77 - Rental and leasing activities                                                                              | 6,312              | 2,346             | 376               | 257              | 238                    | 303              | 1,496            | 2,732             | 8,422              | 5,639             |
| 78 - Employment activities                                                                                      | 871                | 844               | 85                | 46               | 69                     | 83               | 864              | 2,344             | 1,889              | 3,317             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 12,053             | 6,710             | 672               | 479              | 909                    | 362              | 29,462           | 35,032            | 43,096             | 42,583            |
| 80 - Security and investigation activities                                                                      | 645                | 264               | 30                | 5                | 149                    | 323              | 1,542            | 5,068             | 2,366              | 5,660             |
| 81 - Services to buildings and landscape activities                                                             | 3,020              | 8,203             | 73                | 38               | 213                    | 82               | 2,858            | 4,697             | 6,164              | 13,020            |
| 82 - Office administrative, office support and other business support activities                                | 37,223             | 18,552            | 2,832             | 1,614            | 1,413                  | 482              | 39,918           | 86,054            | 81,386             | 106,702           |
| N. Education                                                                                                    | 26,913             | 12,833            | 17,507            | 5,385            | 1,348                  | 1,537            | 41,686           | 118,768           | 87,454             | 138,523           |
| O. Human health and social work activities                                                                      | 11,915             | 9,980             | 2,649             | 2,218            | 1,640                  | 2,726            | 16,869           | 100,768           | 33,073             | 115,691           |
| 86 - Human health activities                                                                                    | 11,150             | 9,637             | 2,539             | 2,145            | 1,464                  | 2,649            | 11,721           | 73,917            | 26,874             | 88,348            |
| 87 - Residential care activities                                                                                | 360                | 100               | 52                | 34               | 25                     | 26               | 414              | 1,445             | 851                | 1,604             |
| 88 - Social work activities with and without accommodation                                                      | 405                | 243               | 58                | 39               | 151                    | 50               | 4,734            | 25,406            | 5,348              | 25,739            |
| P. Arts, entertainment and recreation                                                                           | 1,245              | 573               | 365               | 81               | 135                    | 130              | 2,600            | 2,493             | 4,345              | 3,277             |
| Q. Other service activities                                                                                     | 866,582            | 236,977           | 268,650           | 71,240           | 11,416                 | 11,462           | 264,710          | 392,223           | 1,411,358          | 711,903           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -                 | -                 | -                | -                      | -                | 37,449           | 497,093           | 37,449             | 497,093           |
| A. Private Trusts and Non-profit Organizations                                                                  | -                  | -                 | -                 | -                | -                      | -                | -                | -                 | -                  | -                 |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -                 | -                 | -                | -                      | -                | 54,676           | 260,712           | 54,676             | 260,712           |
| VI. PERSONAL                                                                                                    | 113,930,039        | 12,193,400        | 47,352,479        | 3,094,736        | 1,357,976              | 1,232,037        | 2,431            | 7,730             | 162,642,925        | 16,527,904        |
| A. Salaried persons                                                                                             | 24,041,637         | 3,538,423         | 5,692,448         | 840,295          | 367,809                | 287,701          | 792              | 7,088             | 30,102,686         | 4,673,508         |
| B. Self employed                                                                                                | 21,236,947         | 6,023,220         | 3,487,847         | 690,929          | 464,946                | 438,081          | 64               | 87                | 25,189,804         | 7,152,317         |
| C. Other Personal                                                                                               | 68,651,455         | 2,631,757         | 38,172,184        | 1,563,512        | 525,221                | 506,255          | 1,575            | 555               | 107,350,435        | 4,702,079         |
| VII. OTHER                                                                                                      | 7,857              | 3,378             | 2,474             | 1,028            | 1,177                  | 802              | 11,714           | 44,986            | 23,222             | 50,193            |
| <b>Total</b>                                                                                                    | <b>119,767,057</b> | <b>14,259,754</b> | <b>48,017,721</b> | <b>3,398,857</b> | <b>1,553,762</b>       | <b>1,504,769</b> | <b>2,337,741</b> | <b>15,376,952</b> | <b>171,676,281</b> | <b>34,540,332</b> |

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

\*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), etc.)

## 2.3 Deposits Distributed by Rate of Conventional All

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    | Fixed                 |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
|                        |                   |                   |                     |                  |                              |                    |                       |                                                     |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 8,235,022         | 8,495,914         | 8,740,940           | 278,886          | 26,946                       | 196,029            | 7,884                 | 707                                                 |
| 01.00*                 | 280,713           | 356,403           | 1,238               | -                | -                            | 205,633            | 8,401                 | 7,467                                               |
| 02.00*                 | 158,349           | 207,269           | -                   | 1,013            | -                            | 51,080             | 17,143                | 7,094                                               |
| 03.00*                 | 3,928             | 9,898             | -                   | -                | -                            | 333,427            | 4,491                 | 2,094                                               |
| 04.00*                 | 37,560            | 497,703           | 2                   | -                | -                            | 53,831             | 12,703                | 8,583                                               |
| 05.00*                 | 33,959            | 464,562           | 994                 | -                | -                            | 3,246              | 74,054                | 16,790                                              |
| 06.00*                 | 71,455            | 288,030           | -                   | -                | -                            | 331,965            | 378,695               | 293,220                                             |
| 07.00*                 | 15,597            | 404,300           | -                   | -                | -                            | 32,827             | 69,382                | 48,098                                              |
| 08.00                  | 56,757            | 874,677           | 2,756               | -                | -                            | 342,684            | 19,626                | 4,755                                               |
| 08.50                  | 15,971            | 88,313            | 1                   | -                | -                            | 58,235             | 24,133                | 1,733                                               |
| 09.00                  | 86,370            | 220,703           | 152                 | 159,308          | -                            | 435,805            | 67,844                | 4,138                                               |
| 09.50                  | 54,195            | 85,030            | 86,249              | 36,015           | 38,546                       | 5,672,663          | 37,217                | 3,040                                               |
| 10.00                  | 39,246            | 615,885           | 8,000               | 11,008           | -                            | 464,769            | 75,692                | 24,668                                              |
| 10.50                  | 19,916            | 7,336,387         | 500                 | 2,999            | -                            | 1,700,465          | 45,258                | 31,076                                              |
| 11.00                  | 33,839            | 192,277           | -                   | 57,653           | -                            | 60,385             | 121,073               | 26,747                                              |
| 11.50                  | 67,195            | 1,443,140         | 5,616               | -                | 1,016,130                    | 246,202            | 33,183                | 4,595                                               |
| 12.00                  | 33,153            | 113,044           | -                   | -                | -                            | 48,033             | 117,603               | 1                                                   |
| 12.50                  | 9,487             | 101,839           | -                   | -                | -                            | -                  | 6                     | -                                                   |
| 13.00                  | 8,142             | 54,629            | -                   | -                | -                            | 1,659              | 20                    | 33                                                  |
| 13.50                  | 2,883             | 74,191            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.00                  | 16,124            | 27,917            | -                   | -                | -                            | 0                  | -                     | 64                                                  |
| 14.50                  | 4,669             | 6,119             | -                   | -                | -                            | -                  | 35                    | -                                                   |
| 15.00                  | 47,861            | 52,865            | 0                   | -                | -                            | 47                 | 29                    | 70                                                  |
| 16.00                  | 40,479            | 73,428            | -                   | -                | -                            | 208                | 180                   | 452                                                 |
| 17.00                  | 45,475            | 48,934            | -                   | -                | -                            | -                  | 56                    | 738                                                 |
| 18.00                  | 345,129           | 181,380           | -                   | -                | -                            | 2                  | 699                   | 134                                                 |
| 19.00                  | 567,282           | 116,521           | -                   | -                | -                            | -                  | 359                   | -                                                   |
| 20.00                  | 10,283,666        | 380,697           | -                   | -                | -                            | 144,662            | 2                     | 0                                                   |
| 21.00                  | 1,747,970         | 104,847           | -                   | -                | -                            | -                  | 2                     | -                                                   |
| 22.00                  | 347,043           | 168               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 203,289           | 4,901             | -                   | -                | -                            | -                  | 26                    | 7,599                                               |
| Total                  | 22,912,721        | 22,921,970        | 8,846,447           | 546,882          | 1,081,622                    | 10,383,856         | 1,115,796             | 493,899                                             |
| Weighted Average       | 18.32             | 9.58              | 0.11                | 4.74             | 11.14                        | 9.09               | 8.01                  | 7.14                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-----------------------|--------------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br><br>(H to O) | Total<br>Deposits<br><br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                     | Q                                    | R                      |
| 122,627                                            | 22                                                     | 242                                                    | 8                                                      | 2,657                                                      | -                            | 134,147               | 9,376,948                            | 00.00                  |
| 4,371                                              | -                                                      | -                                                      | -                                                      | 1                                                          | -                            | 20,240                | 227,111                              | 01.00*                 |
| 4,354                                              | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 28,590                | 80,683                               | 02.00*                 |
| 2,205                                              | -                                                      | -                                                      | -                                                      | 998                                                        | 1                            | 9,789                 | 343,216                              | 03.00*                 |
| 14,697                                             | 29                                                     | 203                                                    | 933                                                    | 1,490                                                      | 2                            | 38,640                | 92,472                               | 04.00*                 |
| 69,773                                             | 608                                                    | 3,518                                                  | 184                                                    | 281                                                        | 8                            | 165,216               | 169,456                              | 05.00*                 |
| 30,793                                             | 745                                                    | 10,313                                                 | 18                                                     | 2,012                                                      | 1                            | 715,794               | 1,047,759                            | 06.00*                 |
| 17,864                                             | 90                                                     | 157                                                    | 4                                                      | 1,497                                                      | 37                           | 137,130               | 169,957                              | 07.00*                 |
| 49,627                                             | 387                                                    | 401                                                    | 28                                                     | 3,663                                                      | 11                           | 78,498                | 423,938                              | 08.00                  |
| 9,483                                              | 47                                                     | 152                                                    | 6                                                      | 432                                                        | -                            | 35,985                | 94,222                               | 08.50                  |
| 34,383                                             | 329                                                    | 274                                                    | 32                                                     | 478                                                        | -                            | 107,478               | 702,742                              | 09.00                  |
| 70,692                                             | 158                                                    | 174                                                    | 652                                                    | 20,153                                                     | -                            | 132,086               | 5,965,559                            | 09.50                  |
| 115,951                                            | 372                                                    | 804                                                    | 32                                                     | 5,048                                                      | 5                            | 222,572               | 706,349                              | 10.00                  |
| 159,829                                            | 58                                                     | 54                                                     | 1                                                      | 1,085                                                      | 28                           | 237,389               | 1,941,353                            | 10.50                  |
| 461,431                                            | 160                                                    | 14,509                                                 | 2                                                      | 1,813                                                      | 12                           | 625,748               | 743,786                              | 11.00                  |
| 288,220                                            | 40,728                                                 | 48,912                                                 | 0                                                      | 92,173                                                     | 25                           | 507,836               | 1,775,784                            | 11.50                  |
| 195,051                                            | 97                                                     | 5,357                                                  | 25                                                     | 9,190                                                      | 53                           | 327,378               | 375,411                              | 12.00                  |
| 8,276                                              | 80                                                     | 895                                                    | 3                                                      | 1,155                                                      | 4                            | 10,419                | 10,419                               | 12.50                  |
| 55,586                                             | 229                                                    | 929                                                    | 4                                                      | 1,652                                                      | 3                            | 58,455                | 60,114                               | 13.00                  |
| 5,391                                              | 108                                                    | 827                                                    | 7                                                      | 1,427                                                      | 0                            | 7,761                 | 7,761                                | 13.50                  |
| 20,154                                             | 476                                                    | 1,454                                                  | 303                                                    | 449                                                        | -                            | 22,899                | 22,899                               | 14.00                  |
| 3,436                                              | 222                                                    | 197                                                    | 43                                                     | 8,208                                                      | 55                           | 12,197                | 12,197                               | 14.50                  |
| 51,865                                             | 371                                                    | 2,195                                                  | 64                                                     | 2,118                                                      | -                            | 56,713                | 56,760                               | 15.00                  |
| 57,648                                             | 523                                                    | 6,510                                                  | 2                                                      | 4,391                                                      | 0                            | 69,706                | 69,914                               | 16.00                  |
| 57,772                                             | 103                                                    | 1,249                                                  | -                                                      | 2,123                                                      | -                            | 62,040                | 62,040                               | 17.00                  |
| 122,303                                            | 57                                                     | 735                                                    | 0                                                      | 337                                                        | -                            | 124,266               | 124,267                              | 18.00                  |
| 29,220                                             | -                                                      | 2                                                      | -                                                      | 2,537                                                      | -                            | 32,118                | 32,118                               | 19.00                  |
| 1,789                                              | 87                                                     | 198                                                    | -                                                      | 86                                                         | -                            | 2,162                 | 146,824                              | 20.00                  |
| 135                                                | -                                                      | -                                                      | -                                                      | 44                                                         | -                            | 181                   | 181                                  | 21.00                  |
| 190                                                | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 220                   | 220                                  | 22.00                  |
| 5,022                                              | -                                                      | 74                                                     | 230                                                    | 3,309                                                      | 0                            | 16,259                | 16,259                               | above 22.00            |
| 2,070,137                                          | 46,085                                                 | 100,332                                                | 2,579                                                  | 170,839                                                    | 245                          | 3,999,913             | 24,858,720                           | Total                  |
| 10.95                                              | 11.40                                                  | 11.19                                                  | 9.65                                                   | 11.53                                                      | 11.09                        | 9.70                  | 9.09                                 | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.1 Deposits Distributed by Rate of Conventional Public Sector

| Rate<br>of<br>Interest | Jun-24 R          | Mar-25            | Jun-25 P            |                  |                              |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |                                                     |
|                        |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 1,654,519         | 1,496,776         | 1,448,919           | 80,077           | 362                          | 348                | 4                     | 0                                                   |
| 01.00*                 | 9,586             | 64,879            | 1,238               | -                | -                            | 7,403              | 119                   | 6                                                   |
| 02.00*                 | 110,594           | 144,589           | -                   | -                | -                            | 12,298             | 177                   | 458                                                 |
| 03.00*                 | 1,136             | 1,318             | -                   | -                | -                            | 232                | 131                   | 405                                                 |
| 04.00*                 | 241               | 118,735           | -                   | -                | -                            | -                  | 827                   | 514                                                 |
| 05.00*                 | 5,075             | 121,518           | -                   | -                | -                            | -                  | 10,641                | 1,797                                               |
| 06.00*                 | 36,383            | 90,010            | -                   | -                | -                            | 327,662            | 206,818               | 131,486                                             |
| 07.00*                 | 533               | 164,611           | -                   | -                | -                            | 2,833              | 2,288                 | 3,128                                               |
| 08.00                  | 2,977             | 618,890           | -                   | -                | -                            | 55,418             | 903                   | 553                                                 |
| 08.50                  | 2,650             | 4,235             | -                   | -                | -                            | -                  | 248                   | 13                                                  |
| 09.00                  | 7,090             | 73,571            | -                   | -                | -                            | 34,833             | 9,372                 | 1,886                                               |
| 09.50                  | 15,309            | 9,024             | -                   | 2                | 38,546                       | 833,966            | 2,924                 | 2,213                                               |
| 10.00                  | 2,777             | 40,292            | -                   | -                | -                            | 18,174             | 14,538                | 17,907                                              |
| 10.50                  | 1,012             | 492,976           | -                   | -                | -                            | 107,881            | 13,369                | 1,681                                               |
| 11.00                  | 1,666             | 57,392            | -                   | -                | -                            | -                  | 6,997                 | 3,315                                               |
| 11.50                  | 64,549            | 1,333,640         | 5,616               | -                | 1,016,130                    | 244,716            | 28,960                | 4,595                                               |
| 12.00                  | 928               | 55,554            | -                   | -                | -                            | -                  | 15,328                | -                                                   |
| 12.50                  | 4,338             | 50,643            | -                   | -                | -                            | -                  | 6                     | -                                                   |
| 13.00                  | 1,529             | 49,303            | -                   | -                | -                            | -                  | -                     | 0                                                   |
| 13.50                  | 32                | 4,426             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.00                  | 530               | 6,686             | -                   | -                | -                            | -                  | -                     | 64                                                  |
| 14.50                  | 261               | 771               | -                   | -                | -                            | -                  | -                     | -                                                   |
| 15.00                  | 660               | 41,747            | -                   | -                | -                            | -                  | -                     | 70                                                  |
| 16.00                  | 6,392             | 30,383            | -                   | -                | -                            | -                  | 1                     | 34                                                  |
| 17.00                  | 3,047             | 20,673            | -                   | -                | -                            | -                  | -                     | 13                                                  |
| 18.00                  | 66,803            | 49,671            | -                   | -                | -                            | -                  | -                     | 80                                                  |
| 19.00                  | 139,025           | 62,885            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 20.00                  | 2,838,104         | 179,501           | -                   | -                | -                            | -                  | -                     | -                                                   |
| 21.00                  | 192,677           | 76,371            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | 60,517            | 14                | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 108,850           | 4,894             | -                   | -                | -                            | -                  | 26                    | 7,599                                               |
| Total                  | 5,339,792         | 5,465,980         | 1,455,772           | 80,079           | 1,055,038                    | 1,645,764          | 313,676               | 177,818                                             |
| Weighted Average       | 16.13             | 9.39              | 0.04                | 0.00             | 11.42                        | 9.11               | 7.37                  | 7.75                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

Banking  
Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| 0                                                  | 8                                                      | 0                                                      | 0                                                      | 7                                                          | -                            | 19                | 1,529,724                        | 00.00                  |
| 54                                                 | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 179               | 8,820                            | 01.00*                 |
| 559                                                | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,193             | 13,492                           | 02.00*                 |
| 811                                                | -                                                      | -                                                      | -                                                      | 991                                                        | -                            | 2,338             | 2,570                            | 03.00*                 |
| 2,036                                              | -                                                      | 0                                                      | 933                                                    | 1,303                                                      | -                            | 5,612             | 5,612                            | 04.00*                 |
| 38,651                                             | 410                                                    | 3,228                                                  | 184                                                    | 66                                                         | -                            | 54,976            | 54,976                           | 05.00*                 |
| 15,302                                             | 677                                                    | 10,229                                                 | 0                                                      | 1,501                                                      | -                            | 366,014           | 693,677                          | 06.00*                 |
| 5,220                                              | 44                                                     | 8                                                      | 2                                                      | 445                                                        | -                            | 11,134            | 13,967                           | 07.00*                 |
| 42,960                                             | 101                                                    | 93                                                     | 9                                                      | 598                                                        | 3                            | 45,221            | 100,639                          | 08.00                  |
| 2,076                                              | -                                                      | -                                                      | -                                                      | 1                                                          | -                            | 2,337             | 2,337                            | 08.50                  |
| 22,502                                             | 234                                                    | 30                                                     | 32                                                     | 11                                                         | -                            | 34,067            | 68,900                           | 09.00                  |
| 10,448                                             | 3                                                      | 111                                                    | 651                                                    | 19,863                                                     | -                            | 36,214            | 908,728                          | 09.50                  |
| 31,486                                             | 3                                                      | 186                                                    | -                                                      | 3,748                                                      | 3                            | 67,871            | 86,044                           | 10.00                  |
| 39,077                                             | -                                                      | -                                                      | -                                                      | 125                                                        | -                            | 54,252            | 162,133                          | 10.50                  |
| 101,058                                            | 0                                                      | 13,003                                                 | -                                                      | 75                                                         | -                            | 124,448           | 124,448                          | 11.00                  |
| 155,515                                            | 40,326                                                 | 19,869                                                 | 0                                                      | 91,527                                                     | -                            | 340,793           | 1,607,254                        | 11.50                  |
| 98,816                                             | 4                                                      | 15                                                     | -                                                      | 31                                                         | -                            | 114,194           | 114,194                          | 12.00                  |
| 468                                                | 6                                                      | -                                                      | -                                                      | 17                                                         | -                            | 497               | 497                              | 12.50                  |
| 48,130                                             | 8                                                      | 3                                                      | -                                                      | 2                                                          | -                            | 48,143            | 48,143                           | 13.00                  |
| 3,785                                              | 0                                                      | 7                                                      | -                                                      | 8                                                          | -                            | 3,799             | 3,799                            | 13.50                  |
| 5,850                                              | -                                                      | 142                                                    | -                                                      | 31                                                         | -                            | 6,087             | 6,087                            | 14.00                  |
| 590                                                | 9                                                      | 5                                                      | -                                                      | 5                                                          | -                            | 608               | 608                              | 14.50                  |
| 31,087                                             | -                                                      | 15                                                     | -                                                      | 2                                                          | -                            | 31,174            | 31,174                           | 15.00                  |
| 17,005                                             | 27                                                     | 4,001                                                  | -                                                      | 1,368                                                      | 0                            | 22,436            | 22,436                           | 16.00                  |
| 19,824                                             | 3                                                      | 1                                                      | -                                                      | 1                                                          | -                            | 19,842            | 19,842                           | 17.00                  |
| 28,710                                             | 3                                                      | 9                                                      | -                                                      | 6                                                          | -                            | 28,807            | 28,807                           | 18.00                  |
| 18,279                                             | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 18,279            | 18,279                           | 19.00                  |
| 24                                                 | 50                                                     | 135                                                    | -                                                      | 66                                                         | -                            | 274               | 274                              | 20.00                  |
| 85                                                 | -                                                      | -                                                      | -                                                      | 43                                                         | -                            | 128               | 128                              | 21.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 22.00                  |
| 5,021                                              | -                                                      | 74                                                     | 230                                                    | 684                                                        | 0                            | 13,633            | 13,633                           | above 22.00            |
| 745,427                                            | 41,915                                                 | 51,164                                                 | 2,040                                                  | 122,523                                                    | 6                            | 1,454,568         | 5,691,222                        | Total                  |
| 11.64                                              | 11.33                                                  | 10.19                                                  | 8.76                                                   | 11.00                                                      | 9.14                         | 10.12             | 9.34                             | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |                                                     |
|                        |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 6,446,619         | 6,826,135         | 7,132,840           | 198,809          | 26,584                       | 194,192            | 7,818                 | 707                                                 |
| 01.00*                 | 269,630           | 289,845           | -                   | -                | -                            | 196,502            | 8,282                 | 7,461                                               |
| 02.00*                 | 33,455            | 49,864            | -                   | 1,013            | -                            | 38,699             | 4,766                 | 6,636                                               |
| 03.00*                 | 2,791             | 8,579             | -                   | -                | -                            | 11,545             | 3,661                 | 1,689                                               |
| 04.00*                 | 37,319            | 53,024            | 2                   | -                | -                            | 43,181             | 9,548                 | 8,070                                               |
| 05.00*                 | 27,084            | 336,048           | 994                 | -                | -                            | 3,215              | 49,075                | 14,992                                              |
| 06.00*                 | 31,677            | 178,062           | -                   | -                | -                            | 3,787              | 43,856                | 161,702                                             |
| 07.00*                 | 15,064            | 124,473           | -                   | -                | -                            | 26,307             | 28,887                | 44,969                                              |
| 08.00                  | 53,780            | 182,521           | 2,756               | -                | -                            | 287,265            | 4,830                 | 4,203                                               |
| 08.50                  | 13,321            | 83,577            | 1                   | -                | -                            | 36,943             | 15,829                | 1,720                                               |
| 09.00                  | 79,280            | 140,965           | 152                 | 159,308          | -                            | 393,774            | 50,963                | 2,252                                               |
| 09.50                  | 38,885            | 53,743            | 86,249              | 36,012           | -                            | 4,750,684          | 31,293                | 827                                                 |
| 10.00                  | 36,441            | 575,593           | 8,000               | 11,008           | -                            | 446,595            | 61,154                | 6,761                                               |
| 10.50                  | 18,904            | 6,775,173         | 500                 | 2,999            | -                            | 1,592,584          | 31,889                | 29,396                                              |
| 11.00                  | 32,173            | 134,885           | -                   | 57,653           | -                            | 60,385             | 114,077               | 23,432                                              |
| 11.50                  | 707               | 103,980           | -                   | -                | -                            | 1,486              | 4,222                 | -                                                   |
| 12.00                  | 29,075            | 57,490            | -                   | -                | -                            | 48,033             | 102,275               | 1                                                   |
| 12.50                  | 3,627             | 45,197            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.00                  | 3,943             | 5,326             | -                   | -                | -                            | 1,659              | 20                    | 33                                                  |
| 13.50                  | 2,851             | 69,765            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.00                  | 15,094            | 21,230            | -                   | -                | -                            | 0                  | -                     | -                                                   |
| 14.50                  | 4,409             | 5,348             | -                   | -                | -                            | -                  | 35                    | -                                                   |
| 15.00                  | 32,401            | 11,118            | 0                   | -                | -                            | 47                 | 29                    | 0                                                   |
| 16.00                  | 32,837            | 43,045            | -                   | -                | -                            | 208                | 179                   | 418                                                 |
| 17.00                  | 35,948            | 28,261            | -                   | -                | -                            | -                  | 56                    | 725                                                 |
| 18.00                  | 262,766           | 131,708           | -                   | -                | -                            | 2                  | 699                   | 54                                                  |
| 19.00                  | 395,748           | 53,635            | -                   | -                | -                            | -                  | 359                   | -                                                   |
| 20.00                  | 6,973,834         | 201,196           | -                   | -                | -                            | 144,662            | 2                     | 0                                                   |
| 21.00                  | 1,530,444         | 28,476            | -                   | -                | -                            | -                  | 2                     | -                                                   |
| 22.00                  | 286,526           | 154               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 94,439            | 7                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 16,841,068        | 16,618,425        | 7,231,494           | 466,803          | 26,584                       | 8,281,753          | 573,807               | 316,049                                             |
| Weighted Average       | 18.94             | 9.89              | 0.13                | 5.55             | -                            | 9.33               | 9.04                  | 6.79                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

Banking  
Banks

(Million Rupees)

| Jun-25 P                                  |                                            |                                            |                                            |                                             |                        |                |                            |                  | (million Rupees) |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|----------------------------|------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                |                            | Rate of Interest |                  |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) | Total Deposits (D+E+F+G+P) |                  |                  |
|                                           |                                            |                                            |                                            |                                             |                        |                |                            |                  |                  |
|                                           |                                            |                                            |                                            |                                             |                        |                |                            |                  |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              | Q                          | R                |                  |
| 122,627                                   | 14                                         | 242                                        | 8                                          | 2,650                                       | -                      | 134,066        | 7,686,492                  | 00.00            |                  |
| 4,316                                     | -                                          | -                                          | -                                          | 1                                           | -                      | 20,061         | 216,563                    | 01.00*           |                  |
| 3,795                                     | -                                          | -                                          | -                                          | -                                           | -                      | 15,197         | 54,908                     | 02.00*           |                  |
| 1,394                                     | -                                          | -                                          | -                                          | 7                                           | 1                      | 6,751          | 18,296                     | 03.00*           |                  |
| 12,661                                    | 29                                         | 202                                        | -                                          | 187                                         | 2                      | 30,699         | 73,882                     | 04.00*           |                  |
| 31,122                                    | 198                                        | 290                                        | -                                          | 215                                         | 8                      | 95,901         | 100,110                    | 05.00*           |                  |
| 15,490                                    | 68                                         | 83                                         | 18                                         | 510                                         | 1                      | 221,728        | 225,515                    | 06.00*           |                  |
| 12,644                                    | 46                                         | 149                                        | 3                                          | 1,053                                       | 37                     | 87,789         | 114,096                    | 07.00*           |                  |
| 6,667                                     | 286                                        | 307                                        | 19                                         | 3,065                                       | 8                      | 19,385         | 309,406                    | 08.00            |                  |
| 7,407                                     | 47                                         | 152                                        | 6                                          | 432                                         | -                      | 25,592         | 62,536                     | 08.50            |                  |
| 11,882                                    | 95                                         | 244                                        | 0                                          | 466                                         | -                      | 65,903         | 619,136                    | 09.00            |                  |
| 60,244                                    | 155                                        | 62                                         | 1                                          | 290                                         | -                      | 92,873         | 4,965,818                  | 09.50            |                  |
| 84,465                                    | 369                                        | 618                                        | 32                                         | 1,300                                       | 2                      | 154,701        | 620,305                    | 10.00            |                  |
| 120,752                                   | 58                                         | 54                                         | 1                                          | 960                                         | 28                     | 183,137        | 1,779,220                  | 10.50            |                  |
| 360,373                                   | 159                                        | 1,505                                      | 2                                          | 1,738                                       | 12                     | 501,299        | 619,338                    | 11.00            |                  |
| 132,705                                   | 402                                        | 29,043                                     | 0                                          | 647                                         | 25                     | 167,044        | 168,530                    | 11.50            |                  |
| 96,235                                    | 93                                         | 5,342                                      | 25                                         | 9,160                                       | 53                     | 213,184        | 261,217                    | 12.00            |                  |
| 7,808                                     | 74                                         | 895                                        | 3                                          | 1,138                                       | 4                      | 9,922          | 9,922                      | 12.50            |                  |
| 7,456                                     | 221                                        | 925                                        | 4                                          | 1,650                                       | 3                      | 10,312         | 11,971                     | 13.00            |                  |
| 1,606                                     | 108                                        | 821                                        | 7                                          | 1,420                                       | 0                      | 3,962          | 3,962                      | 13.50            |                  |
| 14,304                                    | 476                                        | 1,312                                      | 303                                        | 418                                         | -                      | 16,813         | 16,813                     | 14.00            |                  |
| 2,847                                     | 213                                        | 192                                        | 43                                         | 8,203                                       | 55                     | 11,589         | 11,589                     | 14.50            |                  |
| 20,778                                    | 371                                        | 2,180                                      | 64                                         | 2,116                                       | -                      | 25,539         | 25,586                     | 15.00            |                  |
| 40,643                                    | 496                                        | 2,509                                      | 2                                          | 3,023                                       | -                      | 47,270         | 47,478                     | 16.00            |                  |
| 37,948                                    | 99                                         | 1,248                                      | -                                          | 2,122                                       | -                      | 42,198         | 42,198                     | 17.00            |                  |
| 93,593                                    | 54                                         | 726                                        | 0                                          | 331                                         | -                      | 95,458         | 95,460                     | 18.00            |                  |
| 10,941                                    | -                                          | 2                                          | -                                          | 2,537                                       | -                      | 13,839         | 13,839                     | 19.00            |                  |
| 1,765                                     | 37                                         | 63                                         | -                                          | 20                                          | -                      | 1,888          | 146,549                    | 20.00            |                  |
| 50                                        | -                                          | -                                          | -                                          | 1                                           | -                      | 53             | 53                         | 21.00            |                  |
| 190                                       | -                                          | -                                          | -                                          | 30                                          | -                      | 220            | 220                        | 22.00            |                  |
| 1                                         | -                                          | -                                          | -                                          | 2,626                                       | -                      | 2,627          | 2,627                      | above 22.00      |                  |
| 1,324,711                                 | 4,169                                      | 49,168                                     | 540                                        | 48,316                                      | 239                    | 2,317,000      | 18,323,633                 | Total            |                  |
| 10.57                                     | 12.08                                      | 12.23                                      | 12.98                                      | 12.88                                       | 11.14                  | 9.76           | 9.26                       | Weighted Average |                  |

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.3 Deposits Distributed by Rate of Conventional Foreign

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 133,884           | 173,003           | 159,181             | -                | -                            | 1,489              | 62                    | -                                                   |
| 01.00*                 | 1,497             | 1,679             | -                   | -                | -                            | 1,728              | -                     | -                                                   |
| 02.00*                 | 14,300            | 12,816            | -                   | -                | -                            | 83                 | 12,200                | -                                                   |
| 03.00*                 | -                 | -                 | -                   | -                | -                            | 321,650            | 700                   | -                                                   |
| 04.00*                 | -                 | 325,944           | -                   | -                | -                            | 10,649             | 2,328                 | -                                                   |
| 05.00*                 | 1,800             | 6,996             | -                   | -                | -                            | 31                 | 14,339                | -                                                   |
| 06.00*                 | 3,395             | 19,958            | -                   | -                | -                            | 516                | 128,021               | 32                                                  |
| 07.00*                 | -                 | 115,215           | -                   | -                | -                            | 3,687              | 38,207                | -                                                   |
| 08.00                  | -                 | 73,266            | -                   | -                | -                            | -                  | 13,893                | -                                                   |
| 08.50                  | -                 | 500               | -                   | -                | -                            | 21,293             | 8,056                 | -                                                   |
| 09.00                  | -                 | 6,167             | -                   | -                | -                            | 7,198              | 7,508                 | -                                                   |
| 09.50                  | -                 | 22,263            | -                   | -                | -                            | 88,013             | 3,000                 | -                                                   |
| 10.00                  | 29                | -                 | -                   | -                | -                            | 0                  | -                     | -                                                   |
| 10.50                  | -                 | 68,238            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 11.00                  | -                 | 0                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 11.50                  | 1,939             | 5,519             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 12.00                  | 3,150             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 12.50                  | 1,522             | 6,000             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.00                  | 2,670             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.00                  | 500               | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 15.00                  | 14,800            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 16.00                  | 1,250             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 17.00                  | 6,480             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 18.00                  | 15,560            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 19.00                  | 32,509            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 20.00                  | 471,729           | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 21.00                  | 24,849            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 731,861           | 837,565           | 159,181             | -                | -                            | 456,339            | 228,313               | 32                                                  |
| Weighted Average       | 19.37             | 5.96              | -                   | -                | -                            | 4.63               | 6.32                  | 6.00                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio



## Interest and Type of Accounts

Banking

Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 62                | 160,732                          | 00.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 1,728                            | 01.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 12,200            | 12,283                           | 02.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 700               | 322,350                          | 03.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 2,328             | 12,978                           | 04.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 14,339            | 14,370                           | 05.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 128,052           | 128,568                          | 06.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 38,207            | 41,894                           | 07.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 13,893            | 13,893                           | 08.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 8,056             | 29,349                           | 08.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 7,508             | 14,706                           | 09.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,000             | 91,013                           | 09.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 0                                | 10.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 10.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 11.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 11.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 12.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 12.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 13.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 13.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 14.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 14.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 15.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 16.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 17.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 18.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 19.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 20.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 21.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 22.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | above 22.00            |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 228,345           | 843,865                          | Total                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 6.32              | 5.19                             | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.4 Deposits Distributed by Rate of Islamic All

| Rate of<br>Return | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|-------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                   |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                   | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                 | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00             | 2,843,253         | 3,725,310         | 4,065,340           | 89,717           | 3,092                        | 13,234             | 3,205                 | 149                                                 |
| 01.00*            | 231,833           | 205,948           | 19,975              | -                | -                            | 205,393            | 805                   | 4,837                                               |
| 02.00*            | 77,873            | 91,720            | -                   | -                | -                            | 99,522             | 2,427                 | 4,562                                               |
| 03.00*            | 16,294            | 25,597            | -                   | -                | -                            | 94,420             | 2,774                 | 679                                                 |
| 04.00*            | 7,095             | 94,698            | 0                   | -                | -                            | 9,401              | 4,745                 | 2,634                                               |
| 05.00*            | 6,393             | 86,813            | 63                  | -                | -                            | 141,970            | 6,660                 | 1,493                                               |
| 06.00*            | 119,819           | 201,426           | -                   | -                | -                            | 460,866            | 13,214                | 17,427                                              |
| 07.00*            | 35,594            | 1,585,151         | -                   | -                | -                            | 1,448,543          | 32,536                | 827                                                 |
| 08.00             | 94,676            | 417,323           | -                   | -                | 0                            | 261,969            | 22,684                | 15,615                                              |
| 08.50             | 140,263           | 294,023           | -                   | -                | 0                            | 165,752            | 23,056                | 9,647                                               |
| 09.00             | 54,533            | 432,434           | -                   | -                | 9                            | 336,922            | 45,024                | 15,186                                              |
| 09.50             | 28,350            | 74,083            | -                   | -                | 1                            | 108,501            | 40,421                | 15,129                                              |
| 10.00             | 24,296            | 241,571           | -                   | -                | 2                            | 159,106            | 53,341                | 19,355                                              |
| 10.50             | 8,260             | 278,476           | -                   | -                | 0                            | 381,908            | 49,102                | 8,774                                               |
| 11.00             | 669,945           | 171,784           | -                   | -                | -                            | 87,284             | 72,222                | 5,709                                               |
| 11.50             | 199,379           | 160,826           | -                   | -                | 558                          | 560,659            | 17,531                | 41                                                  |
| 12.00             | 36,575            | 34,667            | -                   | -                | -                            | 48,546             | 21,395                | -                                                   |
| 12.50             | 33,146            | 111,054           | -                   | -                | -                            | -                  | 8                     | -                                                   |
| 13.00             | 12,110            | 50,309            | -                   | -                | -                            | 0                  | 23                    | 0                                                   |
| 13.50             | 12,184            | 5,926             | -                   | -                | -                            | 2                  | 88                    | 0                                                   |
| 14.00             | 115,111           | 1,337             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.50             | 29,692            | 680               | -                   | -                | -                            | -                  | -                     | 0                                                   |
| 15.00             | 117,186           | 1,513             | -                   | -                | -                            | -                  | 291                   | 5                                                   |
| 16.00             | 377,952           | 8,825             | -                   | -                | -                            | 0                  | 200                   | 52                                                  |
| 17.00             | 95,245            | 4,537             | -                   | -                | -                            | -                  | 612                   | 133                                                 |
| 18.00             | 467,560           | 10,873            | -                   | -                | -                            | -                  | 389                   | 32                                                  |
| 19.00             | 248,950           | 7,315             | -                   | -                | -                            | -                  | 104                   | -                                                   |
| 20.00             | 780,280           | 14,111            | -                   | -                | -                            | -                  | 20                    | -                                                   |
| 21.00             | 219,457           | 2,159             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00             | 156,681           | 322               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00       | 8,198             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total             | 7,268,184         | 8,340,811         | 4,085,379           | 89,717           | 3,662                        | 4,583,999          | 412,874               | 122,287                                             |
| Weighted Average  | 14.17             | 7.57              | 0.00                | -                | 1.78                         | 7.80               | 9.38                  | 8.01                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                  |                                            |                                            |                                            |                                             |                        |                |                            |                  |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|----------------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                |                            | Rate of Return   |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) | Total Deposits (D+E+F+G+P) |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              | Q                          |                  |
|                                           |                                            |                                            |                                            |                                             |                        |                |                            |                  |
| 1,002                                     | 1                                          | 0                                          | 1                                          | 6                                           | -                      | 4,363          | 4,175,746                  | 00.00            |
| 3,072                                     | -                                          | 3                                          | 1                                          | -                                           | -                      | 8,718          | 234,087                    | 01.00*           |
| 2,413                                     | -                                          | 805                                        | -                                          | -                                           | -                      | 10,206         | 109,728                    | 02.00*           |
| 6,209                                     | -                                          | 1,803                                      | -                                          | -                                           | -                      | 11,465         | 105,885                    | 03.00*           |
| 3,904                                     | 13                                         | 19                                         | -                                          | 2                                           | -                      | 11,316         | 20,717                     | 04.00*           |
| 1,150                                     | 17                                         | 524                                        | 2,516                                      | 4,561                                       | 13,635                 | 30,556         | 172,589                    | 05.00*           |
| 16,764                                    | 17                                         | 498                                        | -                                          | 1,001                                       | -                      | 48,920         | 509,786                    | 06.00*           |
| 64,536                                    | 343                                        | 547                                        | 119                                        | 3,262                                       | -                      | 102,171        | 1,550,714                  | 07.00*           |
| 13,286                                    | 139                                        | 1,325                                      | 2                                          | 13,385                                      | -                      | 66,436         | 328,405                    | 08.00            |
| 5,576                                     | 59                                         | 218                                        | 8                                          | 703                                         | -                      | 39,266         | 205,018                    | 08.50            |
| 96,627                                    | 114                                        | 805                                        | 5                                          | 4,992                                       | -                      | 162,752        | 499,683                    | 09.00            |
| 27,099                                    | 3                                          | 23                                         | 2                                          | 8,750                                       | 7                      | 91,434         | 199,936                    | 09.50            |
| 18,756                                    | 30                                         | -                                          | -                                          | 1,389                                       | 11                     | 92,881         | 251,989                    | 10.00            |
| 17,960                                    | 3                                          | 6                                          | -                                          | 105                                         | -                      | 75,950         | 457,858                    | 10.50            |
| 8,858                                     | -                                          | -                                          | -                                          | 4                                           | -                      | 86,791         | 174,075                    | 11.00            |
| 6,905                                     | 18                                         | 2                                          | -                                          | 30                                          | -                      | 24,527         | 585,744                    | 11.50            |
| 24                                        | 1                                          | 18                                         | -                                          | 93                                          | 50                     | 21,581         | 70,127                     | 12.00            |
| 37                                        | -                                          | -                                          | 3                                          | 1                                           | -                      | 49             | 49                         | 12.50            |
| 271                                       | -                                          | 1                                          | -                                          | -                                           | -                      | 295            | 295                        | 13.00            |
| 483                                       | -                                          | 0                                          | -                                          | 0                                           | -                      | 571            | 573                        | 13.50            |
| 285                                       | 5                                          | 3                                          | -                                          | -                                           | -                      | 293            | 293                        | 14.00            |
| 83                                        | -                                          | -                                          | -                                          | 15                                          | -                      | 99             | 99                         | 14.50            |
| 689                                       | -                                          | -                                          | -                                          | 0                                           | -                      | 985            | 985                        | 15.00            |
| 7,992                                     | -                                          | -                                          | -                                          | 6                                           | -                      | 8,251          | 8,251                      | 16.00            |
| 479                                       | 13                                         | 3                                          | -                                          | 195                                         | -                      | 1,435          | 1,435                      | 17.00            |
| 1,559                                     | -                                          | 1                                          | -                                          | -                                           | -                      | 1,980          | 1,980                      | 18.00            |
| 1,049                                     | -                                          | -                                          | -                                          | -                                           | -                      | 1,154          | 1,154                      | 19.00            |
| 14,391                                    | -                                          | -                                          | -                                          | -                                           | -                      | 14,411         | 14,411                     | 20.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 21.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 22.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | above 22.00      |
| 321,458                                   | 775                                        | 6,604                                      | 2,656                                      | 38,499                                      | 13,702                 | 918,855        | 9,681,611                  | Total            |
| 9.12                                      | 8.05                                       | 5.61                                       | 4.73                                       | 7.93                                        | 4.63                   | 8.93           | 7.86                       | Weighted Average |

Overall weighted average excludes "Current" and "Other" deposits

## 2.4.1 Deposits Distributed by Rate of Islamic Public Sector

| Rate<br>of<br>Return | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |  |
|----------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|--|
|                      |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |  |
|                      | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |  |
| A                    | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |  |
| 00.00                | 84,387            | 123,930           | 209,117             | 18,111           | 3                            | 7                  | 0                     | -                                                   |  |
| 01.00*               | 12,165            | 15,233            | 0                   | -                | -                            | 29,837             | -                     | 2                                                   |  |
| 02.00*               | 1                 | 882               | -                   | -                | -                            | 15,610             | 23                    | 207                                                 |  |
| 03.00*               | 693               | 127               | -                   | -                | -                            | 4                  | 185                   | 53                                                  |  |
| 04.00*               | 317               | 443               | -                   | -                | -                            | 128                | 156                   | 170                                                 |  |
| 05.00*               | 2,606             | 36,324            | -                   | -                | -                            | 57,623             | 7                     | 142                                                 |  |
| 06.00*               | 117               | 54,386            | -                   | -                | -                            | 89,413             | 114                   | 144                                                 |  |
| 07.00*               | 3,774             | 41,422            | -                   | -                | -                            | 7                  | 755                   | -                                                   |  |
| 08.00                | 6,216             | 37,577            | -                   | -                | 0                            | 17,410             | 1,884                 | 299                                                 |  |
| 08.50                | 40,212            | 15,389            | -                   | -                | 0                            | 54,871             | 733                   | 540                                                 |  |
| 09.00                | 4,742             | 9,719             | -                   | -                | 9                            | 37,074             | 771                   | 107                                                 |  |
| 09.50                | 10,995            | 13,187            | -                   | -                | 1                            | 13,069             | 190                   | 6,387                                               |  |
| 10.00                | 2,979             | 12,682            | -                   | -                | 2                            | 31,871             | 33                    | 2,111                                               |  |
| 10.50                | 259               | 19,964            | -                   | -                | 0                            | 9,740              | 1,000                 | 269                                                 |  |
| 11.00                | 11,089            | 352               | -                   | -                | -                            | -                  | 2,138                 | -                                                   |  |
| 11.50                | 42,903            | 120,935           | -                   | -                | 558                          | 478,019            | 20                    | 11                                                  |  |
| 12.00                | 8,381             | 1,669             | -                   | -                | -                            | -                  | 1,750                 | -                                                   |  |
| 12.50                | 1                 | 14,744            | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 13.00                | 2,116             | 315               | -                   | -                | -                            | 0                  | -                     | -                                                   |  |
| 13.50                | 241               | 20                | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 14.00                | 2,882             | 836               | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 14.50                | 2,150             | 6                 | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 15.00                | 15,338            | 6                 | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 16.00                | 17,954            | 113               | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 17.00                | 9,376             | 650               | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 18.00                | 8,998             | 75                | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 19.00                | 17,198            | 188               | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 20.00                | 37,611            | 30                | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 21.00                | 10,310            | 255               | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 22.00                | 1,087             | 92                | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| above 22.00          | 21                | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| Total                | 357,119           | 521,548           | 209,117             | 18,111           | 573                          | 834,682            | 9,758                 | 10,442                                              |  |
| Weighted Average     | 12.87             | 8.10              | 0.00                | -                | 11.40                        | 9.37               | 9.46                  | 9.00                                                |  |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

Banking

Banks

(Million Rupees)

| Jun-25 P                                  |                                            |                                            |                                            |                                             |                        |                |                            |                  |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|----------------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                |                            | Rate of Return   |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) | Total Deposits (D+E+F+G+P) |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              | Q                          |                  |
| 0                                         | -                                          | -                                          | -                                          | -                                           | -                      | 0              | 227,238                    | 00.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 2              | 29,839                     | 01.00*           |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 230            | 15,840                     | 02.00*           |
| 18                                        | -                                          | -                                          | -                                          | -                                           | -                      | 256            | 260                        | 03.00*           |
| 3,542                                     | -                                          | -                                          | -                                          | -                                           | -                      | 3,868          | 3,996                      | 04.00*           |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 149            | 57,773                     | 05.00*           |
| 205                                       | -                                          | -                                          | -                                          | -                                           | -                      | 463            | 89,876                     | 06.00*           |
| 455                                       | 31                                         | -                                          | -                                          | -                                           | -                      | 1,242          | 1,249                      | 07.00*           |
| 360                                       | 5                                          | 0                                          | -                                          | 2                                           | -                      | 2,549          | 19,960                     | 08.00            |
| 2,523                                     | 20                                         | 90                                         | 8                                          | 698                                         | -                      | 4,611          | 59,482                     | 08.50            |
| 1,315                                     | 107                                        | 711                                        | 5                                          | 591                                         | -                      | 3,606          | 40,689                     | 09.00            |
| 479                                       | -                                          | 18                                         | 2                                          | -                                           | -                      | 7,076          | 20,145                     | 09.50            |
| 2,576                                     | -                                          | -                                          | -                                          | 1,140                                       | -                      | 5,859          | 37,733                     | 10.00            |
| 873                                       | -                                          | 0                                          | -                                          | -                                           | -                      | 2,142          | 11,882                     | 10.50            |
| 166                                       | -                                          | -                                          | -                                          | -                                           | -                      | 2,303          | 2,303                      | 11.00            |
| 1,210                                     | -                                          | -                                          | -                                          | -                                           | -                      | 1,241          | 479,818                    | 11.50            |
| -                                         | 0                                          | -                                          | -                                          | -                                           | -                      | 1,750          | 1,750                      | 12.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 12.50            |
| 30                                        | -                                          | -                                          | -                                          | -                                           | -                      | 30             | 30                         | 13.00            |
| 350                                       | -                                          | 0                                          | -                                          | -                                           | -                      | 350            | 350                        | 13.50            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 14.00            |
| -                                         | -                                          | -                                          | -                                          | 5                                           | -                      | 5              | 5                          | 14.50            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 15.00            |
| 50                                        | -                                          | -                                          | -                                          | 6                                           | -                      | 56             | 56                         | 16.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 17.00            |
| 21                                        | -                                          | -                                          | -                                          | -                                           | -                      | 21             | 21                         | 18.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 19.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 20.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 21.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 22.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | above 22.00      |
| 14,173                                    | 163                                        | 819                                        | 15                                         | 2,442                                       | -                      | 37,812         | 1,100,295                  | Total            |
| 8.35                                      | 8.53                                       | 8.90                                       | 8.93                                       | 9.37                                        | -                      | 8.89           | 9.16                       | Weighted Average |

Overall weighted average excludes "Current" and "Other" deposits

## 2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

| Rate<br>of<br>Return | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|----------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                      |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                      | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                    | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                | 2,758,866         | 3,601,380         | 3,856,223           | 71,605           | 3,090                        | 13,227             | 3,205                 | 149                                                 |
| 01.00*               | 219,668           | 190,715           | 19,975              | -                | -                            | 175,556            | 805                   | 4,835                                               |
| 02.00*               | 77,872            | 90,838            | -                   | -                | -                            | 83,912             | 2,403                 | 4,355                                               |
| 03.00*               | 15,601            | 25,470            | -                   | -                | -                            | 94,417             | 2,589                 | 626                                                 |
| 04.00*               | 6,778             | 94,256            | 0                   | -                | -                            | 9,273              | 4,588                 | 2,464                                               |
| 05.00*               | 3,787             | 50,489            | 63                  | -                | -                            | 84,346             | 6,653                 | 1,351                                               |
| 06.00*               | 119,701           | 147,040           | -                   | -                | -                            | 371,453            | 13,100                | 17,283                                              |
| 07.00*               | 31,820            | 1,543,729         | -                   | -                | -                            | 1,448,536          | 31,781                | 827                                                 |
| 08.00                | 88,460            | 379,746           | -                   | -                | -                            | 244,559            | 20,800                | 15,315                                              |
| 08.50                | 100,051           | 278,634           | -                   | -                | -                            | 110,881            | 22,323                | 9,107                                               |
| 09.00                | 49,791            | 422,715           | -                   | -                | -                            | 299,848            | 44,253                | 15,079                                              |
| 09.50                | 17,356            | 60,895            | -                   | -                | -                            | 95,432             | 40,231                | 8,742                                               |
| 10.00                | 21,317            | 228,890           | -                   | -                | -                            | 127,234            | 53,308                | 17,244                                              |
| 10.50                | 8,000             | 258,512           | -                   | -                | -                            | 372,168            | 48,102                | 8,505                                               |
| 11.00                | 658,856           | 171,432           | -                   | -                | -                            | 87,284             | 70,084                | 5,709                                               |
| 11.50                | 156,476           | 39,891            | -                   | -                | -                            | 82,640             | 17,511                | 30                                                  |
| 12.00                | 28,194            | 32,998            | -                   | -                | -                            | 48,546             | 19,645                | -                                                   |
| 12.50                | 33,145            | 96,311            | -                   | -                | -                            | -                  | 8                     | -                                                   |
| 13.00                | 9,993             | 49,994            | -                   | -                | -                            | -                  | 23                    | 0                                                   |
| 13.50                | 11,943            | 5,906             | -                   | -                | -                            | 2                  | 88                    | 0                                                   |
| 14.00                | 112,229           | 500               | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.50                | 27,543            | 674               | -                   | -                | -                            | -                  | -                     | 0                                                   |
| 15.00                | 101,848           | 1,507             | -                   | -                | -                            | -                  | 291                   | 5                                                   |
| 16.00                | 359,998           | 8,712             | -                   | -                | -                            | 0                  | 200                   | 52                                                  |
| 17.00                | 85,869            | 3,888             | -                   | -                | -                            | -                  | 612                   | 133                                                 |
| 18.00                | 458,562           | 10,798            | -                   | -                | -                            | -                  | 389                   | 32                                                  |
| 19.00                | 231,752           | 7,127             | -                   | -                | -                            | -                  | 104                   | -                                                   |
| 20.00                | 742,669           | 14,081            | -                   | -                | -                            | -                  | 20                    | -                                                   |
| 21.00                | 209,147           | 1,904             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                | 155,594           | 230               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00          | 8,177             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                | 6,911,064         | 7,819,262         | 3,876,262           | 71,605           | 3,090                        | 3,749,316          | 403,116               | 111,844                                             |
| Weighted Average     | 14.26             | 7.53              | 0.00                | -                | -                            | 7.46               | 9.38                  | 7.91                                                |

Note: Figures pertain to islamic banking portfolio

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                  |                                            |                                            |                                            |                                             |                        |                |                            |                  |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|----------------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                |                            | Rate of Return   |
| 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 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) | Total Deposits (D+E+F+G+P) |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              | Q                          |                  |
| 1,002                                     | 1                                          | 0                                          | 1                                          | 6                                           | -                      | 4,363          | 3,948,508                  | 00.00            |
| 3,072                                     | -                                          | 3                                          | 1                                          | -                                           | -                      | 8,716          | 204,248                    | 01.00*           |
| 2,413                                     | -                                          | 805                                        | -                                          | -                                           | -                      | 9,976          | 93,888                     | 02.00*           |
| 6,191                                     | -                                          | 1,803                                      | -                                          | -                                           | -                      | 11,209         | 105,626                    | 03.00*           |
| 361                                       | 13                                         | 19                                         | -                                          | 2                                           | -                      | 7,448          | 16,721                     | 04.00*           |
| 1,150                                     | 17                                         | 524                                        | 2,516                                      | 4,561                                       | 13,635                 | 30,407         | 114,816                    | 05.00*           |
| 16,558                                    | 17                                         | 498                                        | -                                          | 1,001                                       | -                      | 48,457         | 419,910                    | 06.00*           |
| 64,080                                    | 312                                        | 547                                        | 119                                        | 3,262                                       | -                      | 100,929        | 1,549,465                  | 07.00*           |
| 12,926                                    | 134                                        | 1,325                                      | 2                                          | 13,384                                      | -                      | 63,886         | 308,446                    | 08.00            |
| 3,053                                     | 39                                         | 128                                        | -                                          | 4                                           | -                      | 34,655         | 145,536                    | 08.50            |
| 95,312                                    | 7                                          | 94                                         | -                                          | 4,400                                       | -                      | 159,146        | 458,994                    | 09.00            |
| 26,621                                    | 3                                          | 4                                          | -                                          | 8,750                                       | 7                      | 84,358         | 179,790                    | 09.50            |
| 16,180                                    | 30                                         | -                                          | -                                          | 249                                         | 11                     | 87,022         | 214,256                    | 10.00            |
| 17,087                                    | 3                                          | 5                                          | -                                          | 105                                         | -                      | 73,808         | 445,976                    | 10.50            |
| 8,692                                     | -                                          | -                                          | -                                          | 4                                           | -                      | 84,488         | 171,772                    | 11.00            |
| 5,695                                     | 18                                         | 2                                          | -                                          | 30                                          | -                      | 23,286         | 105,926                    | 11.50            |
| 24                                        | 1                                          | 18                                         | -                                          | 93                                          | 50                     | 19,830         | 68,377                     | 12.00            |
| 37                                        | -                                          | -                                          | 3                                          | 1                                           | -                      | 49             | 49                         | 12.50            |
| 241                                       | -                                          | 1                                          | -                                          | -                                           | -                      | 265            | 265                        | 13.00            |
| 133                                       | -                                          | -                                          | -                                          | 0                                           | -                      | 221            | 223                        | 13.50            |
| 285                                       | 5                                          | 3                                          | -                                          | -                                           | -                      | 293            | 293                        | 14.00            |
| 83                                        | -                                          | -                                          | -                                          | 10                                          | -                      | 94             | 94                         | 14.50            |
| 689                                       | -                                          | -                                          | -                                          | 0                                           | -                      | 985            | 985                        | 15.00            |
| 7,942                                     | -                                          | -                                          | -                                          | -                                           | -                      | 8,194          | 8,194                      | 16.00            |
| 479                                       | 13                                         | 3                                          | -                                          | 195                                         | -                      | 1,435          | 1,435                      | 17.00            |
| 1,538                                     | -                                          | 1                                          | -                                          | -                                           | -                      | 1,959          | 1,959                      | 18.00            |
| 1,049                                     | -                                          | -                                          | -                                          | -                                           | -                      | 1,154          | 1,154                      | 19.00            |
| 14,391                                    | -                                          | -                                          | -                                          | -                                           | -                      | 14,411         | 14,411                     | 20.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 21.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 22.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | above 22.00      |
| 307,285                                   | 612                                        | 5,784                                      | 2,642                                      | 36,057                                      | 13,702                 | 881,043        | 8,581,316                  | Total            |
| 9.15                                      | 7.92                                       | 5.14                                       | 4.71                                       | 7.83                                        | 4.63                   | 8.93           | 7.62                       | Weighted Average |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5 Deposits Distributed by Rate of

Overall  
All

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 11,078,275        | 12,221,224        | 12,806,280          | 368,603          | 30,038                       | 209,263            | 11,089                | 856                                                 |
| 01.00*                 | 512,546           | 562,351           | 21,213              | -                | -                            | 411,026            | 9,207                 | 12,304                                              |
| 02.00*                 | 236,222           | 298,988           | -                   | 1,013            | -                            | 150,602            | 19,569                | 11,656                                              |
| 03.00*                 | 20,222            | 35,495            | -                   | -                | -                            | 427,847            | 7,265                 | 2,774                                               |
| 04.00*                 | 44,655            | 592,402           | 2                   | -                | -                            | 63,232             | 17,448                | 11,218                                              |
| 05.00*                 | 40,352            | 551,374           | 1,058               | -                | -                            | 145,215            | 80,715                | 18,283                                              |
| 06.00*                 | 191,274           | 489,457           | -                   | -                | -                            | 792,831            | 391,908               | 310,646                                             |
| 07.00*                 | 51,191            | 1,989,451         | -                   | -                | -                            | 1,481,370          | 101,919               | 48,925                                              |
| 08.00                  | 151,433           | 1,292,000         | 2,756               | -                | 0                            | 604,653            | 42,310                | 20,370                                              |
| 08.50                  | 156,234           | 382,336           | 1                   | -                | 0                            | 223,987            | 47,188                | 11,380                                              |
| 09.00                  | 140,903           | 653,137           | 152                 | 159,308          | 9                            | 772,727            | 112,867               | 19,325                                              |
| 09.50                  | 82,545            | 159,113           | 86,249              | 36,015           | 38,547                       | 5,781,163          | 77,638                | 18,169                                              |
| 10.00                  | 63,542            | 857,457           | 8,000               | 11,008           | 2                            | 623,875            | 129,033               | 44,023                                              |
| 10.50                  | 28,176            | 7,614,863         | 500                 | 2,999            | 0                            | 2,082,373          | 94,360                | 39,851                                              |
| 11.00                  | 703,784           | 364,061           | -                   | 57,653           | -                            | 147,669            | 193,295               | 32,456                                              |
| 11.50                  | 266,574           | 1,603,965         | 5,616               | -                | 1,016,688                    | 806,861            | 50,713                | 4,636                                               |
| 12.00                  | 69,728            | 147,711           | -                   | -                | -                            | 96,579             | 138,998               | 1                                                   |
| 12.50                  | 42,632            | 212,894           | -                   | -                | -                            | -                  | 14                    | -                                                   |
| 13.00                  | 20,252            | 104,939           | -                   | -                | -                            | 1,659              | 43                    | 34                                                  |
| 13.50                  | 15,067            | 80,117            | -                   | -                | -                            | 2                  | 88                    | 0                                                   |
| 14.00                  | 131,235           | 29,253            | -                   | -                | -                            | 0                  | -                     | 64                                                  |
| 14.50                  | 34,362            | 6,799             | -                   | -                | -                            | -                  | 35                    | 0                                                   |
| 15.00                  | 165,047           | 54,378            | 0                   | -                | -                            | 47                 | 321                   | 75                                                  |
| 16.00                  | 418,431           | 82,253            | -                   | -                | -                            | 208                | 380                   | 504                                                 |
| 17.00                  | 140,720           | 53,471            | -                   | -                | -                            | -                  | 667                   | 871                                                 |
| 18.00                  | 812,689           | 192,253           | -                   | -                | -                            | 2                  | 1,088                 | 166                                                 |
| 19.00                  | 816,232           | 123,836           | -                   | -                | -                            | -                  | 464                   | -                                                   |
| 20.00                  | 11,063,946        | 394,808           | -                   | -                | -                            | 144,662            | 22                    | 0                                                   |
| 21.00                  | 1,967,427         | 107,006           | -                   | -                | -                            | -                  | 2                     | -                                                   |
| 22.00                  | 503,724           | 489               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 211,487           | 4,901             | -                   | -                | -                            | -                  | 26                    | 7,599                                               |
| Total                  | 30,180,905        | 31,262,781        | 12,931,826          | 636,599          | 1,085,285                    | 14,967,855         | 1,528,670             | 616,185                                             |
| Weighted Average       | 17.34             | 9.09              | -                   | 4.07             | 11.11                        | 8.69               | 8.38                  | 7.31                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*



## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-----------------------|--------------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br><br>(H to O) | Total<br>Deposits<br><br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                     | Q                                    | R                      |
| 123,629                                            | 22                                                     | 242                                                    | 9                                                      | 2,663                                                      | -                            | 138,510               | 13,552,694                           | 00.00                  |
| 7,442                                              | -                                                      | 3                                                      | 1                                                      | 1                                                          | -                            | 28,958                | 461,197                              | 01.00*                 |
| 6,766                                              | -                                                      | 805                                                    | -                                                      | -                                                          | -                            | 38,796                | 190,411                              | 02.00*                 |
| 8,414                                              | -                                                      | 1,803                                                  | -                                                      | 998                                                        | 1                            | 21,254                | 449,102                              | 03.00*                 |
| 18,601                                             | 42                                                     | 221                                                    | 933                                                    | 1,492                                                      | 2                            | 49,956                | 113,189                              | 04.00*                 |
| 70,923                                             | 625                                                    | 4,042                                                  | 2,700                                                  | 4,841                                                      | 13,643                       | 195,772               | 342,045                              | 05.00*                 |
| 47,556                                             | 762                                                    | 10,811                                                 | 18                                                     | 3,012                                                      | 1                            | 764,714               | 1,557,545                            | 06.00*                 |
| 82,400                                             | 433                                                    | 704                                                    | 123                                                    | 4,760                                                      | 37                           | 239,300               | 1,720,670                            | 07.00*                 |
| 62,913                                             | 526                                                    | 1,726                                                  | 30                                                     | 17,048                                                     | 11                           | 144,934               | 752,343                              | 08.00                  |
| 15,059                                             | 106                                                    | 370                                                    | 13                                                     | 1,135                                                      | -                            | 75,251                | 299,239                              | 08.50                  |
| 131,010                                            | 442                                                    | 1,079                                                  | 37                                                     | 5,469                                                      | -                            | 270,230               | 1,202,425                            | 09.00                  |
| 97,791                                             | 161                                                    | 196                                                    | 654                                                    | 28,904                                                     | 7                            | 223,521               | 6,165,495                            | 09.50                  |
| 134,706                                            | 402                                                    | 804                                                    | 32                                                     | 6,437                                                      | 16                           | 315,453               | 958,339                              | 10.00                  |
| 177,789                                            | 61                                                     | 59                                                     | 1                                                      | 1,190                                                      | 28                           | 313,338               | 2,399,211                            | 10.50                  |
| 470,289                                            | 160                                                    | 14,509                                                 | 2                                                      | 1,817                                                      | 12                           | 712,539               | 917,861                              | 11.00                  |
| 295,125                                            | 40,746                                                 | 48,914                                                 | 0                                                      | 92,203                                                     | 25                           | 532,363               | 2,361,528                            | 11.50                  |
| 195,076                                            | 99                                                     | 5,375                                                  | 25                                                     | 9,283                                                      | 103                          | 348,958               | 445,538                              | 12.00                  |
| 8,313                                              | 80                                                     | 895                                                    | 6                                                      | 1,156                                                      | 4                            | 10,468                | 10,468                               | 12.50                  |
| 55,857                                             | 229                                                    | 930                                                    | 4                                                      | 1,652                                                      | 3                            | 58,750                | 60,409                               | 13.00                  |
| 5,875                                              | 108                                                    | 827                                                    | 7                                                      | 1,428                                                      | 0                            | 8,333                 | 8,335                                | 13.50                  |
| 20,439                                             | 481                                                    | 1,457                                                  | 303                                                    | 449                                                        | -                            | 23,192                | 23,192                               | 14.00                  |
| 3,520                                              | 222                                                    | 197                                                    | 43                                                     | 8,223                                                      | 55                           | 12,296                | 12,296                               | 14.50                  |
| 52,554                                             | 371                                                    | 2,195                                                  | 64                                                     | 2,119                                                      | -                            | 57,698                | 57,746                               | 15.00                  |
| 65,640                                             | 523                                                    | 6,510                                                  | 2                                                      | 4,398                                                      | 0                            | 77,957                | 78,164                               | 16.00                  |
| 58,251                                             | 116                                                    | 1,252                                                  | -                                                      | 2,318                                                      | -                            | 63,475                | 63,475                               | 17.00                  |
| 123,861                                            | 57                                                     | 736                                                    | 0                                                      | 337                                                        | -                            | 126,246               | 126,248                              | 18.00                  |
| 30,269                                             | -                                                      | 2                                                      | -                                                      | 2,537                                                      | -                            | 33,272                | 33,272                               | 19.00                  |
| 16,179                                             | 87                                                     | 198                                                    | -                                                      | 86                                                         | -                            | 16,573                | 161,234                              | 20.00                  |
| 135                                                | -                                                      | -                                                      | -                                                      | 44                                                         | -                            | 181                   | 181                                  | 21.00                  |
| 190                                                | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 220                   | 220                                  | 22.00                  |
| 5,022                                              | -                                                      | 74                                                     | 230                                                    | 3,309                                                      | 0                            | 16,259                | 16,259                               | above 22.00            |
| 2,391,595                                          | 46,860                                                 | 106,936                                                | 5,236                                                  | 209,339                                                    | 13,948                       | 4,918,768             | 34,540,331.86                        | Total                  |
| 10.71                                              | 11.34                                                  | 10.85                                                  | 7.15                                                   | 10.87                                                      | 4.75                         | 9.55                  | 8.76                                 | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.1 Deposits Distributed by Rate of

Overall  
Public Sector

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 1,738,906         | 1,620,707         | 1,658,036           | 98,189           | 365                          | 355                | 4                     | 0                                                   |
| 01.00*                 | 21,751            | 80,113            | 1,238               | -                | -                            | 37,240             | 119                   | 8                                                   |
| 02.00*                 | 110,595           | 145,470           | -                   | -                | -                            | 27,908             | 200                   | 664                                                 |
| 03.00*                 | 1,829             | 1,445             | -                   | -                | -                            | 236                | 316                   | 458                                                 |
| 04.00*                 | 558               | 119,178           | -                   | -                | -                            | 128                | 983                   | 684                                                 |
| 05.00*                 | 7,681             | 157,841           | -                   | -                | -                            | 57,623             | 10,648                | 1,939                                               |
| 06.00*                 | 36,500            | 144,396           | -                   | -                | -                            | 417,075            | 206,932               | 131,630                                             |
| 07.00*                 | 4,307             | 206,034           | -                   | -                | -                            | 2,840              | 3,043                 | 3,128                                               |
| 08.00                  | 9,194             | 656,467           | -                   | -                | 0                            | 72,828             | 2,787                 | 852                                                 |
| 08.50                  | 42,862            | 19,624            | -                   | -                | 0                            | 54,871             | 980                   | 553                                                 |
| 09.00                  | 11,832            | 83,290            | -                   | -                | 9                            | 71,908             | 10,143                | 1,993                                               |
| 09.50                  | 26,304            | 22,211            | -                   | 2                | 38,547                       | 847,034            | 3,114                 | 8,600                                               |
| 10.00                  | 5,756             | 52,974            | -                   | -                | 2                            | 50,045             | 14,571                | 20,018                                              |
| 10.50                  | 1,271             | 512,940           | -                   | -                | 0                            | 117,621            | 14,369                | 1,949                                               |
| 11.00                  | 12,755            | 57,745            | -                   | -                | -                            | -                  | 9,134                 | 3,315                                               |
| 11.50                  | 107,453           | 1,454,575         | 5,616               | -                | 1,016,688                    | 722,734            | 28,980                | 4,606                                               |
| 12.00                  | 9,309             | 57,223            | -                   | -                | -                            | -                  | 17,078                | -                                                   |
| 12.50                  | 4,339             | 65,387            | -                   | -                | -                            | -                  | 6                     | -                                                   |
| 13.00                  | 3,646             | 49,618            | -                   | -                | -                            | 0                  | -                     | 0                                                   |
| 13.50                  | 273               | 4,446             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.00                  | 3,412             | 7,522             | -                   | -                | -                            | -                  | -                     | 64                                                  |
| 14.50                  | 2,410             | 776               | -                   | -                | -                            | -                  | -                     | -                                                   |
| 15.00                  | 15,998            | 41,753            | -                   | -                | -                            | -                  | -                     | 70                                                  |
| 16.00                  | 24,346            | 30,496            | -                   | -                | -                            | -                  | 1                     | 34                                                  |
| 17.00                  | 12,423            | 21,322            | -                   | -                | -                            | -                  | -                     | 13                                                  |
| 18.00                  | 75,801            | 49,746            | -                   | -                | -                            | -                  | -                     | 80                                                  |
| 19.00                  | 156,224           | 63,073            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 20.00                  | 2,875,715         | 179,531           | -                   | -                | -                            | -                  | -                     | -                                                   |
| 21.00                  | 202,987           | 76,626            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | 61,604            | 106               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 108,870           | 4,894             | -                   | -                | -                            | -                  | 26                    | 7,599                                               |
| Total                  | 5,696,911         | 5,987,528         | 1,664,889           | 98,191           | 1,055,611                    | 2,480,446          | 323,434               | 188,260                                             |
| Weighted Average       | 15.88             | 9.25              | 0.04                | 0.00             | 11.42                        | 9.20               | 7.44                  | 7.82                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| 0                                                  | 8                                                      | 0                                                      | 0                                                      | 7                                                          | -                            | 19                | 1,756,963                        | 00.00                  |
| 54                                                 | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 181               | 38,659                           | 01.00*                 |
| 559                                                | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,423             | 29,331                           | 02.00*                 |
| 829                                                | -                                                      | -                                                      | -                                                      | 991                                                        | -                            | 2,594             | 2,830                            | 03.00*                 |
| 5,578                                              | -                                                      | 0                                                      | 933                                                    | 1,303                                                      | -                            | 9,481             | 9,609                            | 04.00*                 |
| 38,651                                             | 410                                                    | 3,228                                                  | 184                                                    | 66                                                         | -                            | 55,125            | 112,749                          | 05.00*                 |
| 15,508                                             | 677                                                    | 10,229                                                 | 0                                                      | 1,501                                                      | -                            | 366,477           | 783,553                          | 06.00*                 |
| 5,675                                              | 75                                                     | 8                                                      | 2                                                      | 445                                                        | -                            | 12,376            | 15,216                           | 07.00*                 |
| 43,320                                             | 106                                                    | 93                                                     | 9                                                      | 599                                                        | 3                            | 47,770            | 120,599                          | 08.00                  |
| 4,599                                              | 20                                                     | 90                                                     | 8                                                      | 699                                                        | -                            | 6,948             | 61,818                           | 08.50                  |
| 23,816                                             | 340                                                    | 740                                                    | 37                                                     | 603                                                        | -                            | 37,673            | 109,590                          | 09.00                  |
| 10,927                                             | 3                                                      | 130                                                    | 653                                                    | 19,863                                                     | -                            | 43,290            | 928,873                          | 09.50                  |
| 34,061                                             | 3                                                      | 186                                                    | -                                                      | 4,888                                                      | 3                            | 73,730            | 123,777                          | 10.00                  |
| 39,950                                             | -                                                      | 0                                                      | -                                                      | 125                                                        | -                            | 56,394            | 174,015                          | 10.50                  |
| 101,224                                            | 0                                                      | 13,003                                                 | -                                                      | 75                                                         | -                            | 126,752           | 126,752                          | 11.00                  |
| 156,726                                            | 40,326                                                 | 19,869                                                 | 0                                                      | 91,527                                                     | -                            | 342,033           | 2,087,072                        | 11.50                  |
| 98,816                                             | 5                                                      | 15                                                     | -                                                      | 31                                                         | -                            | 115,944           | 115,944                          | 12.00                  |
| 468                                                | 6                                                      | -                                                      | -                                                      | 17                                                         | -                            | 497               | 497                              | 12.50                  |
| 48,160                                             | 8                                                      | 3                                                      | -                                                      | 2                                                          | -                            | 48,173            | 48,173                           | 13.00                  |
| 4,135                                              | 0                                                      | 7                                                      | -                                                      | 8                                                          | -                            | 4,149             | 4,149                            | 13.50                  |
| 5,850                                              | -                                                      | 142                                                    | -                                                      | 31                                                         | -                            | 6,087             | 6,087                            | 14.00                  |
| 590                                                | 9                                                      | 5                                                      | -                                                      | 10                                                         | -                            | 613               | 613                              | 14.50                  |
| 31,087                                             | -                                                      | 15                                                     | -                                                      | 2                                                          | -                            | 31,174            | 31,174                           | 15.00                  |
| 17,055                                             | 27                                                     | 4,001                                                  | -                                                      | 1,374                                                      | 0                            | 22,492            | 22,492                           | 16.00                  |
| 19,824                                             | 3                                                      | 1                                                      | -                                                      | 1                                                          | -                            | 19,842            | 19,842                           | 17.00                  |
| 28,731                                             | 3                                                      | 9                                                      | -                                                      | 6                                                          | -                            | 28,828            | 28,828                           | 18.00                  |
| 18,279                                             | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 18,279            | 18,279                           | 19.00                  |
| 24                                                 | 50                                                     | 135                                                    | -                                                      | 66                                                         | -                            | 274               | 274                              | 20.00                  |
| 85                                                 | -                                                      | -                                                      | -                                                      | 43                                                         | -                            | 128               | 128                              | 21.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 22.00                  |
| 5,021                                              | -                                                      | 74                                                     | 230                                                    | 684                                                        | 0                            | 13,633            | 13,633                           | above 22.00            |
| 759,599                                            | 42,078                                                 | 51,983                                                 | 2,054                                                  | 124,965                                                    | 6                            | 1,492,380         | 6,791,518                        | Total                  |
| 11.57                                              | 11.32                                                  | 10.17                                                  | 8.77                                                   | 10.96                                                      | 9.14                         | 10.09             | 9.30                             | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.2 Deposits Distributed by Rate of

Overall  
Domestic Private

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 9,205,485         | 10,427,514        | 10,989,063          | 270,414          | 29,673                       | 207,419            | 11,023                | 856                                                 |
| 01.00*                 | 489,298           | 480,559           | 19,975              | -                | -                            | 372,058            | 9,087                 | 12,296                                              |
| 02.00*                 | 111,327           | 140,702           | -                   | 1,013            | -                            | 122,611            | 7,169                 | 10,991                                              |
| 03.00*                 | 18,392            | 34,050            | -                   | -                | -                            | 105,961            | 6,249                 | 2,316                                               |
| 04.00*                 | 44,097            | 147,280           | 2                   | -                | -                            | 52,454             | 14,137                | 10,534                                              |
| 05.00*                 | 30,871            | 386,537           | 1,058               | -                | -                            | 87,561             | 55,728                | 16,343                                              |
| 06.00*                 | 151,378           | 325,102           | -                   | -                | -                            | 375,240            | 56,956                | 178,985                                             |
| 07.00*                 | 46,884            | 1,668,202         | -                   | -                | -                            | 1,474,843          | 60,668                | 45,797                                              |
| 08.00                  | 142,240           | 562,267           | 2,756               | -                | -                            | 531,825            | 25,630                | 19,518                                              |
| 08.50                  | 113,372           | 362,212           | 1                   | -                | -                            | 147,824            | 38,152                | 10,827                                              |
| 09.00                  | 129,071           | 563,680           | 152                 | 159,308          | -                            | 693,621            | 95,216                | 17,331                                              |
| 09.50                  | 56,241            | 114,639           | 86,249              | 36,012           | -                            | 4,846,116          | 71,524                | 9,570                                               |
| 10.00                  | 57,758            | 804,483           | 8,000               | 11,008           | -                            | 573,830            | 114,462               | 24,005                                              |
| 10.50                  | 26,904            | 7,033,685         | 500                 | 2,999            | -                            | 1,964,752          | 79,990                | 37,901                                              |
| 11.00                  | 691,029           | 306,316           | -                   | 57,653           | -                            | 147,669            | 184,161               | 29,140                                              |
| 11.50                  | 157,183           | 143,871           | -                   | -                | -                            | 84,127             | 21,733                | 30                                                  |
| 12.00                  | 57,269            | 90,488            | -                   | -                | -                            | 96,579             | 121,920               | 1                                                   |
| 12.50                  | 36,772            | 82,648            | -                   | -                | -                            | -                  | 8                     | -                                                   |
| 13.00                  | 13,936            | 55,320            | -                   | -                | -                            | 1,659              | 43                    | 33                                                  |
| 13.50                  | 14,794            | 75,671            | -                   | -                | -                            | 2                  | 88                    | 0                                                   |
| 14.00                  | 127,323           | 21,731            | -                   | -                | -                            | 0                  | -                     | -                                                   |
| 14.50                  | 31,951            | 6,023             | -                   | -                | -                            | -                  | 35                    | 0                                                   |
| 15.00                  | 134,249           | 12,625            | 0                   | -                | -                            | 47                 | 321                   | 5                                                   |
| 16.00                  | 392,835           | 51,757            | -                   | -                | -                            | 208                | 379                   | 470                                                 |
| 17.00                  | 121,817           | 32,149            | -                   | -                | -                            | -                  | 667                   | 858                                                 |
| 18.00                  | 721,329           | 142,507           | -                   | -                | -                            | 2                  | 1,088                 | 86                                                  |
| 19.00                  | 627,500           | 60,762            | -                   | -                | -                            | -                  | 464                   | -                                                   |
| 20.00                  | 7,716,503         | 215,277           | -                   | -                | -                            | 144,662            | 22                    | 0                                                   |
| 21.00                  | 1,739,592         | 30,380            | -                   | -                | -                            | -                  | 2                     | -                                                   |
| 22.00                  | 442,120           | 384               | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 102,616           | 7                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 23,752,133        | 24,378,828        | 11,107,756          | 538,408          | 29,673                       | 12,031,069         | 976,923               | 427,894                                             |
| Weighted Average       | 17.61             | 9.18              | 0.08                | 4.81             | -                            | 8.75               | 9.18                  | 7.09                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| 123,629                                            | 15                                                     | 242                                                    | 9                                                      | 2,656                                                      | -                            | 138,430           | 11,635,000                       | 00.00                  |
| 7,388                                              | -                                                      | 3                                                      | 1                                                      | 1                                                          | -                            | 28,777            | 420,811                          | 01.00*                 |
| 6,207                                              | -                                                      | 805                                                    | -                                                      | -                                                          | -                            | 25,173            | 148,797                          | 02.00*                 |
| 7,584                                              | -                                                      | 1,803                                                  | -                                                      | 7                                                          | 1                            | 17,960            | 123,922                          | 03.00*                 |
| 13,023                                             | 42                                                     | 221                                                    | -                                                      | 189                                                        | 2                            | 38,147            | 90,603                           | 04.00*                 |
| 32,272                                             | 215                                                    | 815                                                    | 2,516                                                  | 4,775                                                      | 13,643                       | 126,307           | 214,926                          | 05.00*                 |
| 32,049                                             | 85                                                     | 582                                                    | 18                                                     | 1,511                                                      | 1                            | 270,185           | 645,424                          | 06.00*                 |
| 76,725                                             | 358                                                    | 696                                                    | 121                                                    | 4,315                                                      | 37                           | 188,718           | 1,663,560                        | 07.00*                 |
| 19,593                                             | 420                                                    | 1,633                                                  | 21                                                     | 16,448                                                     | 8                            | 83,271            | 617,852                          | 08.00                  |
| 10,460                                             | 86                                                     | 280                                                    | 6                                                      | 436                                                        | -                            | 60,247            | 208,072                          | 08.50                  |
| 107,194                                            | 102                                                    | 339                                                    | 0                                                      | 4,867                                                      | -                            | 225,049           | 1,078,130                        | 09.00                  |
| 86,864                                             | 158                                                    | 67                                                     | 1                                                      | 9,040                                                      | 7                            | 177,231           | 5,145,608                        | 09.50                  |
| 100,645                                            | 399                                                    | 618                                                    | 32                                                     | 1,550                                                      | 13                           | 241,723           | 834,561                          | 10.00                  |
| 137,839                                            | 61                                                     | 59                                                     | 1                                                      | 1,065                                                      | 28                           | 256,945           | 2,225,196                        | 10.50                  |
| 369,065                                            | 159                                                    | 1,505                                                  | 2                                                      | 1,742                                                      | 12                           | 585,787           | 791,110                          | 11.00                  |
| 138,399                                            | 420                                                    | 29,045                                                 | 0                                                      | 677                                                        | 25                           | 190,329           | 274,456                          | 11.50                  |
| 96,260                                             | 94                                                     | 5,361                                                  | 25                                                     | 9,252                                                      | 103                          | 233,014           | 329,593                          | 12.00                  |
| 7,845                                              | 74                                                     | 895                                                    | 6                                                      | 1,139                                                      | 4                            | 9,971             | 9,971                            | 12.50                  |
| 7,697                                              | 221                                                    | 926                                                    | 4                                                      | 1,650                                                      | 3                            | 10,577            | 12,236                           | 13.00                  |
| 1,740                                              | 108                                                    | 821                                                    | 7                                                      | 1,420                                                      | 0                            | 4,183             | 4,185                            | 13.50                  |
| 14,589                                             | 481                                                    | 1,315                                                  | 303                                                    | 418                                                        | -                            | 17,105            | 17,105                           | 14.00                  |
| 2,930                                              | 213                                                    | 192                                                    | 43                                                     | 8,213                                                      | 55                           | 11,682            | 11,682                           | 14.50                  |
| 21,467                                             | 371                                                    | 2,180                                                  | 64                                                     | 2,116                                                      | -                            | 26,524            | 26,571                           | 15.00                  |
| 48,585                                             | 496                                                    | 2,509                                                  | 2                                                      | 3,023                                                      | -                            | 55,464            | 55,672                           | 16.00                  |
| 38,428                                             | 113                                                    | 1,251                                                  | -                                                      | 2,317                                                      | -                            | 43,633            | 43,633                           | 17.00                  |
| 95,131                                             | 54                                                     | 727                                                    | 0                                                      | 331                                                        | -                            | 97,417            | 97,419                           | 18.00                  |
| 11,990                                             | -                                                      | 2                                                      | -                                                      | 2,537                                                      | -                            | 14,993            | 14,993                           | 19.00                  |
| 16,156                                             | 37                                                     | 63                                                     | -                                                      | 20                                                         | -                            | 16,298            | 160,960                          | 20.00                  |
| 50                                                 | -                                                      | -                                                      | -                                                      | 1                                                          | -                            | 53                | 53                               | 21.00                  |
| 190                                                | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 220               | 220                              | 22.00                  |
| 1                                                  | -                                                      | -                                                      | -                                                      | 2,626                                                      | -                            | 2,627             | 2,627                            | above 22.00            |
| 1,631,996                                          | 4,782                                                  | 54,953                                                 | 3,181                                                  | 84,373                                                     | 13,942                       | 3,198,043         | 26,904,949                       | Total                  |
| 10.30                                              | 11.54                                                  | 11.49                                                  | 6.11                                                   | 10.72                                                      | 4.74                         | 9.53              | 8.77                             | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.3 Deposits Distributed by Rate of

Overall  
Foreign

| Rate<br>of<br>Interest | Jun-24 R          |                   | Mar-25              |                  | Jun-25 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 133,884           | 173,003           | 159,181             | -                | -                            | 1,489              | 62                    | -                                                   |
| 01.00*                 | 1,497             | 1,679             | -                   | -                | -                            | 1,728              | -                     | -                                                   |
| 02.00*                 | 14,300            | 12,816            | -                   | -                | -                            | 83                 | 12,200                | -                                                   |
| 03.00*                 | -                 | -                 | -                   | -                | -                            | 321,650            | 700                   | -                                                   |
| 04.00*                 | -                 | 325,944           | -                   | -                | -                            | 10,649             | 2,328                 | -                                                   |
| 05.00*                 | 1,800             | 6,996             | -                   | -                | -                            | 31                 | 14,339                | -                                                   |
| 06.00*                 | 3,395             | 19,958            | -                   | -                | -                            | 516                | 128,021               | 32                                                  |
| 07.00*                 | -                 | 115,215           | -                   | -                | -                            | 3,687              | 38,207                | -                                                   |
| 08.00                  | -                 | 73,266            | -                   | -                | -                            | -                  | 13,893                | -                                                   |
| 08.50                  | -                 | 500               | -                   | -                | -                            | 21,293             | 8,056                 | -                                                   |
| 09.00                  | -                 | 6,167             | -                   | -                | -                            | 7,198              | 7,508                 | -                                                   |
| 09.50                  | -                 | 22,263            | -                   | -                | -                            | 88,013             | 3,000                 | -                                                   |
| 10.00                  | 29                | -                 | -                   | -                | -                            | 0                  | -                     | -                                                   |
| 10.50                  | -                 | 68,238            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 11.00                  | -                 | 0                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 11.50                  | 1,939             | 5,519             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 12.00                  | 3,150             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 12.50                  | 1,522             | 6,000             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.00                  | 2,670             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.00                  | 500               | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 14.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 15.00                  | 14,800            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 16.00                  | 1,250             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 17.00                  | 6,480             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 18.00                  | 15,560            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 19.00                  | 32,509            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 20.00                  | 471,729           | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 21.00                  | 24,849            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 731,861           | 837,565           | 159,181             | -                | -                            | 456,339            | 228,313               | 32                                                  |
| Weighted Average       | 19.37             | 5.96              | -                   | -                | -                            | 4.63               | 6.32                  | 6.00                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Jun-25 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 62                | 160,732                          | 00.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 1,728                            | 01.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 12,200            | 12,283                           | 02.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 700               | 322,350                          | 03.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 2,328             | 12,978                           | 04.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 14,339            | 14,370                           | 05.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 128,052           | 128,568                          | 06.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 38,207            | 41,894                           | 07.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 13,893            | 13,893                           | 08.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 8,056             | 29,349                           | 08.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 7,508             | 14,706                           | 09.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,000             | 91,013                           | 09.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 0                                | 10.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 10.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 11.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 11.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 12.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 12.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 13.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 13.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 14.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 14.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 15.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 16.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 17.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 18.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 19.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 20.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 21.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 22.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | above 22.00            |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 228,345           | 843,865                          | Total                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 6.32              | 5.19                             | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Return | Male       | Female    | Both Males and Females | Others**   | Total Deposits |
|----------------|------------|-----------|------------------------|------------|----------------|
| 00.00          | 7,720,672  | 1,413,181 | 396,251                | 4,022,590  | 13,552,694     |
| 01.00*         | 262,319    | 40,773    | 43,928                 | 114,178    | 461,197        |
| 02.00*         | 82,647     | 13,449    | 34,370                 | 59,945     | 190,411        |
| 03.00*         | 9,618      | 3,335     | 7,418                  | 428,731    | 449,102        |
| 04.00*         | 24,301     | 5,125     | 13,797                 | 69,966     | 113,189        |
| 05.00*         | 96,994     | 18,868    | 9,077                  | 217,105    | 342,045        |
| 06.00*         | 191,031    | 68,197    | 49,448                 | 1,248,869  | 1,557,545      |
| 07.00*         | 715,107    | 365,789   | 240,381                | 399,394    | 1,720,670      |
| 08.00          | 115,403    | 42,311    | 23,893                 | 570,736    | 752,343        |
| 08.50          | 94,436     | 29,669    | 18,132                 | 157,003    | 299,239        |
| 09.00          | 310,435    | 87,057    | 93,278                 | 711,656    | 1,202,425      |
| 09.50          | 3,343,865  | 887,819   | 474,936                | 1,458,875  | 6,165,495      |
| 10.00          | 102,042    | 47,838    | 25,034                 | 783,424    | 958,339        |
| 10.50          | 693,009    | 204,212   | 50,014                 | 1,451,976  | 2,399,211      |
| 11.00          | 48,585     | 5,804     | 1,864                  | 861,609    | 917,861        |
| 11.50          | 327,703    | 137,222   | 2,757                  | 1,893,846  | 2,361,528      |
| 12.00          | 38,649     | 3,696     | 2,461                  | 400,731    | 445,538        |
| 12.50          | 1,753      | 613       | 63                     | 8,040      | 10,468         |
| 13.00          | 4,372      | 1,282     | 776                    | 53,979     | 60,409         |
| 13.50          | 1,714      | 689       | 1,008                  | 4,924      | 8,335          |
| 14.00          | 4,033      | 2,509     | 2,079                  | 14,571     | 23,192         |
| 14.50          | 2,796      | 1,125     | 1,434                  | 6,941      | 12,296         |
| 15.00          | 5,944      | 2,127     | 545                    | 49,129     | 57,746         |
| 16.00          | 17,463     | 6,383     | 4,076                  | 50,242     | 78,164         |
| 17.00          | 9,610      | 3,284     | 2,014                  | 48,566     | 63,475         |
| 18.00          | 20,903     | 5,760     | 5,589                  | 93,996     | 126,248        |
| 19.00          | 370        | 123       | 24                     | 32,755     | 33,272         |
| 20.00          | 802        | 118       | 123                    | 160,191    | 161,234        |
| 21.00          | 44         | -         | -                      | 137        | 181            |
| 22.00          | 1          | 0         | -                      | 219        | 220            |
| above 22.00    | 13,132     | 499       | -                      | 2,628      | 16,259         |
| Total          | 14,259,754 | 3,398,857 | 1,504,769              | 15,376,952 | 34,540,332     |

Note(s)

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

\*\*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)



## 2.6 Deposits Distributed by Size of

All  
As on

| Size of Account<br>(Rs.)        | Domestic                |                  |                    |                  |                                               |                  |                    |                  |                              |                  |
|---------------------------------|-------------------------|------------------|--------------------|------------------|-----------------------------------------------|------------------|--------------------|------------------|------------------------------|------------------|
|                                 | Foreign<br>Constituents |                  | Government         |                  | Non Financial<br>Public Sector<br>Enterprises |                  | NBFI's             |                  | Private Sector<br>(Business) |                  |
|                                 | No. of<br>Accounts      | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts                            | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts           | Amount           |
|                                 |                         |                  |                    |                  |                                               |                  |                    |                  |                              |                  |
| Less Than 5000                  | 653,835                 | 288              | 216,544            | 227              | 10,387                                        | 2                | 65,187             | 3                | 3,663,535                    | 2,054            |
| 5,000 to 10,000                 | 45,381                  | 319              | 34,689             | 239              | 377                                           | 3                | 961                | 7                | 344,428                      | 2,351            |
| 10,000 to 20,000                | 47,874                  | 680              | 33,760             | 488              | 484                                           | 7                | 1,352              | 19               | 299,550                      | 4,122            |
| 20,000 to 25,000                | 15,657                  | 347              | 14,403             | 324              | 162                                           | 4                | 382                | 8                | 203,098                      | 4,468            |
| 25,000 to 50,000                | 55,821                  | 1,973            | 42,687             | 1,549            | 555                                           | 20               | 1,151              | 41               | 396,522                      | 14,691           |
| 50,000 to 100,000               | 131,848                 | 9,184            | 37,463             | 2,644            | 701                                           | 50               | 1,056              | 75               | 529,440                      | 38,878           |
| 100,000 to 150,000              | 63,621                  | 7,130            | 23,118             | 2,799            | 345                                           | 42               | 599                | 73               | 288,029                      | 34,887           |
| 150,000 to 200,000              | 19,759                  | 3,415            | 11,622             | 2,003            | 214                                           | 37               | 342                | 59               | 235,315                      | 40,358           |
| 200,000 to 300,000              | 27,844                  | 6,817            | 15,946             | 3,853            | 290                                           | 71               | 521                | 127              | 212,615                      | 52,334           |
| 300,000 to 400,000              | 18,515                  | 6,399            | 8,478              | 2,922            | 212                                           | 73               | 320                | 111              | 105,513                      | 36,297           |
| 400,000 to 500,000              | 13,450                  | 5,991            | 7,262              | 3,220            | 187                                           | 84               | 246                | 110              | 89,467                       | 40,381           |
| 500,000 to 750,000              | 26,979                  | 16,177           | 10,169             | 6,155            | 319                                           | 198              | 538                | 331              | 125,072                      | 75,505           |
| 750,000 to 1,000,000            | 15,202                  | 13,187           | 6,071              | 5,279            | 379                                           | 328              | 341                | 298              | 71,725                       | 62,061           |
| 1,000,000 to 2,000,000          | 37,249                  | 51,317           | 16,125             | 22,662           | 545                                           | 769              | 870                | 1,242            | 154,154                      | 213,956          |
| 2,000,000 to 3,000,000          | 17,491                  | 42,626           | 5,877              | 14,472           | 326                                           | 804              | 546                | 1,335            | 73,945                       | 179,311          |
| 3,000,000 to 4,000,000          | 10,401                  | 35,769           | 3,265              | 11,313           | 179                                           | 632              | 392                | 1,335            | 97,470                       | 353,115          |
| 4,000,000 to 5,000,000          | 6,731                   | 29,995           | 2,102              | 9,441            | 212                                           | 946              | 241                | 1,084            | 29,509                       | 130,747          |
| 5,000,000 to 6,000,000          | 6,262                   | 33,724           | 2,550              | 14,046           | 177                                           | 989              | 279                | 1,520            | 23,153                       | 124,529          |
| 6,000,000 to 7,000,000          | 3,828                   | 24,745           | 1,672              | 10,658           | 126                                           | 818              | 171                | 1,109            | 14,137                       | 91,229           |
| 7,000,000 to 8,000,000          | 2,848                   | 21,249           | 1,084              | 8,105            | 75                                            | 562              | 197                | 1,477            | 11,436                       | 85,283           |
| 8,000,000 to 9,000,000          | 2,444                   | 20,705           | 1,025              | 8,690            | 73                                            | 620              | 138                | 1,165            | 8,752                        | 73,969           |
| 9,000,000 to 10,000,000         | 2,083                   | 19,732           | 853                | 8,080            | 77                                            | 730              | 96                 | 913              | 7,076                        | 66,974           |
| 10,000,000 to 100,000,000       | 17,125                  | 399,381          | 15,450             | 463,803          | 1,416                                         | 45,652           | 2,140              | 73,472           | 66,984                       | 1,711,622        |
| 100,000,000 to 500,000,000      | 779                     | 125,681          | 4,395              | 1,064,300        | 750                                           | 149,793          | 623                | 133,038          | 5,994                        | 1,170,518        |
| 500,000,000 to 1,000,000,000    | 47                      | 31,605           | 671                | 437,193          | 208                                           | 140,357          | 184                | 119,362          | 745                          | 489,807          |
| 1,000,000,000 to 5,000,000,000  | 36                      | 77,075           | 843                | 1,500,409        | 382                                           | 760,407          | 210                | 463,492          | 491                          | 955,543          |
| 5,000,000,000 to 10,000,000,000 | 4                       | 23,265           | 63                 | 420,162          | 46                                            | 313,956          | 63                 | 448,523          | 61                           | 418,255          |
| 10,000,000,000 & Over           | -                       | -                | 48                 | 1,196,281        | 33                                            | 578,577          | 27                 | 498,137          | 34                           | 756,097          |
| <b>Total</b>                    | <b>1,243,114</b>        | <b>1,008,777</b> | <b>518,235</b>     | <b>5,221,316</b> | <b>19,237</b>                                 | <b>1,996,529</b> | <b>79,173</b>      | <b>1,748,466</b> | <b>7,058,250</b>             | <b>7,229,341</b> |

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,
2. 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

## Accounts and Category of Deposit Holders

Banks

30th June, 2025

(Million Rupees)

| Constituents       |         |                    |            |                    |        |                    |            |                    |            | Size of Account<br>(Rs.)        |
|--------------------|---------|--------------------|------------|--------------------|--------|--------------------|------------|--------------------|------------|---------------------------------|
| Trust Funds        |         | Personal           |            | Other              |        | Sub Total          |            | Total              |            |                                 |
| No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |                                 |
| 34,972             | 44      | 116,621,743        | 114,209    | 9,968              | 8      | 120,622,336        | 116,546    | 121,276,171        | 116,834    | Less Than 5000                  |
| 11,253             | 78      | 6,543,965          | 53,528     | 1,480              | 10     | 6,937,153          | 56,217     | 6,982,534          | 56,536     | 5,000 to 10,000                 |
| 6,050              | 82      | 6,061,927          | 88,114     | 1,265              | 17     | 6,404,388          | 92,849     | 6,452,262          | 93,529     | 10,000 to 20,000                |
| 1,948              | 43      | 1,942,508          | 43,072     | 476                | 10     | 2,162,977          | 47,929     | 2,178,634          | 48,276     | 20,000 to 25,000                |
| 5,964              | 196     | 5,654,246          | 202,200    | 1,538              | 52     | 6,102,663          | 218,748    | 6,158,484          | 220,721    | 25,000 to 50,000                |
| 3,745              | 264     | 8,924,394          | 692,847    | 1,253              | 86     | 9,498,052          | 734,844    | 9,629,900          | 744,028    | 50,000 to 100,000               |
| 1,878              | 227     | 3,585,122          | 438,994    | 1,891              | 212    | 3,900,982          | 477,234    | 3,964,603          | 484,363    | 100,000 to 150,000              |
| 1,368              | 238     | 2,395,373          | 414,169    | 405                | 69     | 2,644,639          | 456,934    | 2,664,398          | 460,349    | 150,000 to 200,000              |
| 2,162              | 527     | 3,757,950          | 955,176    | 789                | 190    | 3,990,273          | 1,012,277  | 4,018,117          | 1,019,095  | 200,000 to 300,000              |
| 1,424              | 475     | 1,628,988          | 563,135    | 340                | 116    | 1,745,275          | 603,129    | 1,763,790          | 609,528    | 300,000 to 400,000              |
| 957                | 430     | 1,029,710          | 458,814    | 281                | 124    | 1,128,110          | 503,164    | 1,141,560          | 509,155    | 400,000 to 500,000              |
| 2,190              | 1,285   | 1,454,216          | 879,208    | 547                | 322    | 1,593,051          | 963,004    | 1,620,030          | 979,182    | 500,000 to 750,000              |
| 1,754              | 1,478   | 688,932            | 595,630    | 419                | 352    | 769,621            | 665,426    | 784,823            | 678,613    | 750,000 to 1,000,000            |
| 3,165              | 4,340   | 1,129,479          | 1,544,622  | 682                | 889    | 1,305,020          | 1,788,481  | 1,342,269          | 1,839,797  | 1,000,000 to 2,000,000          |
| 1,742              | 4,217   | 420,438            | 1,017,942  | 465                | 1,094  | 503,339            | 1,219,175  | 520,830            | 1,261,802  | 2,000,000 to 3,000,000          |
| 1,001              | 3,449   | 218,118            | 747,711    | 175                | 592    | 320,600            | 1,118,147  | 331,001            | 1,153,916  | 3,000,000 to 4,000,000          |
| 882                | 3,924   | 145,569            | 650,074    | 120                | 528    | 178,635            | 796,743    | 185,366            | 826,738    | 4,000,000 to 5,000,000          |
| 1,240              | 6,455   | 98,712             | 532,063    | 201                | 1,051  | 126,312            | 680,653    | 132,574            | 714,377    | 5,000,000 to 6,000,000          |
| 489                | 3,160   | 58,474             | 376,857    | 83                 | 537    | 75,152             | 484,370    | 78,980             | 509,115    | 6,000,000 to 7,000,000          |
| 498                | 3,709   | 46,923             | 349,843    | 68                 | 503    | 60,281             | 449,481    | 63,129             | 470,730    | 7,000,000 to 8,000,000          |
| 368                | 3,120   | 34,420             | 290,755    | 24                 | 199    | 44,800             | 378,519    | 47,244             | 399,224    | 8,000,000 to 9,000,000          |
| 321                | 3,036   | 26,525             | 251,289    | 42                 | 399    | 34,990             | 331,420    | 37,073             | 351,153    | 9,000,000 to 10,000,000         |
| 5,355              | 167,193 | 169,866            | 3,582,422  | 613                | 14,445 | 261,824            | 6,058,608  | 278,949            | 6,457,989  | 10,000,000 to 100,000,000       |
| 1,135              | 234,858 | 4,691              | 864,773    | 87                 | 20,696 | 17,675             | 3,637,976  | 18,454             | 3,763,657  | 100,000,000 to 500,000,000      |
| 151                | 99,843  | 419                | 288,777    | 8                  | 5,248  | 2,386              | 1,580,587  | 2,433              | 1,612,192  | 500,000,000 to 1,000,000,000    |
| 105                | 163,460 | 187                | 308,144    | 2                  | 2,443  | 2,220              | 4,153,897  | 2,256              | 4,230,972  | 1,000,000,000 to 5,000,000,000  |
| 8                  | 51,674  | 23                 | 138,175    | -                  | -      | 264                | 1,790,745  | 268                | 1,814,010  | 5,000,000,000 to 10,000,000,000 |
| -                  | -       | 7                  | 85,363     | -                  | -      | 149                | 3,114,454  | 149                | 3,114,454  | 10,000,000,000 & Over           |
| 92,125             | 757,805 | 162,642,925        | 16,527,904 | 23,222             | 50,193 | 170,433,167        | 33,531,555 | 171,676,281        | 34,540,332 | Total                           |

, on number of deposits/advances accounts. For detail, see page xiv of this publication

## 2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Type of Account                 | Males              |                   | Females            |                  | Both Males and Females |                  | Others             |                   | Total              |                   |
|---------------------------------|--------------------|-------------------|--------------------|------------------|------------------------|------------------|--------------------|-------------------|--------------------|-------------------|
|                                 | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount           | No. of<br>Accounts     | Amount           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| Less Than 5000                  | 82,598,480         | 95,228            | 36,960,553         | 20,552           | 692,165                | 530              | 1,024,973          | 523               | 121,276,171        | 116,834           |
| 5,000 to 10,000                 | 5,513,058          | 45,870            | 1,257,250          | 9,189            | 71,656                 | 503              | 140,570            | 974               | 6,982,534          | 56,536            |
| 10,000 to 20,000                | 3,416,756          | 49,813            | 2,834,846          | 40,907           | 67,631                 | 955              | 133,029            | 1,855             | 6,452,262          | 93,529            |
| 20,000 to 25,000                | 1,590,454          | 35,262            | 522,161            | 11,544           | 20,901                 | 464              | 45,118             | 1,006             | 2,178,634          | 48,276            |
| 25,000 to 50,000                | 4,763,460          | 171,836           | 1,182,779          | 41,319           | 69,454                 | 2,458            | 142,791            | 5,107             | 6,158,484          | 220,721           |
| 50,000 to 100,000               | 7,161,209          | 547,967           | 2,255,390          | 180,886          | 73,755                 | 5,130            | 139,546            | 10,844            | 9,629,900          | 744,028           |
| 100,000 to 150,000              | 3,154,173          | 386,404           | 667,240            | 81,062           | 64,074                 | 7,330            | 79,116             | 9,567             | 3,964,603          | 484,363           |
| 150,000 to 200,000              | 2,101,073          | 363,219           | 484,947            | 83,557           | 29,887                 | 5,173            | 48,491             | 8,400             | 2,664,398          | 460,349           |
| 200,000 to 300,000              | 3,447,061          | 881,124           | 447,300            | 108,167          | 51,696                 | 12,405           | 72,060             | 17,398            | 4,018,117          | 1,019,095         |
| 300,000 to 400,000              | 1,401,276          | 484,027           | 285,224            | 99,053           | 36,924                 | 12,549           | 40,366             | 13,899            | 1,763,790          | 609,528           |
| 400,000 to 500,000              | 905,547            | 403,643           | 161,335            | 71,817           | 27,792                 | 12,380           | 46,886             | 21,315            | 1,141,560          | 509,155           |
| 500,000 to 750,000              | 1,226,664          | 743,836           | 268,588            | 162,080          | 70,572                 | 40,573           | 54,206             | 32,693            | 1,620,030          | 979,182           |
| 750,000 to 1,000,000            | 565,997            | 488,860           | 153,061            | 132,808          | 32,869                 | 28,444           | 32,896             | 28,501            | 784,823            | 678,613           |
| 1,000,000 to 2,000,000          | 891,717            | 1,232,437         | 263,602            | 360,064          | 110,459                | 140,358          | 76,491             | 106,938           | 1,342,269          | 1,839,797         |
| 2,000,000 to 3,000,000          | 347,107            | 841,017           | 96,662             | 233,665          | 37,190                 | 90,019           | 39,871             | 97,101            | 520,830            | 1,261,802         |
| 3,000,000 to 4,000,000          | 183,150            | 628,434           | 49,442             | 169,154          | 20,355                 | 69,465           | 78,054             | 286,863           | 331,001            | 1,153,916         |
| 4,000,000 to 5,000,000          | 125,380            | 560,439           | 28,886             | 128,410          | 13,644                 | 60,544           | 17,456             | 77,346            | 185,366            | 826,738           |
| 5,000,000 to 6,000,000          | 80,629             | 435,501           | 23,108             | 124,284          | 13,421                 | 71,518           | 15,416             | 83,075            | 132,574            | 714,377           |
| 6,000,000 to 7,000,000          | 49,831             | 321,210           | 12,959             | 83,534           | 7,055                  | 45,475           | 9,135              | 58,896            | 78,980             | 509,115           |
| 7,000,000 to 8,000,000          | 40,214             | 299,846           | 10,287             | 76,713           | 5,493                  | 40,946           | 7,135              | 53,225            | 63,129             | 470,730           |
| 8,000,000 to 9,000,000          | 29,400             | 248,376           | 7,431              | 62,687           | 4,500                  | 38,079           | 5,913              | 50,082            | 47,244             | 399,224           |
| 9,000,000 to 10,000,000         | 22,191             | 209,981           | 6,313              | 59,974           | 3,670                  | 34,796           | 4,899              | 46,401            | 37,073             | 351,153           |
| 10,000,000 to 100,000,000       | 147,331            | 3,156,069         | 37,194             | 781,635          | 27,839                 | 607,219          | 66,585             | 1,913,066         | 278,949            | 6,457,989         |
| 100,000,000 to 500,000,000      | 4,297              | 790,662           | 1,073              | 188,895          | 705                    | 122,429          | 12,379             | 2,661,671         | 18,454             | 3,763,657         |
| 500,000,000 to 1,000,000,000    | 375                | 258,257           | 66                 | 44,900           | 40                     | 27,043           | 1,952              | 1,281,992         | 2,433              | 1,612,192         |
| 1,000,000,000 to 5,000,000,000  | 194                | 339,095           | 24                 | 42,001           | 15                     | 27,982           | 2,023              | 3,821,893         | 2,256              | 4,230,972         |
| 5,000,000,000 to 10,000,000,000 | 26                 | 155,979           | -                  | -                | -                      | -                | 242                | 1,658,031         | 268                | 1,814,010         |
| 10,000,000,000 & Over           | 7                  | 85,363            | -                  | -                | -                      | -                | 142                | 3,029,091         | 149                | 3,114,454         |
| <b>Total</b>                    | <b>119,767,057</b> | <b>14,259,754</b> | <b>48,017,721</b>  | <b>3,398,857</b> | <b>1,553,762</b>       | <b>1,504,769</b> | <b>2,337,741</b>   | <b>15,376,952</b> | <b>171,676,281</b> | <b>34,540,332</b> |

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. 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

## 2.7 Deposits Distributed by Type of Account and Debits/Credits to Deposits

### All Banks

(Million Rupees)

| Type of Accounts                                      | Apr to Jun 25 P        |                             |                        |                    |                    |                        |                            |                       |                    |                    |
|-------------------------------------------------------|------------------------|-----------------------------|------------------------|--------------------|--------------------|------------------------|----------------------------|-----------------------|--------------------|--------------------|
|                                                       | Debits                 |                             |                        |                    |                    | Credits                |                            |                       |                    |                    |
|                                                       | Other than the Counter |                             |                        |                    |                    | Other than the Counter |                            |                       |                    |                    |
|                                                       | Over the Counter (OTC) | Fund Transfer (Paper based) | Fund Transfer (Online) | Others             | Total Debits       | Over the Counter (OTC) | Fund Transfer(Paper based) | Fund Transfer(Online) | Others             | Total Credits      |
| I. Current Deposits                                   | 107,236,727            | 85,522,046                  | 54,504,905             | 70,566,571         | 317,830,249        | 124,054,531            | 96,948,623                 | 50,680,270            | 71,313,185         | 342,996,609        |
| 1) Basic Banking Accounts                             | 71,676,282             | 56,987,117                  | 5,821,088              | 224,559            | 134,709,046        | 86,259,062             | 76,706,716                 | 7,161,869             | 292,634            | 170,420,280        |
| II. Call Deposits                                     | 3,361,127              | 6,717,594                   | 6,503,503              | 10,723,745         | 27,305,969         | 5,329,557              | 6,679,493                  | 1,514,359             | 14,564,274         | 28,087,683         |
| III. Other Deposit Accounts                           | 66,071                 | 422,568                     | 451,028                | 4,085,387          | 5,025,055          | 414,238                | 154,171                    | 504,333               | 2,265,308          | 3,338,050          |
| IV. Saving Deposits                                   | 50,536,337             | 46,085,415                  | 19,737,373             | 34,845,075         | 151,204,199        | 58,129,621             | 16,216,084                 | 18,230,239            | 41,238,148         | 133,814,092        |
| V. Fixed or Term Deposits                             | 14,949,914             | 2,308,216                   | 473                    | 13,717,320         | 30,975,923         | 17,010,106             | 1,311,837                  | 7,198                 | 50,912,799         | 69,241,939         |
| 1) Less Than Three Months                             | 14,717,073             | 1,698,048                   | 0                      | 1,959,853          | 18,374,976         | 16,800,800             | 300,046                    | 6,584                 | 1,850,102          | 18,957,532         |
| 2) For Three Months and Over but Less Than Six Months | 75,341                 | 162,553                     | 0                      | 433,168            | 671,062            | 72,670                 | 306,111                    | 318                   | 2,559,489          | 2,938,587          |
| 3) For Six Months and Over but Less Than One Year     | 49,847                 | 80,930                      | -                      | 2,798,870          | 2,929,646          | 46,583                 | 52,381                     | 52                    | 11,293,654         | 11,392,670         |
| 4) For One Year & Over but Less Than Two Years        | 86,370                 | 304,068                     | 0                      | 8,460,045          | 8,850,484          | 81,870                 | 574,222                    | 215                   | 35,150,300         | 35,806,607         |
| 5) For Two Years & Over but Less Than Three Years     | 391                    | 65                          | 0                      | 47,726             | 48,182             | 370                    | 69                         | -                     | 52,813             | 53,252             |
| 6) For Three Years & Over but Less Than Four Years    | 1,468                  | 415                         | 0                      | 8,265              | 10,148             | 1,215                  | 29,296                     | 1                     | 3,404              | 33,917             |
| 7) For Four Years & Over but Less Than Five Years     | 10,184                 | 0                           | -                      | 41                 | 10,225             | 3,350                  | 1                          | -                     | 47                 | 3,397              |
| 8) For Five Years & Over but Less Than Ten Years      | 9,240                  | 62,109                      | 472                    | 9,352              | 81,173             | 3,247                  | 49,712                     | 28                    | 2,989              | 55,975             |
| 9) For Ten Years and Over                             | -                      | 28                          | -                      | -                  | 28                 | -                      | 2                          | -                     | -                  | 2                  |
| <b>Total</b>                                          | <b>176,150,176</b>     | <b>141,055,839</b>          | <b>81,197,281</b>      | <b>133,938,098</b> | <b>532,341,395</b> | <b>204,938,054</b>     | <b>121,310,209</b>         | <b>70,936,398</b>     | <b>180,293,713</b> | <b>577,478,373</b> |

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. Turnover of banks deposits can be calculated by ratio of overall debits to deposits and Average Deposits.

3. By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5 times the average deposits of banks during the specified period.

# **Scheduled Banks**

## **Advances**

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

| Security                                    | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals               | 246,722            | 98,586    | 252,352            | 130,660   | 240,095            | 127,043   |
| II. Securities, Shares and Other            |                    |           |                    |           |                    |           |
| Financial Instruments:                      | 781                | 101,457   | 1,143              | 313,500   | 1,216              | 393,879   |
| A. Quoted on the Stock Exchange:            | 468                | 61,678    | 980                | 86,654    | 965                | 77,957    |
| 1. To Stock Brokers and Dealers:            | 302                | 31,603    | 686                | 37,140    | 683                | 34,920    |
| (a) Government and Other Trustee Securities | 144                | 2,497     | 128                | 2,516     | 132                | 535       |
| (b) Shares and Debentures                   | 155                | 27,332    | 555                | 33,226    | 545                | 32,490    |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 3                  | 1,773     | 3                  | 1,398     | 6                  | 1,896     |
| 2. To Others:                               | 166                | 30,075    | 294                | 49,514    | 282                | 43,037    |
| (a) Government and Other Trustee Securities | 11                 | 237       | 15                 | 9,798     | 15                 | 7,284     |
| (b) Shares and Debentures                   | 125                | 20,265    | 222                | 30,582    | 208                | 27,231    |
| (c) Participation Term Certificates         | 2                  | 8         | 2                  | 8         | 2                  | 8         |
| (d) Others                                  | 28                 | 9,566     | 55                 | 9,126     | 57                 | 8,514     |
| B. Unquoted on the Stock Exchange:          | 313                | 39,778    | 163                | 226,846   | 251                | 315,922   |
| 1. To Stock Brokers and Dealers:            | 209                | 11,549    | 24                 | 3,555     | 28                 | 3,196     |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | 204                | 11,545    | 20                 | 3,551     | 23                 | 2,992     |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 5                  | 4         | 4                  | 4         | 5                  | 204       |
| 2. To Others:                               | 104                | 28,230    | 139                | 223,291   | 223                | 312,726   |
| (a) Government and Other Trustee Securities | 47                 | 7,183     | 65                 | 204,096   | 62                 | 248,227   |
| (b) Shares and Debentures                   | 11                 | 914       | 7                  | 758       | 6                  | 940       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 46                 | 20,133    | 67                 | 18,437    | 155                | 63,559    |
| III. Merchandise                            | 69,876             | 3,189,823 | 57,637             | 2,867,570 | 67,204             | 2,840,355 |
| A. Food Items:                              | 19,942             | 1,098,190 | 13,355             | 849,751   | 19,724             | 765,768   |
| 1. Wheat                                    | 8,822              | 448,327   | 4,235              | 165,329   | 10,937             | 232,855   |
| 2. Rice and Paddy                           | 2,997              | 101,861   | 2,906              | 119,315   | 2,885              | 127,808   |
| 3. Other Grains & Pulses:                   | 926                | 22,535    | 753                | 16,940    | 609                | 6,543     |
| (a) Indigenous                              | 892                | 20,403    | 726                | 15,976    | 598                | 5,834     |
| (b) Imported                                | 34                 | 2,132     | 27                 | 964       | 11                 | 709       |
| 4. Edible Oils:                             | 1,481              | 79,738    | 1,436              | 76,637    | 1,244              | 58,482    |
| (a) Indigenous                              | 1,412              | 75,009    | 1,385              | 69,863    | 1,188              | 50,923    |
| (b) Imported                                | 69                 | 4,729     | 51                 | 6,775     | 56                 | 7,559     |
| 5. Sugar:                                   | 1,809              | 356,423   | 1,406              | 300,209   | 1,313              | 250,518   |
| (a) Indigenous                              | 1,804              | 356,079   | 1,404              | 299,399   | 1,313              | 250,518   |
| (b) Imported                                | 5                  | 344       | 2                  | 810       | -                  | -         |
| 6. Kariana And Spices                       | 151                | 1,127     | 134                | 964       | 133                | 931       |
| 7. Fish And Fish Preparations               | 16                 | 354       | 11                 | 660       | 11                 | 640       |
| 8. Other Food Items:                        | 3,740              | 87,827    | 2,474              | 169,697   | 2,592              | 87,991    |
| (a) Indigenous                              | 3,693              | 86,992    | 2,421              | 168,955   | 2,539              | 86,222    |
| (b) Imported                                | 47                 | 835       | 53                 | 743       | 53                 | 1,769     |
| B. Raw Materials:                           | 22,567             | 769,885   | 20,267             | 701,578   | 26,765             | 848,559   |
| 1. Cotton Raw:                              | 14,134             | 145,384   | 12,971             | 120,501   | 19,004             | 154,678   |
| (a) Indigenous                              | 2,415              | 126,447   | 2,264              | 106,078   | 2,475              | 137,548   |
| (b) Imported                                | 11,719             | 18,938    | 10,707             | 14,424    | 16,529             | 17,130    |
| 2. Synthetic Fibers:                        | 128                | 12,530    | 121                | 17,487    | 119                | 14,550    |
| (a) Indigenous                              | 79                 | 11,247    | 92                 | 16,518    | 97                 | 13,713    |
| (b) Imported                                | 49                 | 1,284     | 29                 | 969       | 22                 | 837       |
| 3. Fertilizers:                             | 1,239              | 60,928    | 1,032              | 95,420    | 1,027              | 61,375    |
| (a) Indigenous                              | 1,231              | 57,393    | 1,019              | 92,274    | 1,014              | 57,666    |
| (b) Imported                                | 8                  | 3,535     | 13                 | 3,146     | 13                 | 3,709     |
| 4. Petroleum Crude:                         | 1,417              | 163,907   | 1,351              | 112,958   | 1,252              | 95,306    |
| (a) Indigenous                              | 1,307              | 122,816   | 1,309              | 94,967    | 1,213              | 81,555    |
| (b) Imported                                | 110                | 41,091    | 42                 | 17,990    | 39                 | 13,751    |
| 5. Iron and Steel:                          | 2,291              | 141,662   | 1,726              | 98,089    | 1,753              | 104,912   |
| (a) Indigenous                              | 1,770              | 98,553    | 1,425              | 66,723    | 1,506              | 69,916    |
| (b) Imported                                | 521                | 43,109    | 301                | 31,365    | 247                | 34,996    |
| 6. Wool & Goat Hair                         | 2                  | 15        | 5                  | 54        | 4                  | 60        |
| 7. Hides & Skins                            | 122                | 5,273     | 114                | 6,466     | 111                | 6,235     |
| 8. Oil Seeds                                | 302                | 10,590    | 130                | 5,377     | 98                 | 3,619     |
| 9. Pesticides & Insecticides:               | 457                | 5,565     | 397                | 8,016     | 448                | 9,341     |
| (a) Indigenous                              | 443                | 5,048     | 394                | 7,790     | 446                | 9,117     |
| (b) Imported                                | 14                 | 517       | 3                  | 226       | 2                  | 224       |
| 10. Other Raw Materials:                    | 2,475              | 224,031   | 2,420              | 237,209   | 2,949              | 398,482   |
| (a) Indigenous                              | 2,185              | 189,830   | 2,121              | 209,437   | 2,691              | 372,681   |
| (b) Imported                                | 290                | 34,201    | 299                | 27,773    | 258                | 25,801    |

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

| Security                                  | Jun-24           |                   | Mar-25 R         |                   | Jun-25 P         |                   |
|-------------------------------------------|------------------|-------------------|------------------|-------------------|------------------|-------------------|
|                                           | No. of           | Amount            | No. of           | Amount            | No. of           | Amount            |
|                                           | Accounts         |                   | Accounts         |                   | Accounts         |                   |
| C. Finished/Manufactured Goods:           | 27,367           | 1,321,748         | 24,015           | 1,316,241         | 20,715           | 1,226,028         |
| 1. Cotton Textiles:                       | 4,942            | 320,750           | 3,614            | 279,435           | 3,095            | 243,064           |
| (a) Indigenous                            | 4,731            | 296,636           | 3,422            | 252,014           | 2,975            | 220,264           |
| (b) Imported                              | 211              | 24,114            | 192              | 27,421            | 120              | 22,801            |
| 2. Cotton Yarn:                           | 2,191            | 93,031            | 1,772            | 83,465            | 1,681            | 67,199            |
| (a) Indigenous                            | 2,173            | 89,846            | 1,764            | 83,140            | 1,669            | 66,770            |
| (b) Imported                              | 18               | 3,184             | 8                | 326               | 12               | 430               |
| 3. Other Textiles:                        | 3,609            | 231,674           | 2,701            | 239,116           | 2,431            | 218,510           |
| (a) Indigenous                            | 3,587            | 226,121           | 2,682            | 233,840           | 2,416            | 212,781           |
| (b) Imported                              | 22               | 5,553             | 19               | 5,277             | 15               | 5,729             |
| 4. Machinery:                             | 1,179            | 54,793            | 1,078            | 56,004            | 1,039            | 90,605            |
| (a) Indigenous                            | 679              | 34,017            | 565              | 30,875            | 607              | 54,164            |
| (b) Imported                              | 500              | 20,776            | 513              | 25,129            | 432              | 36,441            |
| 5. Handloom Products                      | 1                | 52                | 1                | 73                | 1                | 20                |
| 6. Carpets & Rugs                         | 23               | 495               | 13               | 156               | 12               | 89                |
| 7. Readymade Garments                     | 1,222            | 71,930            | 1,044            | 56,233            | 987              | 60,452            |
| 8. Cement and Cement Products:            | 618              | 110,358           | 498              | 86,481            | 481              | 92,765            |
| (a) Indigenous                            | 606              | 109,293           | 496              | 85,861            | 479              | 92,191            |
| (b) Imported                              | 12               | 1,065             | 2                | 620               | 2                | 574               |
| 9. Sports Goods                           | 78               | 1,250             | 87               | 2,560             | 88               | 2,662             |
| 10. Surgical Instruments                  | 177              | 6,085             | 125              | 7,775             | 92               | 2,300             |
| 11. Chemicals & Dyes                      | 1,589            | 61,628            | 1,385            | 59,444            | 1,311            | 56,492            |
| 12. Other Finished Goods:                 | 11,738           | 369,704           | 11,697           | 445,498           | 9,497            | 391,869           |
| (a) Indigenous                            | 11,346           | 355,673           | 11,405           | 435,824           | 9,294            | 381,922           |
| (b) Imported                              | 392              | 14,031            | 292              | 9,674             | 203              | 9,946             |
| IV. Fixed Assets Including Machinery      | 382,328          | 2,071,948         | 362,218          | 2,255,621         | 425,622          | 2,253,736         |
| A. Transport Equipment                    | 365,465          | 769,309           | 345,042          | 809,551           | 406,693          | 884,978           |
| B. Furniture & Fixtures                   | 428              | 13,202            | 460              | 6,557             | 464              | 6,107             |
| C. Office Equipment                       | 357              | 40,168            | 228              | 21,383            | 265              | 46,291            |
| D. Other Machinery & Equipment            | 16,078           | 1,249,270         | 16,488           | 1,418,130         | 18,200           | 1,316,360         |
| V. Real Estate                            | 591,996          | 1,748,718         | 633,601          | 2,247,273         | 597,397          | 1,877,815         |
| A. Land                                   | 454,077          | 595,504           | 531,108          | 1,135,173         | 458,892          | 762,290           |
| 1. Residential                            | 16,655           | 258,378           | 100,348          | 771,437           | 18,908           | 337,076           |
| (a) House                                 | 16,022           | 254,294           | 98,567           | 756,860           | 16,962           | 243,982           |
| (b) Flat                                  | 633              | 4,084             | 1,781            | 14,577            | 1,946            | 93,095            |
| 2. Non-Residential                        | 437,422          | 337,126           | 430,760          | 363,735           | 439,984          | 425,213           |
| (a) Commercial                            | 6,188            | 109,669           | 7,300            | 129,623           | 7,396            | 141,917           |
| (b) Industrial                            | 807              | 33,018            | 578              | 31,431            | 903              | 69,456            |
| (c) Agriculture                           | 429,832          | 184,612           | 422,125          | 190,322           | 430,445          | 199,323           |
| (d) Others                                | 595              | 9,827             | 757              | 12,359            | 1,240            | 14,518            |
| B. Buildings:                             | 137,919          | 1,153,214         | 102,493          | 1,112,100         | 138,505          | 1,115,525         |
| 1. Residential                            | 125,214          | 692,363           | 90,671           | 619,496           | 127,091          | 678,752           |
| (a) House                                 | 109,966          | 603,545           | 79,172           | 555,308           | 105,613          | 493,464           |
| (b) Flat                                  | 15,248           | 88,818            | 11,499           | 64,188            | 21,478           | 185,288           |
| 2. Non-Residential                        | 12,705           | 460,851           | 11,822           | 492,604           | 11,414           | 436,773           |
| (a) Commercial                            | 6,163            | 230,363           | 5,105            | 233,340           | 5,040            | 202,756           |
| (b) Industrial                            | 3,282            | 167,106           | 2,650            | 148,482           | 2,704            | 111,570           |
| (c) Agriculture                           | 2,833            | 40,317            | 2,142            | 54,966            | 1,968            | 67,199            |
| (d) Others                                | 427              | 23,065            | 1,925            | 55,817            | 1,702            | 55,247            |
| VI. Fixed Deposits and Insurance Policies | 27,298           | 496,599           | 27,625           | 641,180           | 28,979           | 680,028           |
| A. Bank Deposits                          | 27,244           | 495,699           | 27,576           | 640,784           | 28,933           | 679,640           |
| 1. Security Deposits                      | 2,709            | 58,215            | 712              | 53,140            | 929              | 41,554            |
| 2. Term Deposits (TDRs)                   | 19,930           | 393,157           | 20,456           | 486,104           | 21,822           | 518,632           |
| 3. Other Deposits                         | 4,605            | 44,326            | 6,408            | 101,540           | 6,182            | 119,454           |
| B. Insurance Policies                     | 54               | 901               | 49               | 396               | 46               | 388               |
| VII. Others                               | 428,384          | 4,118,769         | 406,378          | 4,343,057         | 493,237          | 4,217,000         |
| A. Other Secured Advances                 | 140,192          | 1,684,923         | 141,133          | 1,987,244         | 147,718          | 1,753,877         |
| 1. Receivables                            | 1,578            | 166,245           | 731              | 208,279           | 1,225            | 433,248           |
| 2. Employees Benefits                     | 6,680            | 1,372             | 3,576            | 476               | 3,242            | 1,522             |
| 3. Others                                 | 131,934          | 1,517,305         | 136,826          | 1,778,489         | 143,251          | 1,319,107         |
| B. Advances Secured by Guarantee(s)       | 288,192          | 2,433,846         | 265,245          | 2,355,813         | 345,519          | 2,463,123         |
| 1. Institutional Guarantee(s)             | 4,389            | 2,199,195         | 6,718            | 2,108,517         | 7,629            | 2,054,735         |
| 2. Individual Guarantee(s)                | 283,803          | 234,652           | 258,527          | 247,297           | 337,890          | 408,388           |
| VIII. Unsecured Advances                  | 2,301,161        | 243,710           | 5,727,518        | 317,545           | 5,491,204        | 728,350           |
| 1. Credit Cards                           | 1,724,176        | 122,224           | 2,344,799        | 182,099           | 2,392,809        | 221,339           |
| 2. Personal Loan                          | 522,458          | 105,364           | 3,292,765        | 121,537           | 3,020,093        | 123,881           |
| 3. Others                                 | 54,527           | 16,122            | 89,954           | 13,909            | 78,302           | 383,130           |
| <b>Total</b>                              | <b>4,048,546</b> | <b>12,069,611</b> | <b>7,468,472</b> | <b>13,116,407</b> | <b>7,344,954</b> | <b>13,118,205</b> |

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

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

| Security                                                         | Jun-24             |         | Mar-25 R           |         | Jun-25 P           |         |
|------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| I. Gold, Bullion, Gold & Silver<br>Ornaments and Precious Metals | 234,465            | 89,501  | 186,625            | 107,504 | 173,232            | 101,834 |
| II. Securities, Shares and Other<br>Financial Instruments:       | 75                 | 31,396  | 70                 | 25,475  | 79                 | 64,958  |
| A. Quoted on the Stock Exchange:                                 | 33                 | 3,873   | 40                 | 5,621   | 41                 | 6,671   |
| 1. To Stock Brokers and Dealers:                                 | 13                 | 2,675   | 16                 | 2,281   | 15                 | 2,354   |
| (a) Government and Other Trustee Securities                      | -                  | -       | 1                  | 1       | 1                  | 1       |
| (b) Shares and Debentures                                        | 13                 | 2,675   | 15                 | 2,280   | 14                 | 2,354   |
| (c) Participation Term Certificates                              | -                  | -       | -                  | -       | -                  | -       |
| (d) Others                                                       | -                  | -       | -                  | -       | -                  | -       |
| 2. To Others:                                                    | 20                 | 1,197   | 24                 | 3,340   | 26                 | 4,317   |
| (a) Government and Other Trustee Securities                      | 4                  | 197     | 7                  | 35      | 9                  | 20      |
| (b) Shares and Debentures                                        | 15                 | 995     | 16                 | 3,300   | 16                 | 4,292   |
| (c) Participation Term Certificates                              | 1                  | 5       | 1                  | 5       | 1                  | 5       |
| (d) Others                                                       | -                  | -       | -                  | -       | -                  | -       |
| B. Unquoted on the Stock Exchange:                               | 42                 | 27,523  | 30                 | 19,854  | 38                 | 58,287  |
| 1. To Stock Brokers and Dealers:                                 | 7                  | 1,705   | 6                  | 2,153   | 7                  | 2,473   |
| (a) Government and Other Trustee Securities                      | -                  | -       | -                  | -       | -                  | -       |
| (b) Shares and Debentures                                        | 7                  | 1,705   | 6                  | 2,153   | 6                  | 2,273   |
| (c) Participation Term Certificates                              | -                  | -       | -                  | -       | -                  | -       |
| (d) Others                                                       | -                  | -       | -                  | -       | 1                  | 200     |
| 2. To Others:                                                    | 35                 | 25,818  | 24                 | 17,701  | 31                 | 55,814  |
| (a) Government and Other Trustee Securities                      | 12                 | 6,227   | 10                 | 2,396   | 12                 | 47,223  |
| (b) Shares and Debentures                                        | 2                  | 755     | 2                  | 755     | 2                  | 729     |
| (c) Participation Term Certificates                              | -                  | -       | -                  | -       | -                  | -       |
| (d) Others                                                       | 21                 | 18,837  | 12                 | 14,551  | 17                 | 7,862   |
| III. Merchandise                                                 | 16,297             | 547,526 | 16,071             | 502,019 | 21,885             | 480,133 |
| A. Food Items:                                                   | 1,050              | 244,415 | 1,096              | 189,128 | 1,110              | 165,213 |
| 1. Wheat                                                         | 81                 | 155,042 | 108                | 93,843  | 109                | 66,138  |
| 2. Rice and Paddy                                                | 315                | 19,076  | 371                | 25,575  | 367                | 43,524  |
| 3. Other Grains & Pulses:                                        | 22                 | 372     | 31                 | 922     | 31                 | 805     |
| (a) Indigenous                                                   | 21                 | 366     | 30                 | 916     | 30                 | 800     |
| (b) Imported                                                     | 1                  | 6       | 1                  | 6       | 1                  | 6       |
| 4. Edible Oils:                                                  | 152                | 9,082   | 133                | 6,414   | 155                | 6,446   |
| (a) Indigenous                                                   | 152                | 9,082   | 133                | 6,414   | 155                | 6,446   |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 5. Sugar:                                                        | 178                | 54,863  | 175                | 56,025  | 164                | 41,495  |
| (a) Indigenous                                                   | 178                | 54,863  | 175                | 56,025  | 164                | 41,495  |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 6. Kariana And Spices                                            | 8                  | 14      | 7                  | 6       | 8                  | 22      |
| 7. Fish And Fish Preparations                                    | -                  | -       | -                  | -       | -                  | -       |
| 8. Other Food Items:                                             | 294                | 5,967   | 271                | 6,344   | 276                | 6,783   |
| (a) Indigenous                                                   | 294                | 5,967   | 270                | 6,327   | 275                | 6,776   |
| (b) Imported                                                     | -                  | -       | 1                  | 17      | 1                  | 8       |
| B. Raw Materials:                                                | 13,197             | 149,201 | 12,492             | 157,509 | 18,327             | 145,451 |
| 1. Cotton Raw:                                                   | 11,763             | 16,576  | 10,829             | 17,385  | 16,684             | 16,650  |
| (a) Indigenous                                                   | 205                | 12,421  | 282                | 11,708  | 292                | 11,507  |
| (b) Imported                                                     | 11,558             | 4,154   | 10,547             | 5,677   | 16,392             | 5,143   |
| 2. Synthetic Fibers:                                             | 6                  | 134     | 3                  | 159     | 4                  | 249     |
| (a) Indigenous                                                   | 2                  | 20      | 2                  | 20      | 2                  | 20      |
| (b) Imported                                                     | 4                  | 114     | 1                  | 139     | 2                  | 229     |
| 3. Fertilizers:                                                  | 449                | 4,093   | 382                | 5,756   | 381                | 5,059   |
| (a) Indigenous                                                   | 449                | 4,093   | 382                | 5,756   | 381                | 5,059   |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 4. Petroleum Crude:                                              | 33                 | 49,558  | 48                 | 54,597  | 47                 | 51,010  |
| (a) Indigenous                                                   | 17                 | 46,502  | 21                 | 50,995  | 20                 | 47,780  |
| (b) Imported                                                     | 16                 | 3,056   | 27                 | 3,602   | 27                 | 3,230   |
| 5. Iron and Steel:                                               | 117                | 15,712  | 113                | 14,934  | 100                | 14,098  |
| (a) Indigenous                                                   | 92                 | 7,243   | 89                 | 7,703   | 80                 | 7,177   |
| (b) Imported                                                     | 25                 | 8,469   | 24                 | 7,232   | 20                 | 6,921   |
| 6. Wool & Goat Hair                                              | -                  | -       | -                  | -       | -                  | -       |
| 7. Hides & Skins                                                 | -                  | -       | -                  | -       | -                  | -       |
| 8. Oil Seeds                                                     | 2                  | 8       | 2                  | 9       | 2                  | 9       |
| 9. Pesticides & Insecticides:                                    | 15                 | 564     | 15                 | 222     | 15                 | 275     |
| (a) Indigenous                                                   | 15                 | 564     | 15                 | 222     | 15                 | 275     |
| (b) Imported                                                     | -                  | -       | -                  | -       | -                  | -       |
| 10. Other Raw Materials:                                         | 812                | 62,556  | 1,100              | 64,445  | 1,094              | 58,101  |
| (a) Indigenous                                                   | 780                | 60,295  | 1,043              | 62,448  | 1,038              | 56,158  |
| (b) Imported                                                     | 32                 | 2,261   | 57                 | 1,998   | 56                 | 1,943   |



### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

| Security                                  | Jun-24             |                  | Mar-25 R           |                  | Jun-25 P           |                  |
|-------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
|                                           |                    |                  |                    |                  |                    |                  |
| C. Finished/Manufactured Goods:           | 2,050              | 153,911          | 2,483              | 155,381          | 2,448              | 169,469          |
| 1. Cotton Textiles:                       | 788                | 49,017           | 1,116              | 39,939           | 1,105              | 37,611           |
| (a) Indigenous                            | 730                | 39,015           | 1,038              | 32,865           | 1,030              | 31,086           |
| (b) Imported                              | 58                 | 10,001           | 78                 | 7,073            | 75                 | 6,525            |
| 2. Cotton Yarn:                           | 143                | 15,299           | 142                | 17,988           | 125                | 14,582           |
| (a) Indigenous                            | 137                | 15,084           | 137                | 17,772           | 117                | 14,360           |
| (b) Imported                              | 6                  | 215              | 5                  | 215              | 8                  | 222              |
| 3. Other Textiles:                        | 107                | 22,630           | 138                | 26,362           | 135                | 20,347           |
| (a) Indigenous                            | 106                | 22,629           | 136                | 26,341           | 134                | 20,347           |
| (b) Imported                              | 1                  | 0                | 2                  | 21               | 1                  | 0                |
| 4. Machinery:                             | 34                 | 648              | 37                 | 1,444            | 36                 | 1,351            |
| (a) Indigenous                            | 30                 | 47               | 26                 | 42               | 25                 | 38               |
| (b) Imported                              | 4                  | 601              | 11                 | 1,402            | 11                 | 1,313            |
| 5. Handloom Products                      | -                  | -                | -                  | -                | -                  | -                |
| 6. Carpets & Rugs                         | 2                  | 3                | 2                  | 4                | 2                  | 3                |
| 7. Readymade Garments                     | 57                 | 17,674           | 69                 | 17,129           | 72                 | 16,242           |
| 8. Cement and Cement Products:            | 31                 | 7,098            | 39                 | 4,645            | 39                 | 5,608            |
| (a) Indigenous                            | 31                 | 7,098            | 39                 | 4,645            | 39                 | 5,608            |
| (b) Imported                              | -                  | -                | -                  | -                | -                  | -                |
| 9. Sports Goods                           | 7                  | 46               | 12                 | 46               | 12                 | 46               |
| 10. Surgical Instruments                  | 2                  | 7                | 2                  | 17               | 3                  | 316              |
| 11. Chemicals & Dyes                      | 132                | 5,576            | 116                | 3,399            | 104                | 4,827            |
| 12. Other Finished Goods:                 | 747                | 35,913           | 810                | 44,409           | 815                | 68,536           |
| (a) Indigenous                            | 714                | 34,915           | 782                | 43,400           | 788                | 67,587           |
| (b) Imported                              | 33                 | 998              | 28                 | 1,009            | 27                 | 949              |
| IV. Fixed Assets Including Machinery      | 75,429             | 345,203          | 73,850             | 368,171          | 98,520             | 384,439          |
| A. Transport Equipment                    | 70,915             | 113,336          | 68,930             | 126,533          | 93,621             | 135,926          |
| B. Furniture & Fixtures                   | 19                 | 5,453            | 13                 | 2,259            | 14                 | 2,514            |
| C. Office Equipment                       | 55                 | 3,498            | 34                 | 2,555            | 34                 | 2,277            |
| D. Other Machinery & Equipment            | 4,440              | 222,915          | 4,873              | 236,823          | 4,851              | 243,723          |
| V. Real Estate                            | 458,960            | 492,283          | 429,125            | 498,399          | 462,574            | 499,210          |
| A. Land                                   | 407,958            | 261,016          | 402,490            | 276,281          | 408,699            | 282,251          |
| 1. Residential                            | 3,569              | 66,418           | 4,885              | 72,124           | 4,356              | 70,304           |
| (a) House                                 | 3,568              | 66,214           | 4,885              | 72,124           | 4,355              | 70,298           |
| (b) Flat                                  | 1                  | 204              | -                  | -                | 1                  | 6                |
| 2. Non-Residential                        | 404,389            | 194,598          | 397,605            | 204,157          | 404,343            | 211,947          |
| (a) Commercial                            | 1,283              | 39,462           | 1,319              | 39,058           | 1,353              | 40,042           |
| (b) Industrial                            | 152                | 12,456           | 207                | 13,065           | 211                | 13,307           |
| (c) Agriculture                           | 402,580            | 136,651          | 395,529            | 144,560          | 402,216            | 151,133          |
| (d) Others                                | 374                | 6,029            | 550                | 7,474            | 563                | 7,465            |
| B. Buildings:                             | 51,002             | 231,267          | 26,635             | 222,118          | 53,875             | 216,958          |
| 1. Residential                            | 46,984             | 118,723          | 22,924             | 104,249          | 50,365             | 102,907          |
| (a) House                                 | 46,490             | 117,080          | 22,353             | 102,230          | 49,785             | 101,396          |
| (b) Flat                                  | 494                | 1,643            | 571                | 2,019            | 580                | 1,510            |
| 2. Non-Residential                        | 4,018              | 112,544          | 3,711              | 117,869          | 3,510              | 114,052          |
| (a) Commercial                            | 2,536              | 85,107           | 2,635              | 91,509           | 2,476              | 89,356           |
| (b) Industrial                            | 257                | 13,300           | 292                | 9,324            | 263                | 8,969            |
| (c) Agriculture                           | 1,198              | 12,311           | 766                | 15,266           | 750                | 14,240           |
| (d) Others                                | 27                 | 1,826            | 18                 | 1,770            | 21                 | 1,486            |
| VI. Fixed Deposits and Insurance Policies | 285                | 28,255           | 473                | 14,483           | 492                | 12,247           |
| A. Bank Deposits                          | 285                | 28,255           | 473                | 14,483           | 492                | 12,247           |
| 1. Security Deposits                      | 170                | 11,807           | 284                | 10,525           | 308                | 9,043            |
| 2. Term Deposits (TDRs)                   | 49                 | 16,322           | 53                 | 2,700            | 46                 | 2,417            |
| 3. Other Deposits                         | 66                 | 126              | 136                | 1,258            | 138                | 787              |
| B. Insurance Policies                     | -                  | -                | -                  | -                | -                  | -                |
| VII. Others                               | 246,973            | 872,678          | 252,053            | 1,011,687        | 288,534            | 1,003,433        |
| A. Other Secured Advances                 | 11,990             | 153,153          | 1,812              | 84,094           | 2,120              | 92,032           |
| 1. Receivables                            | 137                | 47,291           | 156                | 60,569           | 154                | 56,151           |
| 2. Employees Benefits                     | 1,479              | 262              | 1,212              | 113              | 1,131              | 131              |
| 3. Others                                 | 10,374             | 105,600          | 444                | 23,412           | 835                | 35,749           |
| B. Advances Secured by Guarantee(s)       | 234,983            | 719,525          | 250,241            | 927,593          | 286,414            | 911,401          |
| 1. Institutional Guarantee(s)             | 1,241              | 563,416          | 4,801              | 759,771          | 4,866              | 740,845          |
| 2. Individual Guarantee(s)                | 233,742            | 156,109          | 245,440            | 167,822          | 281,548            | 170,556          |
| VIII. Unsecured Advances                  | 138,878            | 25,733           | 644,277            | 66,651           | 718,572            | 90,637           |
| 1. Credit Cards                           | 17,690             | 1,495            | 553,808            | 44,552           | 624,763            | 66,361           |
| 2. Personal Loan                          | 75,339             | 15,530           | 80,452             | 17,077           | 83,733             | 17,704           |
| 3. Others                                 | 45,849             | 8,708            | 10,017             | 5,022            | 10,076             | 6,572            |
| <b>Total</b>                              | <b>1,171,362</b>   | <b>2,432,575</b> | <b>1,602,544</b>   | <b>2,594,388</b> | <b>1,763,888</b>   | <b>2,636,891</b> |

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

| Security                                    | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals               | 12,257             | 9,085     | 65,727             | 23,156    | 66,863             | 25,210    |
| II. Securities, Shares and Other            |                    |           |                    |           |                    |           |
| Financial Instruments:                      | 706                | 70,061    | 1,073              | 288,025   | 1,137              | 328,921   |
| A. Quoted on the Stock Exchange:            | 435                | 57,805    | 940                | 81,033    | 924                | 71,286    |
| 1. To Stock Brokers and Dealers:            | 289                | 28,928    | 670                | 34,860    | 668                | 32,566    |
| (a) Government and Other Trustee Securities | 144                | 2,497     | 127                | 2,515     | 131                | 534       |
| (b) Shares and Debentures                   | 142                | 24,657    | 540                | 30,946    | 531                | 30,136    |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 3                  | 1,773     | 3                  | 1,398     | 6                  | 1,896     |
| 2. To Others:                               | 146                | 28,878    | 270                | 46,173    | 256                | 38,720    |
| (a) Government and Other Trustee Securities | 7                  | 40        | 8                  | 9,763     | 6                  | 7,264     |
| (b) Shares and Debentures                   | 110                | 19,269    | 206                | 27,281    | 192                | 22,940    |
| (c) Participation Term Certificates         | 1                  | 3         | 1                  | 3         | 1                  | 3         |
| (d) Others                                  | 28                 | 9,566     | 55                 | 9,126     | 57                 | 8,514     |
| B. Unquoted on the Stock Exchange:          | 271                | 12,255    | 133                | 206,991   | 213                | 257,635   |
| 1. To Stock Brokers and Dealers:            | 202                | 9,844     | 18                 | 1,402     | 21                 | 723       |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | 197                | 9,840     | 14                 | 1,398     | 17                 | 719       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 5                  | 4         | 4                  | 4         | 4                  | 4         |
| 2. To Others:                               | 69                 | 2,411     | 115                | 205,590   | 192                | 256,912   |
| (a) Government and Other Trustee Securities | 35                 | 956       | 55                 | 201,700   | 50                 | 201,004   |
| (b) Shares and Debentures                   | 9                  | 159       | 5                  | 3         | 4                  | 211       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 25                 | 1,296     | 55                 | 3,887     | 138                | 55,696    |
| III. Merchandise                            | 53,559             | 2,641,258 | 41,551             | 2,364,515 | 45,303             | 2,359,184 |
| A. Food Items:                              | 18,892             | 853,775   | 12,259             | 660,623   | 18,614             | 600,555   |
| 1. Wheat                                    | 8,741              | 293,285   | 4,127              | 71,486    | 10,828             | 166,717   |
| 2. Rice and Paddy                           | 2,682              | 82,785    | 2,535              | 93,740    | 2,518              | 84,283    |
| 3. Other Grains & Pulses:                   | 904                | 22,163    | 722                | 16,018    | 578                | 5,738     |
| (a) Indigenous                              | 871                | 20,037    | 696                | 15,061    | 568                | 5,034     |
| (b) Imported                                | 33                 | 2,126     | 26                 | 958       | 10                 | 703       |
| 4. Edible Oils:                             | 1,329              | 70,656    | 1,303              | 70,223    | 1,089              | 52,037    |
| (a) Indigenous                              | 1,260              | 65,927    | 1,252              | 63,448    | 1,033              | 44,478    |
| (b) Imported                                | 69                 | 4,729     | 51                 | 6,775     | 56                 | 7,559     |
| 5. Sugar:                                   | 1,631              | 301,560   | 1,231              | 244,184   | 1,149              | 209,023   |
| (a) Indigenous                              | 1,626              | 301,216   | 1,229              | 243,374   | 1,149              | 209,023   |
| (b) Imported                                | 5                  | 344       | 2                  | 810       | -                  | -         |
| 6. Kariana And Spices                       | 143                | 1,113     | 127                | 958       | 125                | 909       |
| 7. Fish And Fish Preparations               | 16                 | 354       | 11                 | 660       | 11                 | 640       |
| 8. Other Food Items:                        | 3,446              | 81,860    | 2,203              | 163,354   | 2,316              | 81,208    |
| (a) Indigenous                              | 3,399              | 81,026    | 2,151              | 162,628   | 2,264              | 79,447    |
| (b) Imported                                | 47                 | 835       | 52                 | 726       | 52                 | 1,761     |
| B. Raw Materials:                           | 9,362              | 619,978   | 7,770              | 543,362   | 8,431              | 702,401   |
| 1. Cotton Raw:                              | 2,371              | 128,809   | 2,142              | 103,116   | 2,320              | 138,028   |
| (a) Indigenous                              | 2,210              | 114,025   | 1,982              | 94,370    | 2,183              | 126,041   |
| (b) Imported                                | 161                | 14,783    | 160                | 8,746     | 137                | 11,987    |
| 2. Synthetic Fibers:                        | 122                | 12,396    | 118                | 17,328    | 115                | 14,301    |
| (a) Indigenous                              | 77                 | 11,227    | 90                 | 16,498    | 95                 | 13,693    |
| (b) Imported                                | 45                 | 1,169     | 28                 | 830       | 20                 | 608       |
| 3. Fertilizers:                             | 790                | 56,834    | 650                | 89,663    | 646                | 56,316    |
| (a) Indigenous                              | 782                | 53,299    | 637                | 86,517    | 633                | 52,607    |
| (b) Imported                                | 8                  | 3,535     | 13                 | 3,146     | 13                 | 3,709     |
| 4. Petroleum Crude:                         | 1,383              | 114,349   | 1,302              | 58,361    | 1,204              | 44,296    |
| (a) Indigenous                              | 1,290              | 76,314    | 1,288              | 43,973    | 1,193              | 33,775    |
| (b) Imported                                | 93                 | 38,035    | 14                 | 14,388    | 11                 | 10,521    |
| 5. Iron and Steel:                          | 2,174              | 125,950   | 1,613              | 83,154    | 1,653              | 90,814    |
| (a) Indigenous                              | 1,678              | 91,310    | 1,336              | 59,021    | 1,426              | 62,739    |
| (b) Imported                                | 496                | 34,640    | 277                | 24,134    | 227                | 28,075    |
| 6. Wool & Goat Hair                         | 2                  | 15        | 5                  | 54        | 4                  | 60        |
| 7. Hides & Skins                            | 122                | 5,273     | 114                | 6,466     | 111                | 6,235     |
| 8. Oil Seeds                                | 300                | 10,582    | 128                | 5,368     | 96                 | 3,610     |
| 9. Pesticides & Insecticides:               | 442                | 5,001     | 382                | 7,794     | 433                | 9,067     |
| (a) Indigenous                              | 428                | 4,484     | 379                | 7,568     | 431                | 8,843     |
| (b) Imported                                | 14                 | 517       | 3                  | 226       | 2                  | 224       |
| 10. Other Raw Materials:                    | 1,656              | 160,769   | 1,316              | 172,058   | 1,849              | 339,675   |
| (a) Indigenous                              | 1,398              | 128,829   | 1,074              | 146,283   | 1,647              | 315,817   |
| (b) Imported                                | 258                | 31,940    | 242                | 25,775    | 202                | 23,858    |

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

| Security                                  | Jun-24             |                  | Mar-25 R           |                   | Jun-25 P           |                   |
|-------------------------------------------|--------------------|------------------|--------------------|-------------------|--------------------|-------------------|
|                                           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
|                                           |                    |                  |                    |                   |                    |                   |
| C. Finished/Manufactured Goods:           | 25,305             | 1,167,505        | 21,522             | 1,160,530         | 18,258             | 1,056,227         |
| 1. Cotton Textiles:                       | 4,154              | 271,733          | 2,498              | 239,496           | 1,990              | 205,454           |
| (a) Indigenous                            | 4,001              | 257,621          | 2,384              | 219,148           | 1,945              | 189,178           |
| (b) Imported                              | 153                | 14,113           | 114                | 20,348            | 45                 | 16,276            |
| 2. Cotton Yarn:                           | 2,048              | 77,732           | 1,630              | 65,477            | 1,556              | 52,617            |
| (a) Indigenous                            | 2,036              | 74,762           | 1,627              | 65,367            | 1,552              | 52,410            |
| (b) Imported                              | 12                 | 2,969            | 3                  | 110               | 4                  | 208               |
| 3. Other Textiles:                        | 3,500              | 208,830          | 2,561              | 212,539           | 2,294              | 197,945           |
| (a) Indigenous                            | 3,479              | 203,277          | 2,544              | 207,283           | 2,280              | 192,216           |
| (b) Imported                              | 21                 | 5,552            | 17                 | 5,255             | 14                 | 5,729             |
| 4. Machinery:                             | 1,144              | 54,144           | 1,040              | 54,561            | 1,003              | 89,254            |
| (a) Indigenous                            | 648                | 33,970           | 538                | 30,833            | 582                | 54,126            |
| (b) Imported                              | 496                | 20,175           | 502                | 23,727            | 421                | 35,128            |
| 5. Handloom Products                      | 1                  | 52               | 1                  | 73                | 1                  | 20                |
| 6. Carpets & Rugs                         | 21                 | 492              | 11                 | 152               | 10                 | 86                |
| 7. Readymade Garments                     | 1,165              | 54,256           | 975                | 39,104            | 915                | 44,210            |
| 8. Cement and Cement Products:            | 587                | 103,260          | 459                | 81,836            | 442                | 87,157            |
| (a) Indigenous                            | 575                | 102,195          | 457                | 81,216            | 440                | 86,583            |
| (b) Imported                              | 12                 | 1,065            | 2                  | 620               | 2                  | 574               |
| 9. Sports Goods                           | 71                 | 1,204            | 75                 | 2,514             | 76                 | 2,617             |
| 10. Surgical Instruments                  | 174                | 6,078            | 122                | 7,758             | 88                 | 1,984             |
| 11. Chemicals & Dyes                      | 1,456              | 56,042           | 1,268              | 56,040            | 1,206              | 51,661            |
| 12. Other Finished Goods:                 | 10,984             | 333,682          | 10,882             | 400,980           | 8,677              | 323,223           |
| (a) Indigenous                            | 10,625             | 320,649          | 10,618             | 392,315           | 8,501              | 314,226           |
| (b) Imported                              | 359                | 13,033           | 264                | 8,665             | 176                | 8,997             |
| IV. Fixed Assets Including Machinery      | 306,812            | 1,725,234        | 288,317            | 1,886,336         | 327,051            | 1,868,266         |
| A. Transport Equipment                    | 294,467            | 655,847          | 276,064            | 682,896           | 313,024            | 748,933           |
| B. Furniture & Fixtures                   | 409                | 7,749            | 447                | 4,298             | 450                | 3,593             |
| C. Office Equipment                       | 302                | 36,669           | 194                | 18,829            | 231                | 44,013            |
| D. Other Machinery & Equipment            | 11,634             | 1,024,969        | 11,612             | 1,180,313         | 13,346             | 1,071,727         |
| V. Real Estate                            | 132,897            | 1,254,066        | 204,428            | 1,746,880         | 134,780            | 1,377,114         |
| A. Land                                   | 46,115             | 333,796          | 128,614            | 858,464           | 50,191             | 479,698           |
| 1. Residential                            | 13,086             | 191,960          | 95,463             | 699,313           | 14,552             | 266,772           |
| (a) House                                 | 12,454             | 188,081          | 93,682             | 684,736           | 12,607             | 173,684           |
| (b) Flat                                  | 632                | 3,880            | 1,781              | 14,577            | 1,945              | 93,089            |
| 2. Non-Residential                        | 33,029             | 141,836          | 33,151             | 159,150           | 35,639             | 212,926           |
| (a) Commercial                            | 4,903              | 70,127           | 5,979              | 90,545            | 6,043              | 101,875           |
| (b) Industrial                            | 653                | 19,950           | 369                | 17,958            | 690                | 55,809            |
| (c) Agriculture                           | 27,252             | 47,961           | 26,596             | 45,763            | 28,229             | 48,189            |
| (d) Others                                | 221                | 3,798            | 207                | 4,885             | 677                | 7,053             |
| B. Buildings:                             | 86,782             | 920,269          | 75,814             | 888,417           | 84,589             | 897,416           |
| 1. Residential                            | 78,097             | 573,247          | 67,705             | 514,966           | 76,687             | 575,591           |
| (a) House                                 | 63,369             | 486,221          | 56,794             | 452,940           | 55,805             | 391,945           |
| (b) Flat                                  | 14,728             | 87,026           | 10,911             | 62,025            | 20,882             | 183,647           |
| 2. Non-Residential                        | 8,685              | 347,022          | 8,109              | 373,451           | 7,902              | 321,824           |
| (a) Commercial                            | 3,625              | 143,972          | 2,468              | 140,546           | 2,562              | 112,503           |
| (b) Industrial                            | 3,025              | 153,805          | 2,358              | 139,158           | 2,441              | 102,601           |
| (c) Agriculture                           | 1,635              | 28,006           | 1,376              | 39,700            | 1,218              | 52,959            |
| (d) Others                                | 400                | 21,239           | 1,907              | 54,047            | 1,681              | 53,761            |
| VI. Fixed Deposits and Insurance Policies | 27,010             | 467,984          | 27,151             | 626,345           | 28,486             | 667,726           |
| A. Bank Deposits                          | 26,956             | 467,083          | 27,102             | 625,949           | 28,440             | 667,338           |
| 1. Security Deposits                      | 2,536              | 46,048           | 427                | 42,263            | 620                | 32,456            |
| 2. Term Deposits (TDRs)                   | 19,881             | 376,835          | 20,403             | 483,404           | 21,776             | 516,215           |
| 3. Other Deposits                         | 4,539              | 44,200           | 6,272              | 100,283           | 6,044              | 118,667           |
| B. Insurance Policies                     | 54                 | 901              | 49                 | 396               | 46                 | 388               |
| VII. Others                               | 181,242            | 2,820,499        | 154,158            | 3,197,757         | 204,506            | 3,167,234         |
| A. Other Secured Advances                 | 128,166            | 1,164,059        | 139,291            | 1,818,472         | 145,572            | 1,659,375         |
| 1. Receivables                            | 1,436              | 118,870          | 571                | 147,710           | 1,070              | 375,155           |
| 2. Employees Benefits                     | 5,175              | 1,098            | 2,342              | 358               | 2,089              | 1,382             |
| 3. Others                                 | 121,555            | 1,044,092        | 136,378            | 1,670,405         | 142,413            | 1,282,838         |
| B. Advances Secured by Guarantee(s)       | 53,076             | 1,656,440        | 14,867             | 1,379,284         | 58,934             | 1,507,859         |
| 1. Institutional Guarantee(s)             | 3,015              | 1,577,898        | 1,780              | 1,299,810         | 2,592              | 1,270,027         |
| 2. Individual Guarantee(s)                | 50,061             | 78,542           | 13,087             | 79,474            | 56,342             | 237,832           |
| VIII. Unsecured Advances                  | 2,162,266          | 217,975          | 5,083,241          | 250,894           | 4,772,631          | 269,241           |
| 1. Credit Cards                           | 1,706,485          | 120,729          | 1,790,991          | 137,547           | 1,768,046          | 154,978           |
| 2. Personal Loan                          | 447,103            | 89,832           | 3,212,313          | 104,460           | 2,936,360          | 106,177           |
| 3. Others                                 | 8,678              | 7,414            | 79,937             | 8,888             | 68,225             | 8,086             |
| <b>Total</b>                              | <b>2,876,749</b>   | <b>9,206,162</b> | <b>5,865,646</b>   | <b>10,383,908</b> | <b>5,580,757</b>   | <b>10,062,895</b> |

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

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

| Security                                    | Jun-24             |        | Mar-25 R           |        | Jun-25 P           |        |
|---------------------------------------------|--------------------|--------|--------------------|--------|--------------------|--------|
|                                             | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount |
| I. Gold, Bullion, Gold & Silver             | -                  | -      | -                  | -      | -                  | -      |
| Ornaments and Precious Metals               | -                  | -      | -                  | -      | -                  | -      |
| II. Securities, Shares and Other            | -                  | -      | -                  | -      | -                  | -      |
| Financial Instruments:                      | -                  | -      | -                  | -      | -                  | -      |
| 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:          | -                  | -      | -                  | -      | -                  | -      |
| 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                                  | 0                  | 0      | -                  | -      | -                  | -      |
| III. Merchandise                            | 20                 | 1,039  | 15                 | 1,036  | 16                 | 1,037  |
| A. Food Items:                              | -                  | -      | -                  | -      | -                  | -      |
| 1. Wheat                                    | -                  | -      | -                  | -      | -                  | -      |
| 2. Rice and Paddy                           | -                  | -      | -                  | -      | -                  | -      |
| 3. Other Grains & Pulses:                   | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 4. Edible Oils:                             | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 5. Sugar:                                   | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 6. Kariana And Spices                       | -                  | -      | -                  | -      | -                  | -      |
| 7. Fish And Fish Preparations               | -                  | -      | -                  | -      | -                  | -      |
| 8. Other Food Items:                        | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| B. Raw Materials:                           | 8                  | 706    | 5                  | 706    | 7                  | 706    |
| 1. Cotton Raw:                              | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 2. Synthetic Fibers:                        | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 3. Fertilizers:                             | -                  | -      | -                  | -      | -                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |
| 4. Petroleum Crude:                         | 1                  | -      | 1                  | -      | 1                  | -      |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -      |
| (b) Imported                                | 1                  | -      | 1                  | -      | 1                  | -      |
| 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:                    | 7                  | 706    | 4                  | 706    | 6                  | 706    |
| (a) Indigenous                              | 7                  | 706    | 4                  | 706    | 6                  | 706    |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -      |

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

| Security                                         | Jun-24             |                | Mar-25 R           |                | Jun-25 P           |                |
|--------------------------------------------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|
|                                                  | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         |
| <b>C. Finished/Manufactured Goods:</b>           | 12                 | 333            | 10                 | 330            | 9                  | 331            |
| 1. Cotton Textiles:                              | -                  | -              | -                  | -              | -                  | -              |
| (a) Indigenous                                   | -                  | -              | -                  | -              | -                  | -              |
| (b) Imported                                     | -                  | -              | -                  | -              | -                  | -              |
| 2. Cotton Yarn:                                  | -                  | -              | -                  | -              | -                  | -              |
| (a) Indigenous                                   | -                  | -              | -                  | -              | -                  | -              |
| (b) Imported                                     | -                  | -              | -                  | -              | -                  | -              |
| 3. Other Textiles:                               | 2                  | 214            | 2                  | 215            | 2                  | 218            |
| (a) Indigenous                                   | 2                  | 214            | 2                  | 215            | 2                  | 218            |
| (b) Imported                                     | -                  | -              | -                  | -              | -                  | -              |
| 4. Machinery:                                    | 1                  | -              | 1                  | -              | -                  | -              |
| (a) Indigenous                                   | 1                  | -              | 1                  | -              | -                  | -              |
| (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                         | 1                  | -              | 1                  | -              | 1                  | -              |
| 11. Chemicals & Dyes                             | 1                  | 9              | 1                  | 5              | 1                  | 3              |
| 12. Other Finished Goods:                        | 7                  | 109            | 5                  | 109            | 5                  | 109            |
| (a) Indigenous                                   | 7                  | 109            | 5                  | 109            | 5                  | 109            |
| (b) Imported                                     | -                  | -              | -                  | -              | -                  | -              |
| <b>IV. Fixed Assets Including Machinery</b>      | 87                 | 1,511          | 51                 | 1,115          | 51                 | 1,030          |
| A. Transport Equipment                           | 83                 | 126            | 48                 | 121            | 48                 | 119            |
| B. Furniture & Fixtures                          | -                  | -              | -                  | -              | -                  | -              |
| C. Office Equipment                              | -                  | -              | -                  | -              | -                  | -              |
| D. Other Machinery & Equipment                   | 4                  | 1,385          | 3                  | 993            | 3                  | 910            |
| <b>V. Real Estate</b>                            | 139                | 2,370          | 48                 | 1,994          | 43                 | 1,491          |
| A. Land                                          | 4                  | 692            | 4                  | 428            | 2                  | 340            |
| 1. Residential                                   | -                  | -              | -                  | -              | -                  | -              |
| (a) House                                        | -                  | -              | -                  | -              | -                  | -              |
| (b) Flat                                         | -                  | -              | -                  | -              | -                  | -              |
| 2. Non-Residential                               | 4                  | 692            | 4                  | 428            | 2                  | 340            |
| (a) Commercial                                   | 2                  | 80             | 2                  | 20             | -                  | -              |
| (b) Industrial                                   | 2                  | 612            | 2                  | 408            | 2                  | 340            |
| (c) Agriculture                                  | -                  | -              | -                  | -              | -                  | -              |
| (d) Others                                       | -                  | -              | -                  | -              | -                  | -              |
| B. Buildings:                                    | 135                | 1,678          | 44                 | 1,566          | 41                 | 1,151          |
| 1. Residential                                   | 133                | 393            | 42                 | 281            | 39                 | 254            |
| (a) House                                        | 107                | 244            | 25                 | 137            | 23                 | 123            |
| (b) Flat                                         | 26                 | 149            | 17                 | 144            | 16                 | 131            |
| 2. Non-Residential                               | 2                  | 1,284          | 2                  | 1,284          | 2                  | 896            |
| (a) Commercial                                   | 2                  | 1,284          | 2                  | 1,284          | 2                  | 896            |
| (b) Industrial                                   | -                  | -              | -                  | -              | -                  | -              |
| (c) Agriculture                                  | -                  | -              | -                  | -              | -                  | -              |
| (d) Others                                       | -                  | -              | -                  | -              | -                  | -              |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 3                  | 360            | 1                  | 352            | 1                  | 55             |
| A. Bank Deposits                                 | 3                  | 360            | 1                  | 352            | 1                  | 55             |
| 1. Security Deposits                             | 3                  | 360            | 1                  | 352            | 1                  | 55             |
| 2. Term Deposits (TDRs)                          | -                  | -              | -                  | -              | -                  | -              |
| 3. Other Deposits                                | -                  | -              | -                  | -              | -                  | -              |
| B. Insurance Policies                            | -                  | -              | -                  | -              | -                  | -              |
| <b>VII. Others</b>                               | 169                | 425,592        | 167                | 133,614        | 197                | 46,333         |
| A. Other Secured Advances                        | 36                 | 367,711        | 30                 | 84,678         | 26                 | 2,470          |
| 1. Receivables                                   | 5                  | 85             | 4                  | -              | 1                  | 1,942          |
| 2. Employees Benefits                            | 26                 | 12             | 22                 | 5              | 22                 | 9              |
| 3. Others                                        | 5                  | 367,614        | 4                  | 84,673         | 3                  | 519            |
| B. Advances Secured by Guarantee(s)              | 133                | 57,881         | 137                | 48,936         | 171                | 43,863         |
| 1. Institutional Guarantee(s)                    | 133                | 57,881         | 137                | 48,936         | 171                | 43,863         |
| 2. Individual Guarantee(s)                       | -                  | -              | -                  | -              | -                  | -              |
| <b>VIII. Unsecured Advances</b>                  | 17                 | 2              | -                  | -              | 1                  | 368,472        |
| 1. Credit Cards                                  | 1                  | -              | -                  | -              | -                  | -              |
| 2. Personal Loan                                 | 16                 | 2              | -                  | -              | -                  | -              |
| 3. Others                                        | -                  | -              | -                  | -              | 1                  | 368,472        |
| <b>Total</b>                                     | <b>436</b>         | <b>430,877</b> | <b>282</b>         | <b>138,111</b> | <b>309</b>         | <b>418,418</b> |

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

| Security                                    | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |           |                    |           |                    |           |
| Ornaments and Precious Metals               | 246,722            | 98,586    | 252,352            | 130,660   | 240,095            | 127,043   |
| II. Securities, Shares and Other            |                    |           |                    |           |                    |           |
| Financial Instruments:                      | 735                | 94,114    | 1,054              | 289,540   | 1,117              | 316,785   |
| A. Quoted on the Stock Exchange:            | 427                | 57,131    | 895                | 66,821    | 886                | 66,703    |
| 1. To Stock Brokers and Dealers:            | 273                | 29,950    | 629                | 34,742    | 625                | 31,066    |
| (a) Government and Other Trustee Securities | 144                | 2,497     | 128                | 2,516     | 132                | 535       |
| (b) Shares and Debentures                   | 126                | 25,680    | 498                | 30,827    | 490                | 29,258    |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 3                  | 1,773     | 3                  | 1,398     | 3                  | 1,273     |
| 2. To Others:                               | 154                | 27,181    | 266                | 32,079    | 261                | 35,637    |
| (a) Government and Other Trustee Securities | 9                  | 230       | 13                 | 78        | 14                 | 63        |
| (b) Shares and Debentures                   | 119                | 18,118    | 196                | 22,868    | 189                | 27,106    |
| (c) Participation Term Certificates         | 2                  | 8         | 2                  | 8         | 2                  | 8         |
| (d) Others                                  | 24                 | 8,825     | 55                 | 9,126     | 56                 | 8,460     |
| B. Unquoted on the Stock Exchange:          | 308                | 36,982    | 159                | 222,720   | 231                | 250,082   |
| 1. To Stock Brokers and Dealers:            | 208                | 11,504    | 24                 | 3,555     | 28                 | 3,196     |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | 203                | 11,500    | 20                 | 3,551     | 23                 | 2,992     |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 5                  | 4         | 4                  | 4         | 5                  | 204       |
| 2. To Others:                               | 100                | 25,478    | 135                | 219,165   | 203                | 246,886   |
| (a) Government and Other Trustee Securities | 46                 | 7,131     | 65                 | 204,096   | 61                 | 238,227   |
| (b) Shares and Debentures                   | 11                 | 914       | 7                  | 758       | 6                  | 940       |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 43                 | 17,434    | 63                 | 14,311    | 136                | 7,719     |
| III. Merchandise                            | 53,247             | 2,122,119 | 44,757             | 1,794,686 | 55,560             | 1,845,783 |
| A. Food Items:                              | 16,003             | 702,429   | 10,775             | 513,029   | 17,446             | 602,937   |
| 1. Wheat                                    | 8,301              | 276,310   | 3,927              | 102,006   | 10,512             | 204,198   |
| 2. Rice and Paddy                           | 2,630              | 87,441    | 2,606              | 102,105   | 2,595              | 114,842   |
| 3. Other Grains & Pulses:                   | 597                | 5,003     | 627                | 9,249     | 609                | 6,543     |
| (a) Indigenous                              | 570                | 2,944     | 604                | 8,288     | 598                | 5,834     |
| (b) Imported                                | 27                 | 2,059     | 23                 | 961       | 11                 | 709       |
| 4. Edible Oils:                             | 1,097              | 43,649    | 913                | 30,256    | 953                | 41,806    |
| (a) Indigenous                              | 1,029              | 38,979    | 864                | 23,722    | 901                | 34,806    |
| (b) Imported                                | 68                 | 4,670     | 49                 | 6,533     | 52                 | 6,999     |
| 5. Sugar:                                   | 905                | 224,068   | 809                | 208,624   | 741                | 170,613   |
| (a) Indigenous                              | 903                | 224,020   | 809                | 208,624   | 741                | 170,613   |
| (b) Imported                                | 2                  | 49        | -                  | -         | -                  | -         |
| 6. Kariana And Spices                       | 151                | 1,127     | 134                | 964       | 133                | 931       |
| 7. Fish And Fish Preparations               | 15                 | 299       | 11                 | 660       | 11                 | 640       |
| 8. Other Food Items:                        | 2,307              | 64,531    | 1,748              | 59,165    | 1,892              | 63,365    |
| (a) Indigenous                              | 2,260              | 63,697    | 1,695              | 58,422    | 1,840              | 62,720    |
| (b) Imported                                | 47                 | 835       | 53                 | 743       | 52                 | 645       |
| B. Raw Materials:                           | 19,512             | 516,198   | 17,852             | 435,789   | 24,302             | 445,651   |
| 1. Cotton Raw:                              | 13,364             | 113,871   | 12,215             | 97,490    | 18,366             | 126,693   |
| (a) Indigenous                              | 1,680              | 95,566    | 1,576              | 84,527    | 1,862              | 110,051   |
| (b) Imported                                | 11,684             | 18,305    | 10,639             | 12,963    | 16,504             | 16,642    |
| 2. Synthetic Fibers:                        | 81                 | 10,811    | 69                 | 13,084    | 61                 | 8,811     |
| (a) Indigenous                              | 59                 | 10,276    | 62                 | 12,739    | 57                 | 8,472     |
| (b) Imported                                | 22                 | 535       | 7                  | 344       | 4                  | 339       |
| 3. Fertilizers:                             | 1,101              | 48,376    | 862                | 35,764    | 924                | 36,436    |
| (a) Indigenous                              | 1,093              | 44,841    | 851                | 33,118    | 913                | 33,227    |
| (b) Imported                                | 8                  | 3,535     | 11                 | 2,646     | 11                 | 3,209     |
| 4. Petroleum Crude:                         | 1,140              | 114,735   | 1,162              | 78,237    | 1,203              | 78,962    |
| (a) Indigenous                              | 1,100              | 96,129    | 1,123              | 71,746    | 1,166              | 70,212    |
| (b) Imported                                | 40                 | 18,606    | 39                 | 6,490     | 37                 | 8,751     |
| 5. Iron and Steel:                          | 1,791              | 96,037    | 1,441              | 73,661    | 1,544              | 79,548    |
| (a) Indigenous                              | 1,404              | 67,550    | 1,219              | 52,445    | 1,380              | 59,808    |
| (b) Imported                                | 387                | 28,487    | 222                | 21,216    | 164                | 19,740    |
| 6. Wool & Goat Hair                         | 2                  | 15        | 2                  | 16        | 2                  | 16        |
| 7. Hides & Skins                            | 62                 | 1,825     | 61                 | 1,648     | 53                 | 1,578     |
| 8. Oil Seeds                                | 71                 | 2,953     | 44                 | 1,127     | 43                 | 1,831     |
| 9. Pesticides & Insecticides:               | 363                | 4,196     | 375                | 6,598     | 434                | 8,057     |
| (a) Indigenous                              | 362                | 3,949     | 375                | 6,598     | 434                | 8,057     |
| (b) Imported                                | 1                  | 247       | -                  | -         | -                  | -         |
| 10. Other Raw Materials:                    | 1,537              | 123,379   | 1,621              | 128,164   | 1,672              | 103,719   |
| (a) Indigenous                              | 1,356              | 109,072   | 1,437              | 119,091   | 1,482              | 96,348    |
| (b) Imported                                | 181                | 14,307    | 184                | 9,073     | 190                | 7,371     |

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

| Security                                         | Jun-24             |                  | Mar-25 R           |                  | Jun-25 P           |                  |
|--------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                  | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| <b>C. Finished/Manufactured Goods:</b>           | 17,732             | 903,491          | 16,130             | 845,868          | 13,812             | 797,194          |
| 1. Cotton Textiles:                              | 3,117              | 227,278          | 2,864              | 200,695          | 2,568              | 190,249          |
| (a) Indigenous                                   | 3,049              | 215,335          | 2,773              | 192,259          | 2,480              | 179,888          |
| (b) Imported                                     | 68                 | 11,943           | 91                 | 8,436            | 88                 | 10,362           |
| 2. Cotton Yarn:                                  | 809                | 53,353           | 611                | 48,668           | 613                | 43,891           |
| (a) Indigenous                                   | 795                | 51,024           | 603                | 48,342           | 601                | 43,462           |
| (b) Imported                                     | 14                 | 2,329            | 8                  | 326              | 12                 | 430              |
| 3. Other Textiles:                               | 2,526              | 189,968          | 1,930              | 180,932          | 1,611              | 156,221          |
| (a) Indigenous                                   | 2,504              | 184,416          | 1,914              | 176,655          | 1,599              | 151,492          |
| (b) Imported                                     | 22                 | 5,553            | 16                 | 4,277            | 12                 | 4,729            |
| 4. Machinery:                                    | 707                | 22,915           | 502                | 12,737           | 483                | 12,079           |
| (a) Indigenous                                   | 506                | 15,615           | 347                | 7,187            | 332                | 7,154            |
| (b) Imported                                     | 201                | 7,300            | 155                | 5,550            | 151                | 4,925            |
| 5. Handloom Products                             | 1                  | 52               | 1                  | 73               | 1                  | 20               |
| 6. Carpets & Rugs                                | 22                 | 452              | 12                 | 135              | 11                 | 81               |
| 7. Readymade Garments                            | 1,022              | 49,224           | 898                | 38,164           | 781                | 36,325           |
| 8. Cement and Cement Products:                   | 513                | 81,887           | 423                | 66,054           | 398                | 72,124           |
| (a) Indigenous                                   | 510                | 81,009           | 421                | 65,434           | 396                | 71,550           |
| (b) Imported                                     | 3                  | 879              | 2                  | 620              | 2                  | 574              |
| 9. Sports Goods                                  | 76                 | 1,230            | 85                 | 1,508            | 85                 | 1,474            |
| 10. Surgical Instruments                         | 91                 | 1,179            | 93                 | 4,910            | 87                 | 1,731            |
| 11. Chemicals & Dyes                             | 1,069              | 39,113           | 988                | 38,096           | 1,018              | 36,665           |
| 12. Other Finished Goods:                        | 7,779              | 236,839          | 7,723              | 253,895          | 6,156              | 246,334          |
| (a) Indigenous                                   | 7,561              | 227,780          | 7,545              | 245,872          | 6,072              | 238,422          |
| (b) Imported                                     | 218                | 9,059            | 178                | 8,023            | 84                 | 7,912            |
| <b>IV. Fixed Assets Including Machinery</b>      | 228,144            | 1,414,654        | 210,997            | 1,552,756        | 259,416            | 1,479,978        |
| A. Transport Equipment                           | 215,292            | 509,296          | 197,911            | 516,472          | 244,752            | 543,338          |
| B. Furniture & Fixtures                          | 106                | 8,109            | 298                | 5,184            | 310                | 4,798            |
| C. Office Equipment                              | 242                | 26,958           | 104                | 13,786           | 178                | 28,926           |
| D. Other Machinery & Equipment                   | 12,504             | 870,292          | 12,684             | 1,017,315        | 14,176             | 902,916          |
| <b>V. Real Estate</b>                            | 550,719            | 1,215,539        | 583,072            | 1,512,712        | 552,848            | 1,184,485        |
| A. Land                                          | 446,174            | 499,120          | 511,762            | 823,851          | 449,457            | 508,964          |
| 1. Residential                                   | 13,663             | 211,631          | 84,459             | 520,634          | 13,984             | 200,450          |
| (a) House                                        | 13,150             | 209,800          | 83,005             | 515,578          | 12,445             | 140,049          |
| (b) Flat                                         | 513                | 1,831            | 1,454              | 5,056            | 1,539              | 60,401           |
| 2. Non-Residential                               | 432,511            | 287,489          | 427,303            | 303,217          | 435,473            | 308,514          |
| (a) Commercial                                   | 5,884              | 84,857           | 6,888              | 90,705           | 6,451              | 76,408           |
| (b) Industrial                                   | 485                | 19,740           | 403                | 19,458           | 596                | 28,691           |
| (c) Agriculture                                  | 425,569            | 173,148          | 419,316            | 181,266          | 427,282            | 189,366          |
| (d) Others                                       | 573                | 9,744            | 696                | 11,787           | 1,144              | 14,050           |
| B. Buildings:                                    | 104,545            | 716,418          | 71,310             | 688,861          | 103,391            | 675,520          |
| 1. Residential                                   | 95,811             | 456,793          | 63,335             | 424,602          | 95,826             | 428,027          |
| (a) House                                        | 88,155             | 414,857          | 56,488             | 390,150          | 82,223             | 320,879          |
| (b) Flat                                         | 7,656              | 41,936           | 6,847              | 34,453           | 13,603             | 107,148          |
| 2. Non-Residential                               | 8,734              | 259,626          | 7,975              | 264,259          | 7,565              | 247,493          |
| (a) Commercial                                   | 4,265              | 152,661          | 4,154              | 158,223          | 3,825              | 149,514          |
| (b) Industrial                                   | 1,606              | 57,056           | 1,557              | 58,746           | 1,549              | 52,021           |
| (c) Agriculture                                  | 2,472              | 30,751           | 1,787              | 27,669           | 1,704              | 25,712           |
| (d) Others                                       | 391                | 19,157           | 477                | 19,620           | 487                | 20,246           |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 26,291             | 421,288          | 26,520             | 502,561          | 27,752             | 518,850          |
| A. Bank Deposits                                 | 26,237             | 420,387          | 26,471             | 502,165          | 27,707             | 518,467          |
| 1. Security Deposits                             | 2,266              | 25,154           | 628                | 44,145           | 830                | 30,447           |
| 2. Term Deposits (TDRs)                          | 19,662             | 369,108          | 20,004             | 429,203          | 21,209             | 452,215          |
| 3. Other Deposits                                | 4,309              | 26,125           | 5,839              | 28,817           | 5,668              | 35,805           |
| B. Insurance Policies                            | 54                 | 901              | 49                 | 396              | 45                 | 383              |
| <b>VII. Others</b>                               | 414,721            | 2,995,881        | 386,951            | 2,905,239        | 470,507            | 2,797,550        |
| A. Other Secured Advances                        | 129,072            | 1,118,300        | 125,233            | 1,228,845        | 136,087            | 1,155,387        |
| 1. Receivables                                   | 325                | 43,590           | 269                | 72,163           | 278                | 83,579           |
| 2. Employees Benefits                            | 4,924              | 1,000            | 1,693              | 234              | 1,273              | 1,210            |
| 3. Others                                        | 123,823            | 1,073,710        | 123,271            | 1,156,449        | 134,536            | 1,070,599        |
| B. Advances Secured by Guarantee(s)              | 285,649            | 1,877,580        | 261,718            | 1,676,395        | 334,420            | 1,642,163        |
| 1. Institutional Guarantee(s)                    | 3,929              | 1,662,144        | 6,392              | 1,442,801        | 6,966              | 1,397,418        |
| 2. Individual Guarantee(s)                       | 281,720            | 215,436          | 255,326            | 233,593          | 327,454            | 244,745          |
| <b>VIII. Unsecured Advances</b>                  | 2,003,759          | 210,399          | 5,396,506          | 281,803          | 5,141,518          | 688,516          |
| 1. Credit Cards                                  | 1,467,869          | 106,922          | 2,060,481          | 163,249          | 2,095,466          | 200,429          |
| 2. Personal Loan                                 | 485,724            | 93,888           | 3,251,473          | 106,530          | 2,975,483          | 107,652          |
| 3. Others                                        | 50,166             | 9,589            | 84,552             | 12,023           | 70,569             | 380,435          |
| <b>Total</b>                                     | <b>3,524,338</b>   | <b>8,572,579</b> | <b>6,902,209</b>   | <b>8,969,957</b> | <b>6,748,813</b>   | <b>8,958,990</b> |

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

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

| Security                                         | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |         |
|--------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|---------|
|                                                  | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount  |
| I. Gold, Bullion, Gold & Silver                  | -                  | -         | -                  | -         | -                  | -       |
| Ornaments and Precious Metals                    | -                  | -         | -                  | -         | -                  | -       |
| II. Securities, Shares and Other                 |                    |           |                    |           |                    |         |
| Financial Instruments:                           | 46                 | 7,343     | 89                 | 23,960    | 99                 | 77,094  |
| A. Quoted on the Stock Exchange:                 | 41                 | 4,547     | 85                 | 19,833    | 79                 | 11,254  |
| 1. To Stock Brokers and Dealers:                 | 29                 | 1,653     | 57                 | 2,399     | 58                 | 3,854   |
| (a) Government and Other Trustee Securities      | -                  | -         | -                  | -         | -                  | -       |
| (b) Sukuk/Participation Term Certificates (PTCs) | 29                 | 1,653     | 57                 | 2,399     | 55                 | 3,232   |
| (c) Others                                       | -                  | -         | -                  | -         | 3                  | 623     |
| 2. To Others:                                    | 12                 | 2,894     | 28                 | 17,434    | 21                 | 7,400   |
| (a) Government and Other Trustee Securities      | 2                  | 7         | 2                  | 9,720     | 1                  | 7,220   |
| (b) Sukuk/Participation Term Certificates (PTCs) | 6                  | 2,147     | 26                 | 7,714     | 19                 | 125     |
| (c) Others                                       | 4                  | 740       | -                  | -         | 1                  | 54      |
| B. Unquoted on the Stock Exchange:               | 5                  | 2,796     | 4                  | 4,126     | 20                 | 65,840  |
| 1. To Stock Brokers and Dealers:                 | 1                  | 45        | -                  | -         | -                  | -       |
| (a) Government and Other Trustee Securities      | -                  | -         | -                  | -         | -                  | -       |
| (b) Sukuk/Participation Term Certificates (PTCs) | 1                  | 45        | -                  | -         | -                  | -       |
| (c) Others                                       | -                  | -         | -                  | -         | -                  | -       |
| 2. To Others:                                    | 4                  | 2,751     | 4                  | 4,126     | 20                 | 65,840  |
| (a) Government and Other Trustee Securities      | 1                  | 52        | -                  | -         | 1                  | 10,000  |
| (b) Sukuk/Participation Term Certificates (PTCs) | -                  | -         | -                  | -         | -                  | -       |
| (c) Others                                       | 3                  | 2,699     | 4                  | 4,126     | 19                 | 55,840  |
| III. Merchandise                                 | 16,629             | 1,067,705 | 12,880             | 1,072,884 | 11,644             | 994,572 |
| A. Food Items:                                   | 3,939              | 395,761   | 2,580              | 336,722   | 2,278              | 162,831 |
| 1. Wheat                                         | 521                | 172,016   | 308                | 63,322    | 425                | 28,657  |
| 2. Rice and Paddy                                | 367                | 14,420    | 300                | 17,210    | 290                | 12,965  |
| 3. Other Grains & Pulses:                        | 329                | 17,531    | 126                | 7,691     | -                  | -       |
| (a) Indigenous                                   | 322                | 17,458    | 122                | 7,688     | -                  | -       |
| (b) Imported                                     | 7                  | 73        | 4                  | 3         | -                  | -       |
| 4. Edible Oils:                                  | 384                | 36,089    | 523                | 46,382    | 291                | 16,677  |
| (a) Indigenous                                   | 383                | 36,030    | 521                | 46,140    | 287                | 16,117  |
| (b) Imported                                     | 1                  | 58        | 2                  | 241       | 4                  | 560     |
| 5. Sugar:                                        | 904                | 132,354   | 597                | 91,585    | 572                | 79,905  |
| (a) Indigenous                                   | 901                | 132,059   | 595                | 90,775    | 572                | 79,905  |
| (b) Imported                                     | 3                  | 295       | 2                  | 810       | -                  | -       |
| 6. Kariana And Spices                            | -                  | -         | -                  | -         | -                  | -       |
| 7. Fish And Fish Preparations                    | 1                  | 55        | -                  | -         | -                  | -       |
| 8. Other Food Items:                             | 1,433              | 23,296    | 726                | 110,533   | 700                | 24,627  |
| (a) Indigenous                                   | 1,433              | 23,296    | 726                | 110,533   | 699                | 23,503  |
| (b) Imported                                     | -                  | -         | -                  | -         | 1                  | 1,124   |
| B. Raw Materials:                                | 3,055              | 253,686   | 2,415              | 265,788   | 2,463              | 402,907 |
| 1. Cotton Raw:                                   | 770                | 31,513    | 756                | 23,011    | 638                | 27,985  |
| (a) Indigenous                                   | 735                | 30,881    | 688                | 21,551    | 613                | 27,497  |
| (b) Imported                                     | 35                 | 632       | 68                 | 1,461     | 25                 | 489     |
| 2. Synthetic Fibers:                             | 47                 | 1,719     | 52                 | 4,403     | 58                 | 5,739   |
| (a) Indigenous                                   | 20                 | 971       | 30                 | 3,779     | 40                 | 5,241   |
| (b) Imported                                     | 27                 | 748       | 22                 | 625       | 18                 | 498     |
| 3. Fertilizers:                                  | 138                | 12,551    | 170                | 59,656    | 103                | 24,939  |
| (a) Indigenous                                   | 138                | 12,551    | 168                | 59,156    | 101                | 24,439  |
| (b) Imported                                     | -                  | -         | 2                  | 500       | 2                  | 500     |
| 4. Petroleum Crude:                              | 277                | 49,172    | 189                | 34,721    | 49                 | 16,343  |
| (a) Indigenous                                   | 207                | 26,687    | 186                | 23,221    | 47                 | 11,343  |
| (b) Imported                                     | 70                 | 22,485    | 3                  | 11,500    | 2                  | 5,000   |
| 5. Iron and Steel:                               | 500                | 45,625    | 285                | 24,428    | 209                | 25,364  |
| (a) Indigenous                                   | 366                | 31,003    | 206                | 14,278    | 126                | 10,109  |
| (b) Imported                                     | 134                | 14,622    | 79                 | 10,149    | 83                 | 15,256  |
| 6. Wool & Goat Hair                              | -                  | -         | 3                  | 38        | 2                  | 44      |
| 7. Hides & Skins                                 | 60                 | 3,448     | 53                 | 4,818     | 58                 | 4,657   |
| 8. Oil Seeds                                     | 231                | 7,636     | 86                 | 4,250     | 55                 | 1,787   |
| 9. Pesticides & Insecticides:                    | 94                 | 1,370     | 22                 | 1,419     | 14                 | 1,285   |
| (a) Indigenous                                   | 81                 | 1,099     | 19                 | 1,193     | 12                 | 1,061   |
| (b) Imported                                     | 13                 | 270       | 3                  | 226       | 2                  | 224     |
| 10. Other Raw Materials:                         | 938                | 100,652   | 799                | 109,046   | 1,277              | 294,764 |
| (a) Indigenous                                   | 829                | 80,758    | 684                | 90,346    | 1,209              | 276,334 |
| (b) Imported                                     | 109                | 19,894    | 115                | 18,700    | 68                 | 18,430  |



### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

| Security                                         | Jun-24             |                  | Mar-25 R           |                  | Jun-25 P           |                  |
|--------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                  | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| <b>C. Finished/Manufactured Goods:</b>           | 9,635              | 418,257          | 7,885              | 470,373          | 6,903              | 428,834          |
| 1. Cotton Textiles:                              | 1,825              | 93,472           | 750                | 78,740           | 527                | 52,815           |
| (a) Indigenous                                   | 1,682              | 81,302           | 649                | 59,755           | 495                | 40,376           |
| (b) Imported                                     | 143                | 12,171           | 101                | 18,985           | 32                 | 12,439           |
| 2. Cotton Yarn:                                  | 1,382              | 39,677           | 1,161              | 34,798           | 1,068              | 23,308           |
| (a) Indigenous                                   | 1,378              | 38,822           | 1,161              | 34,798           | 1,068              | 23,308           |
| (b) Imported                                     | 4                  | 856              | -                  | -                | -                  | -                |
| 3. Other Textiles:                               | 1,083              | 41,705           | 771                | 58,184           | 820                | 62,289           |
| (a) Indigenous                                   | 1,083              | 41,705           | 768                | 57,184           | 817                | 61,289           |
| (b) Imported                                     | -                  | -                | 3                  | 1,000            | 3                  | 1,000            |
| 4. Machinery:                                    | 472                | 31,878           | 576                | 43,268           | 556                | 78,526           |
| (a) Indigenous                                   | 173                | 18,402           | 218                | 23,688           | 275                | 47,010           |
| (b) Imported                                     | 299                | 13,476           | 358                | 19,580           | 281                | 31,516           |
| 5. Handloom Products                             | -                  | -                | -                  | -                | -                  | -                |
| 6. Carpets & Rugs                                | 1                  | 43               | 1                  | 20               | 1                  | 9                |
| 7. Readymade Garments                            | 200                | 22,705           | 146                | 18,068           | 206                | 24,127           |
| 8. Cement and Cement Products:                   | 105                | 28,471           | 75                 | 20,427           | 83                 | 20,641           |
| (a) Indigenous                                   | 96                 | 28,284           | 75                 | 20,427           | 83                 | 20,641           |
| (b) Imported                                     | 9                  | 186              | -                  | -                | -                  | -                |
| 9. Sports Goods                                  | 2                  | 19               | 2                  | 1,052            | 3                  | 1,188            |
| 10. Surgical Instruments                         | 86                 | 4,906            | 32                 | 2,865            | 5                  | 570              |
| 11. Chemicals & Dyes                             | 520                | 22,515           | 397                | 21,348           | 293                | 19,827           |
| 12. Other Finished Goods:                        | 3,959              | 132,865          | 3,974              | 191,603          | 3,341              | 145,535          |
| (a) Indigenous                                   | 3,785              | 127,893          | 3,860              | 189,952          | 3,222              | 143,500          |
| (b) Imported                                     | 174                | 4,972            | 114                | 1,651            | 119                | 2,035            |
| <b>IV. Fixed Assets Including Machinery</b>      | 154,184            | 657,294          | 151,221            | 702,865          | 166,206            | 773,757          |
| A. Transport Equipment                           | 150,173            | 260,013          | 147,131            | 293,079          | 161,941            | 341,640          |
| B. Furniture & Fixtures                          | 322                | 5,093            | 162                | 1,373            | 154                | 1,309            |
| C. Office Equipment                              | 115                | 13,210           | 124                | 7,597            | 87                 | 17,364           |
| D. Other Machinery & Equipment                   | 3,574              | 378,978          | 3,804              | 400,815          | 4,024              | 413,444          |
| <b>V. Real Estate</b>                            | 41,277             | 533,180          | 50,529             | 734,561          | 44,549             | 693,330          |
| A. Land                                          | 7,903              | 96,384           | 19,346             | 311,322          | 9,435              | 253,326          |
| 1. Residential                                   | 2,992              | 46,747           | 15,889             | 250,803          | 4,924              | 136,626          |
| (a) House                                        | 2,872              | 44,495           | 15,562             | 241,282          | 4,517              | 103,933          |
| (b) Flat                                         | 120                | 2,253            | 327                | 9,521            | 407                | 32,693           |
| 2. Non-Residential                               | 4,911              | 49,637           | 3,457              | 60,519           | 4,511              | 116,699          |
| (a) Commercial                                   | 304                | 24,811           | 412                | 38,918           | 945                | 65,509           |
| (b) Industrial                                   | 322                | 13,279           | 175                | 11,972           | 307                | 40,766           |
| (c) Agriculture                                  | 4,263              | 11,464           | 2,809              | 9,057            | 3,163              | 9,956            |
| (d) Others                                       | 22                 | 83               | 61                 | 572              | 96                 | 468              |
| B. Buildings:                                    | 33,374             | 436,796          | 31,183             | 423,240          | 35,114             | 440,005          |
| 1. Residential                                   | 29,403             | 235,571          | 27,336             | 194,894          | 31,265             | 250,725          |
| (a) House                                        | 21,811             | 188,688          | 22,684             | 165,159          | 23,390             | 172,585          |
| (b) Flat                                         | 7,592              | 46,882           | 4,652              | 29,735           | 7,875              | 78,140           |
| 2. Non-Residential                               | 3,971              | 201,225          | 3,847              | 228,346          | 3,849              | 189,279          |
| (a) Commercial                                   | 1,898              | 77,702           | 951                | 75,116           | 1,215              | 53,242           |
| (b) Industrial                                   | 1,676              | 110,049          | 1,093              | 89,736           | 1,155              | 59,550           |
| (c) Agriculture                                  | 361                | 9,566            | 355                | 27,297           | 264                | 41,487           |
| (d) Others                                       | 36                 | 3,908            | 1,448              | 36,197           | 1,215              | 35,001           |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 1,007              | 75,311           | 1,105              | 138,619          | 1,227              | 161,178          |
| A. Bank Deposits                                 | 1,007              | 75,311           | 1,105              | 138,619          | 1,226              | 161,173          |
| 1. Security Deposits                             | 443                | 33,061           | 84                 | 8,995            | 99                 | 11,107           |
| 2. Term Deposits (TDRs)                          | 268                | 24,050           | 452                | 56,901           | 613                | 66,417           |
| 3. Other Deposits                                | 296                | 18,201           | 569                | 72,724           | 514                | 83,649           |
| B. Insurance Policies                            | -                  | -                | -                  | -                | 1                  | 5                |
| <b>VII. Others</b>                               | 13,663             | 1,122,888        | 19,427             | 1,437,818        | 22,730             | 1,419,450        |
| A. Other Secured Advances                        | 11,120             | 566,622          | 15,900             | 758,399          | 11,631             | 598,490          |
| 1. Receivables                                   | 1,253              | 122,656          | 462                | 136,117          | 947                | 349,670          |
| 2. Employees Benefits                            | 1,756              | 372              | 1,883              | 242              | 1,969              | 312              |
| 3. Others                                        | 8,111              | 443,595          | 13,555             | 622,041          | 8,715              | 248,509          |
| B. Advances Secured by Guarantee(s)              | 2,543              | 556,266          | 3,527              | 679,419          | 11,099             | 820,960          |
| 1. Institutional Guarantee(s)                    | 460                | 537,050          | 326                | 665,716          | 663                | 657,317          |
| 2. Individual Guarantee(s)                       | 2,083              | 19,216           | 3,201              | 13,703           | 10,436             | 163,642          |
| <b>VIII. Unsecured Advances</b>                  | 297,402            | 33,311           | 331,012            | 35,743           | 349,686            | 39,833           |
| 1. Credit Cards                                  | 256,307            | 15,302           | 284,318            | 18,850           | 297,343            | 20,909           |
| 2. Personal Loan                                 | 36,734             | 11,476           | 41,292             | 15,007           | 44,610             | 16,229           |
| 3. Others                                        | 4,361              | 6,532            | 5,402              | 1,886            | 7,733              | 2,695            |
| <b>Total</b>                                     | <b>524,208</b>     | <b>3,497,031</b> | <b>566,263</b>     | <b>4,146,450</b> | <b>596,141</b>     | <b>4,159,215</b> |

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 30th June, 2025

| Security                                    | (Million Rupees)   |         |                    |        |                        |        |                    |           |                    |           |
|---------------------------------------------|--------------------|---------|--------------------|--------|------------------------|--------|--------------------|-----------|--------------------|-----------|
|                                             | Males              |         | Females            |        | Both Males and Females |        | Others             |           | Total              |           |
|                                             | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |         |                    |        |                        |        |                    |           |                    |           |
| Ornaments and Precious Metals               | 45,889             | 17,907  | 21,036             | 7,639  | 2                      | -      | 173,168            | 101,497   | 240,095            | 127,043   |
| II. Securities, Shares and Other            |                    |         |                    |        |                        |        |                    |           |                    |           |
| Financial Instruments:                      | 288                | 6,797   | 24                 | 111    | 19                     | 287    | 885                | 386,683   | 1,216              | 393,879   |
| A. Quoted on the Stock Exchange:            | 230                | 5,789   | 19                 | 105    | 15                     | 282    | 701                | 71,780    | 965                | 77,957    |
| 1. To Stock Brokers and Dealers:            | 132                | 1,668   | 3                  | 2      | 10                     | 65     | 538                | 33,186    | 683                | 34,920    |
| (a) Government and Other Trustee Securities | 100                | 133     | 2                  | 2      | -                      | -      | 30                 | 400       | 132                | 535       |
| (b) Shares and Debentures                   | 29                 | 1,409   | 1                  | 0      | 10                     | 65     | 505                | 31,015    | 545                | 32,490    |
| (c) Participation Term Certificates         | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| (d) Others                                  | 3                  | 126     | -                  | -      | -                      | -      | 3                  | 1,770     | 6                  | 1,896     |
| 2. To Others:                               | 98                 | 4,122   | 16                 | 104    | 5                      | 217    | 163                | 38,595    | 282                | 43,037    |
| (a) Government and Other Trustee Securities | 3                  | 1       | -                  | -      | -                      | -      | 12                 | 7,282     | 15                 | 7,284     |
| (b) Shares and Debentures                   | 61                 | 4,084   | 5                  | 89     | 2                      | 214    | 140                | 22,844    | 208                | 27,231    |
| (c) Participation Term Certificates         | 2                  | 8       | -                  | -      | -                      | -      | -                  | -         | 2                  | 8         |
| (d) Others                                  | 32                 | 29      | 11                 | 14     | 3                      | 3      | 11                 | 8,469     | 57                 | 8,514     |
| B. Unquoted on the Stock Exchange:          | 58                 | 1,008   | 5                  | 5      | 4                      | 5      | 184                | 314,903   | 251                | 315,922   |
| 1. To Stock Brokers and Dealers:            | 4                  | 9       | -                  | -      | -                      | -      | 24                 | 3,187     | 28                 | 3,196     |
| (a) Government and Other Trustee Securities | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | 3                  | 8       | -                  | -      | -                      | -      | 20                 | 2,984     | 23                 | 2,992     |
| (c) Participation Term Certificates         | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| (d) Others                                  | 1                  | 1       | -                  | -      | -                      | -      | 4                  | 203       | 5                  | 204       |
| 2. To Others:                               | 54                 | 999     | 5                  | 5      | 4                      | 5      | 160                | 311,716   | 223                | 312,726   |
| (a) Government and Other Trustee Securities | 42                 | 982     | 5                  | 5      | 1                      | 3      | 14                 | 247,236   | 62                 | 248,227   |
| (b) Shares and Debentures                   | -                  | -       | -                  | -      | 3                      | 2      | 3                  | 938       | 6                  | 940       |
| (c) Participation Term Certificates         | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| (d) Others                                  | 12                 | 17      | -                  | -      | -                      | -      | 143                | 63,542    | 155                | 63,559    |
| III. Merchandise                            | 28,635             | 221,157 | 789                | 3,717  | 79                     | 781    | 37,701             | 2,614,699 | 67,204             | 2,840,355 |
| A. Food Items:                              | 4,870              | 34,842  | 457                | 1,272  | 10                     | 35     | 14,387             | 729,619   | 19,724             | 765,768   |
| 1. Wheat                                    | 2,851              | 5,032   | 386                | 406    | 1                      | 3      | 7,699              | 227,324   | 10,937             | 232,855   |
| 2. Rice and Paddy                           | 805                | 21,864  | 12                 | 394    | -                      | -      | 2,068              | 105,550   | 2,885              | 127,808   |
| 3. Other Grains & Pulses:                   | 325                | 636     | 23                 | 20     | -                      | -      | 261                | 5,887     | 609                | 6,543     |
| (a) Indigenous                              | 322                | 618     | 23                 | 20     | -                      | -      | 253                | 5,196     | 598                | 5,834     |
| (b) Imported                                | 3                  | 18      | -                  | -      | -                      | -      | 8                  | 691       | 11                 | 709       |
| 4. Edible Oils:                             | 147                | 772     | -                  | -      | 1                      | 0      | 1,096              | 57,710    | 1,244              | 58,482    |
| (a) Indigenous                              | 138                | 717     | -                  | -      | 1                      | 0      | 1,049              | 50,206    | 1,188              | 50,923    |
| (b) Imported                                | 9                  | 55      | -                  | -      | -                      | -      | 47                 | 7,504     | 56                 | 7,559     |
| 5. Sugar:                                   | 177                | 3,217   | -                  | -      | -                      | -      | 1,136              | 247,301   | 1,313              | 250,518   |
| (a) Indigenous                              | 177                | 3,217   | -                  | -      | -                      | -      | 1,136              | 247,301   | 1,313              | 250,518   |
| (b) Imported                                | -                  | -       | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 6. Kariana And Spices                       | 77                 | 108     | -                  | -      | -                      | -      | 56                 | 823       | 133                | 931       |
| 7. Fish And Fish Preparations               | 2                  | 2       | -                  | -      | -                      | -      | 9                  | 638       | 11                 | 640       |
| 8. Other Food Items:                        | 486                | 3,212   | 36                 | 362    | 8                      | 32     | 2,062              | 84,386    | 2,592              | 87,991    |
| (a) Indigenous                              | 485                | 3,205   | 36                 | 362    | 8                      | 32     | 2,010              | 82,623    | 2,539              | 86,222    |
| (b) Imported                                | 1                  | 6       | -                  | -      | -                      | -      | 52                 | 1,763     | 53                 | 1,769     |
| B. Raw Materials:                           | 18,575             | 106,888 | 75                 | 1,581  | 17                     | 148    | 8,098              | 739,941   | 26,765             | 845,559   |
| 1. Cotton Raw:                              | 16,835             | 15,045  | 36                 | 120    | -                      | -      | 2,133              | 139,514   | 19,004             | 154,678   |
| (a) Indigenous                              | 400                | 9,323   | 33                 | 118    | -                      | -      | 2,042              | 128,106   | 2,475              | 137,548   |
| (b) Imported                                | 16,435             | 5,722   | 3                  | 1      | -                      | -      | 91                 | 11,407    | 16,529             | 17,130    |
| 2. Synthetic Fibers:                        | 6                  | 10      | -                  | -      | -                      | -      | 113                | 14,540    | 119                | 14,550    |
| (a) Indigenous                              | 6                  | 10      | -                  | -      | -                      | -      | 91                 | 13,703    | 97                 | 13,713    |
| (b) Imported                                | -                  | -       | -                  | -      | -                      | -      | 22                 | 837       | 22                 | 837       |
| 3. Fertilizers:                             | 534                | 5,426   | -                  | -      | 15                     | 128    | 478                | 55,822    | 1,027              | 61,375    |
| (a) Indigenous                              | 531                | 5,415   | -                  | -      | 15                     | 128    | 468                | 52,122    | 1,014              | 57,666    |
| (b) Imported                                | 3                  | 10      | -                  | -      | -                      | -      | 10                 | 3,699     | 13                 | 3,709     |
| 4. Petroleum Crude:                         | 82                 | 49,136  | -                  | -      | 2                      | 21     | 1,168              | 46,150    | 1,252              | 95,306    |
| (a) Indigenous                              | 56                 | 47,845  | -                  | -      | 2                      | 21     | 1,155              | 33,690    | 1,213              | 81,555    |
| (b) Imported                                | 26                 | 1,291   | -                  | -      | -                      | -      | 13                 | 12,460    | 39                 | 13,751    |
| 5. Iron and Steel:                          | 153                | 3,544   | 8                  | 1,023  | -                      | -      | 1,592              | 100,345   | 1,753              | 104,912   |
| (a) Indigenous                              | 144                | 2,296   | 8                  | 1,023  | -                      | -      | 1,354              | 66,598    | 1,506              | 69,916    |
| (b) Imported                                | 9                  | 1,248   | -                  | -      | -                      | -      | 238                | 33,748    | 247                | 34,996    |
| 6. Wool & Goat Hair                         | 1                  | 15      | -                  | -      | -                      | -      | 3                  | 45        | 4                  | 60        |
| 7. Hides & Skins                            | 7                  | 15      | -                  | -      | -                      | -      | 104                | 6,220     | 111                | 6,235     |
| 8. Oil Seeds                                | 13                 | 76      | 1                  | -      | -                      | -      | 84                 | 3,543     | 98                 | 3,619     |
| 9. Pesticides & Insecticides:               | 25                 | 63      | -                  | -      | -                      | -      | 423                | 9,278     | 448                | 9,341     |
| (a) Indigenous                              | 25                 | 63      | -                  | -      | -                      | -      | 421                | 9,054     | 446                | 9,117     |
| (b) Imported                                | -                  | -       | -                  | -      | -                      | -      | 2                  | 224       | 2                  | 224       |
| 10. Other Raw Materials:                    | 919                | 33,559  | 30                 | 439    | -                      | -      | 2,000              | 364,485   | 2,949              | 398,482   |
| (a) Indigenous                              | 897                | 33,504  | 29                 | 438    | -                      | -      | 1,765              | 338,739   | 2,691              | 372,681   |
| (b) Imported                                | 22                 | 54      | 1                  | 1      | -                      | -      | 235                | 25,746    | 258                | 25,801    |

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Security                                         | Males              |                  | Females            |                | Both Males and Females |               | Others             |                   | Total              |                   |
|--------------------------------------------------|--------------------|------------------|--------------------|----------------|------------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|                                                  | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| <b>C. Finished/Manufactured Goods:</b>           | 5,190              | 79,428           | 257                | 865            | 52                     | 597           | 15,216             | 1,145,138         | 20,715             | 1,226,028         |
| 1. Cotton Textiles:                              | 1,031              | 27,341           | 10                 | 66             | 2                      | 10            | 2,052              | 215,648           | 3,095              | 243,064           |
| (a) Indigenous                                   | 975                | 21,688           | 10                 | 66             | 2                      | 10            | 1,988              | 198,500           | 2,975              | 220,264           |
| (b) Imported                                     | 56                 | 5,653            | -                  | -              | -                      | -             | 64                 | 17,148            | 120                | 22,801            |
| 2. Cotton Yarn:                                  | 364                | 1,651            | 17                 | 64             | -                      | -             | 1,300              | 65,484            | 1,681              | 67,199            |
| (a) Indigenous                                   | 364                | 1,651            | 17                 | 64             | -                      | -             | 1,288              | 65,055            | 1,669              | 66,770            |
| (b) Imported                                     | -                  | -                | -                  | -              | -                      | -             | 12                 | 430               | 12                 | 430               |
| 3. Other Textiles:                               | 357                | 15,569           | 25                 | 46             | 6                      | 16            | 2,043              | 202,880           | 2,431              | 218,510           |
| (a) Indigenous                                   | 356                | 15,568           | 25                 | 46             | 6                      | 16            | 2,029              | 197,151           | 2,416              | 212,781           |
| (b) Imported                                     | 1                  | 0                | -                  | -              | -                      | -             | 14                 | 5,729             | 15                 | 5,729             |
| 4. Machinery:                                    | 310                | 828              | 10                 | 2              | -                      | -             | 719                | 89,775            | 1,039              | 90,605            |
| (a) Indigenous                                   | 206                | 494              | 10                 | 2              | -                      | -             | 391                | 53,668            | 607                | 54,164            |
| (b) Imported                                     | 104                | 334              | -                  | -              | -                      | -             | 328                | 36,108            | 432                | 36,441            |
| 5. Handloom Products                             | -                  | -                | -                  | -              | -                      | -             | 1                  | 20                | 1                  | 20                |
| 6. Carpets & Rugs                                | 4                  | 4                | -                  | -              | -                      | -             | 8                  | 85                | 12                 | 89                |
| 7. Readymade Garments                            | 86                 | 11,730           | 4                  | 10             | 2                      | -             | 895                | 48,712            | 987                | 60,452            |
| 8. Cement and Cement Products:                   | 17                 | 39               | 1                  | -              | -                      | -             | 463                | 92,726            | 481                | 92,765            |
| (a) Indigenous                                   | 16                 | 39               | 1                  | -              | -                      | -             | 462                | 92,152            | 479                | 92,191            |
| (b) Imported                                     | 1                  | 0                | -                  | -              | -                      | -             | 1                  | 574               | 2                  | 574               |
| 9. Sports Goods                                  | 7                  | 60               | -                  | -              | -                      | -             | 81                 | 2,602             | 88                 | 2,662             |
| 10. Surgical Instruments                         | 24                 | 267              | 3                  | 33             | 1                      | 3             | 64                 | 1,997             | 92                 | 2,300             |
| 11. Chemicals & Dyes                             | 165                | 1,178            | 36                 | 66             | -                      | -             | 1,110              | 55,247            | 1,311              | 56,492            |
| 12. Other Finished Goods:                        | 2,825              | 20,761           | 151                | 578            | 41                     | 568           | 6,480              | 369,962           | 9,497              | 391,869           |
| (a) Indigenous                                   | 2,795              | 20,069           | 150                | 572            | 41                     | 568           | 6,308              | 360,713           | 9,294              | 381,922           |
| (b) Imported                                     | 30                 | 691              | 1                  | 6              | -                      | -             | 172                | 9,249             | 203                | 9,946             |
| <b>IV. Fixed Assets Including Machinery</b>      | 347,971            | 445,777          | 35,451             | 44,977         | 613                    | 1,189         | 41,587             | 1,761,793         | 425,622            | 2,253,736         |
| A. Transport Equipments                          | 339,985            | 423,581          | 34,400             | 43,865         | 606                    | 1,182         | 31,702             | 416,350           | 406,693            | 884,978           |
| B. Furniture & Fixtures                          | 336                | 179              | 9                  | 2              | 1                      | 0             | 118                | 5,925             | 464                | 6,107             |
| C. Office Equipments                             | 7                  | 66               | 1                  | 7              | -                      | -             | 257                | 46,218            | 265                | 46,291            |
| D. Other Machinery & Equipments                  | 7,643              | 21,951           | 1,041              | 1,103          | 6                      | 6             | 9,510              | 1,293,300         | 18,200             | 1,316,360         |
| <b>V. Real Estate</b>                            | 528,824            | 713,743          | 38,628             | 55,139         | 3,163                  | 20,679        | 26,782             | 1,088,253         | 597,397            | 1,877,815         |
| A. Land                                          | 425,877            | 248,301          | 20,598             | 12,414         | 681                    | 1,405         | 11,736             | 500,169           | 458,892            | 762,290           |
| 1. Residential                                   | 12,437             | 49,055           | 737                | 2,352          | 104                    | 389           | 5,630              | 285,281           | 18,908             | 337,076           |
| (a) House                                        | 11,739             | 47,118           | 675                | 2,173          | 88                     | 350           | 4,460              | 194,341           | 16,962             | 243,982           |
| (b) Flat                                         | 698                | 1,937            | 62                 | 179            | 16                     | 38            | 1,170              | 90,940            | 1,946              | 93,095            |
| 2. Non-Residential                               | 413,440            | 199,246          | 19,861             | 10,062         | 577                    | 1,017         | 6,106              | 214,888           | 439,984            | 425,213           |
| (a) Commercial                                   | 2,807              | 12,446           | 50                 | 177            | 73                     | 146           | 4,466              | 129,149           | 7,396              | 141,917           |
| (b) Industrial                                   | 126                | 2,120            | 2                  | 55             | 3                      | 20            | 772                | 67,261            | 903                | 69,456            |
| c) Agriculture                                   | 409,624            | 179,742          | 19,787             | 9,741          | 492                    | 828           | 542                | 9,012             | 430,445            | 199,323           |
| d) Other                                         | 883                | 4,940            | 22                 | 89             | 9                      | 23            | 326                | 9,466             | 1,240              | 14,518            |
| B. Buildings:                                    | 102,947            | 465,441          | 18,030             | 42,725         | 2,482                  | 19,274        | 15,046             | 588,084           | 138,505            | 1,115,525         |
| 1. Residential                                   | 97,558             | 381,621          | 17,897             | 37,518         | 2,363                  | 15,441        | 9,273              | 244,173           | 127,091            | 678,752           |
| (a) House                                        | 83,816             | 321,177          | 16,436             | 31,168         | 2,298                  | 14,944        | 3,063              | 126,175           | 105,613            | 493,464           |
| (b) Flat                                         | 13,742             | 60,444           | 1,461              | 6,350          | 65                     | 497           | 6,210              | 117,998           | 21,478             | 185,288           |
| 2. Non-Residential                               | 5,389              | 83,821           | 133                | 5,208          | 119                    | 3,833         | 5,773              | 343,911           | 11,414             | 436,773           |
| (a) Commercial                                   | 2,750              | 54,995           | 66                 | 2,889          | 103                    | 3,565         | 2,121              | 141,306           | 5,040              | 202,756           |
| (b) Industrial                                   | 592                | 5,309            | 6                  | 25             | 6                      | 27            | 2,100              | 106,209           | 2,704              | 111,570           |
| c) Agriculture                                   | 1,444              | 15,215           | 28                 | 58             | 8                      | 177           | 488                | 51,749            | 1,968              | 67,199            |
| d) Other                                         | 603                | 8,301            | 33                 | 2,236          | 2                      | 64            | 1,064              | 44,646            | 1,702              | 55,247            |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 17,672             | 49,032           | 1,647              | 2,518          | 36                     | 1,512         | 9,624              | 626,966           | 28,979             | 680,028           |
| A. Bank Deposits                                 | 17,665             | 49,017           | 1,647              | 2,518          | 36                     | 1,512         | 9,585              | 626,593           | 28,933             | 679,640           |
| 1. Security Deposits                             | 429                | 4,953            | 124                | 222            | 9                      | 1,320         | 367                | 35,059            | 929                | 41,554            |
| 2. Term Deposits (TDRs)                          | 12,384             | 38,091           | 1,020              | 1,879          | 8                      | 84            | 8,410              | 478,579           | 21,822             | 518,632           |
| 3. Other Deposits                                | 4,852              | 5,974            | 503                | 417            | 19                     | 108           | 808                | 112,955           | 6,182              | 119,454           |
| B. Insurance Policies                            | 7                  | 15               | -                  | -              | -                      | -             | 39                 | 373               | 46                 | 388               |
| <b>VII. Others</b>                               | 411,251            | 288,570          | 31,814             | 16,035         | 822                    | 1,106         | 49,350             | 3,911,289         | 493,237            | 4,217,000         |
| A. Other Secured Advances                        | 105,228            | 107,771          | 5,352              | 4,376          | 18                     | 654           | 37,120             | 1,641,076         | 147,718            | 1,753,877         |
| 1. Receivables                                   | 329                | 5,623            | 12                 | 295            | -                      | -             | 884                | 427,330           | 1,225              | 433,248           |
| 2. Employees Benefits                            | 2,912              | 429              | 315                | 41             | -                      | -             | 15                 | 1,052             | 3,242              | 1,522             |
| 3. Others                                        | 101,987            | 101,720          | 5,025              | 4,040          | 18                     | 654           | 36,221             | 1,212,693         | 143,251            | 1,319,107         |
| B. Advances Secured by Guarantee(s)              | 306,023            | 180,799          | 26,462             | 11,659         | 804                    | 452           | 12,230             | 2,270,213         | 345,519            | 2,463,123         |
| 1. Institutional Guarantee(s)                    | 2,148              | 8,548            | 24                 | 275            | 3                      | 17            | 5,454              | 2,045,895         | 7,629              | 2,054,735         |
| 2. Individual Guarantee(s)                       | 303,875            | 172,250          | 26,438             | 11,384         | 801                    | 435           | 6,776              | 224,318           | 337,890            | 408,388           |
| <b>VIII. Unsecured Advances</b>                  | 4,399,540          | 324,997          | 1,085,346          | 32,878         | -                      | -             | 6,318              | 370,475           | 5,491,204          | 728,350           |
| 1. Credit Cards                                  | 2,190,854          | 204,325          | 201,674            | 16,748         | -                      | -             | 281                | 266               | 2,392,809          | 221,339           |
| 2. Personal Loan                                 | 2,139,771          | 108,055          | 880,322            | 15,827         | -                      | -             | -                  | -                 | 3,020,093          | 123,881           |
| 3. Others                                        | 68,915             | 12,618           | 3,350              | 303            | -                      | -             | 6,037              | 370,209           | 78,302             | 383,130           |
| <b>Total</b>                                     | <b>5,780,070</b>   | <b>2,067,981</b> | <b>1,214,735</b>   | <b>163,014</b> | <b>4,734</b>           | <b>25,555</b> | <b>345,415</b>     | <b>10,861,655</b> | <b>7,344,954</b>   | <b>13,118,205</b> |

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

## 3.2 Advances Classified by Borrowers

### All Banks

| Borrower                                                              | (Million Rupees)   |            |                    |            |                    |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | Jun-24             |            | Mar-25 R           |            | Jun-25 P           |            |
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| I. FOREIGN CONSTITUENTS                                               | 3                  | 3,528      | 1                  | 7,004      | 4                  | 27         |
| 1) Official                                                           | 1                  | -          | -                  | -          | -                  | -          |
| 2) Business                                                           | 2                  | 3,528      | 1                  | 7,004      | 3                  | 24         |
| 3) Personal                                                           | -                  | -          | -                  | -          | 1                  | 3          |
| 2. DOMESTIC CONSTITUENTS                                              | 4,048,543          | 12,066,083 | 7,468,471          | 13,109,403 | 7,344,950          | 13,118,178 |
| I. GOVERNMENT                                                         | 283                | 975,008    | 307                | 440,418    | 312                | 644,898    |
| A. Federal Government                                                 | 128                | 392,607    | 130                | 200,257    | 137                | 407,537    |
| B. Provincial Governments                                             | 155                | 582,401    | 177                | 240,161    | 175                | 237,361    |
| C. Local Bodies                                                       | -                  | -          | -                  | -          | -                  | -          |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 711                | 2,397,989  | 682                | 2,398,541  | 692                | 2,389,077  |
| Agriculture, hunting and forestry                                     | -                  | -          | -                  | -          | -                  | -          |
| Services                                                              | 7                  | 1,443      | 7                  | 1,282      | 7                  | 1,018      |
| Utilities                                                             | 411                | 582,522    | 400                | 531,350    | 400                | 470,649    |
| Transport, storage and communications                                 | 131                | 999,350    | 84                 | 814,847    | 98                 | 859,617    |
| Manufacturing                                                         | 46                 | 60,593     | 73                 | 116,164    | 69                 | 77,791     |
| Mining and Quarrying                                                  | 1                  | 64,899     | 1                  | 66,377     | 1                  | 64,899     |
| Construction                                                          | 14                 | 7,126      | 16                 | 6,945      | 16                 | 6,339      |
| Commerce and Trade                                                    | 81                 | 676,377    | 52                 | 628,901    | 50                 | 674,429    |
| Others                                                                | 20                 | 5,680      | 49                 | 232,676    | 51                 | 234,335    |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 1,153              | 254,879    | 1,352              | 1,016,227  | 1,372              | 718,701    |
| Mutual Funds and AMCs                                                 | 75                 | 2,561      | 102                | 5,505      | 95                 | 8,390      |
| Insurance & Pension Funds                                             | 434                | 3,316      | 413                | 5,164      | 413                | 5,085      |
| MFIs and DFIs                                                         | 129                | 151,205    | 164                | 889,041    | 145                | 578,739    |
| Stock Exchange & Brokerage Houses                                     | 202                | 22,832     | 339                | 30,410     | 356                | 32,402     |
| Modarabas                                                             | 79                 | 4,689      | 82                 | 6,026      | 75                 | 6,365      |
| Other NBFIs                                                           | 234                | 70,277     | 252                | 80,080     | 288                | 87,720     |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 1,069,982          | 7,285,130  | 1,605,299          | 8,059,994  | 1,668,542          | 8,135,408  |
| A. Agriculture, forestry and fishing                                  | 715,137            | 400,786    | 1,161,876          | 459,859    | 1,157,444          | 492,902    |
| 1. Crop and animal production, hunting and related service activities | 714,260            | 399,345    | 1,161,218          | 457,289    | 1,156,712          | 490,423    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 312,127            | 177,997    | 784,571            | 222,644    | 771,752            | 233,264    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 20,700             | 9,178      | 29,639             | 11,055     | 24,655             | 16,169     |
| Growing of other fruits, vegetables and crops                         | 22,437             | 18,656     | 68,078             | 24,877     | 28,038             | 27,930     |
| Raising of livestock and other related activities                     | 258,170            | 121,268    | 234,695            | 127,793    | 226,621            | 134,983    |
| Other agricultural support activities                                 | 100,813            | 72,218     | 44,219             | 70,864     | 105,623            | 78,000     |
| Hunting, trapping and related service activities                      | 13                 | 27         | 16                 | 57         | 23                 | 77         |
| 02 - Forestry and logging                                             | 113                | 27         | 95                 | 17         | 117                | 46         |
| 03 - Fishing and aquaculture                                          | 764                | 1,414      | 563                | 2,553      | 615                | 2,432      |
| B. Mining and quarrying                                               | 1,034              | 87,892     | 2,296              | 70,124     | 1,884              | 86,426     |
| 05 - Mining of coal and lignite                                       | 84                 | 51,119     | 820                | 37,090     | 213                | 49,239     |
| 06 - Extraction of crude petroleum and natural gas                    | 710                | 30,158     | 1,078              | 16,427     | 1,203              | 24,429     |
| 07 - Mining of metal ores                                             | 32                 | 994        | 73                 | 945        | 79                 | 1,051      |
| 08-Other mining and quarrying                                         | 182                | 5,557      | 311                | 15,627     | 376                | 11,663     |
| 09 - Mining support service activities                                | 26                 | 63         | 14                 | 36         | 13                 | 44         |
| C. Manufacturing                                                      | 132,966            | 4,754,039  | 134,514            | 5,289,855  | 140,795            | 5,183,462  |
| 10 - Manufacture of food products                                     | 58,290             | 1,164,201  | 56,137             | 1,257,316  | 53,735             | 1,190,400  |
| 11 - Manufacture of beverages                                         | 1,273              | 55,523     | 1,137              | 50,615     | 1,195              | 44,926     |
| 12 - Manufacture of tobacco products                                  | 554                | 1,580      | 630                | 1,992      | 736                | 3,905      |
| 13 - Manufacture of textiles                                          | 26,355             | 1,570,158  | 28,182             | 1,816,468  | 30,216             | 1,782,473  |
| Preparation and spinning of textile fibres                            | 9,122              | 540,505    | 9,514              | 593,972    | 9,618              | 573,962    |
| Weaving of textiles                                                   | 5,565              | 321,074    | 6,450              | 357,921    | 6,550              | 373,431    |
| Finishing of textiles                                                 | 3,964              | 290,983    | 4,362              | 356,546    | 4,281              | 333,444    |
| Manufacture of knitted and crocheted fabrics                          | 762                | 63,141     | 793                | 97,875     | 890                | 75,536     |
| Manufacture of made-up textile articles, except apparel               | 3,196              | 192,966    | 3,393              | 226,062    | 5,236              | 224,636    |
| Manufacture of carpets and rugs                                       | 133                | 1,073      | 83                 | 886        | 88                 | 913        |
| Manufacture of other textiles n.e.c.                                  | 3,613              | 160,415    | 3,587              | 183,206    | 3,553              | 200,550    |
| 14 - Manufacture of wearing apparel                                   | 4,579              | 201,001    | 3,966              | 288,596    | 4,036              | 253,003    |
| 15 - Manufacture of leather and related products                      | 2,093              | 49,619     | 1,996              | 49,109     | 2,013              | 50,843     |

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

| Borrower                                                                                                                   | Jun-24          |         | Mar-25 R        |         | Jun-25 P        |         |
|----------------------------------------------------------------------------------------------------------------------------|-----------------|---------|-----------------|---------|-----------------|---------|
|                                                                                                                            | No. of Accounts | Amount  | No. of Accounts | Amount  | No. of Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 371             | 7,076   | 471             | 7,918   | 483             | 8,639   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 89              | 2,500   | 146             | 2,307   | 137             | 2,736   |
| Manufacture of footwear                                                                                                    | 1,633           | 40,043  | 1,379           | 38,884  | 1,393           | 39,469  |
| a. Leather wear                                                                                                            | 1,254           | 32,509  | 983             | 31,360  | 966             | 31,624  |
| b. Rubber and Plastic wear                                                                                                 | 379             | 7,533   | 396             | 7,524   | 427             | 7,844   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 481             | 9,319   | 492             | 9,495   | 536             | 10,494  |
| 17 - Manufacture of paper and paper products                                                                               | 1,698           | 126,401 | 1,924           | 145,203 | 1,973           | 147,715 |
| 18 - Printing and reproduction of recorded media                                                                           | 920             | 22,099  | 1,085           | 20,785  | 1,134           | 21,432  |
| Printing and other service activities related to printing                                                                  | 911             | 20,671  | 1,077           | 19,500  | 1,123           | 20,272  |
| Reproduction of recorded media                                                                                             | 9               | 1,428   | 8               | 1,285   | 11              | 1,159   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1,444           | 140,064 | 1,571           | 173,806 | 1,813           | 165,617 |
| 20 - Manufacture of chemicals and chemical products                                                                        | 8,396           | 351,284 | 8,378           | 409,777 | 8,714           | 434,620 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 5,696           | 111,474 | 6,102           | 115,481 | 6,259           | 111,285 |
| 22 - Manufacture of rubber and plastics products                                                                           | 2,744           | 99,415  | 2,994           | 113,553 | 2,953           | 113,337 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 2,035           | 264,528 | 1,997           | 236,396 | 1,978           | 235,208 |
| 24 - Manufacture of basic metals                                                                                           | 5,233           | 238,068 | 5,330           | 229,069 | 5,309           | 225,128 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 910             | 33,118  | 823             | 26,707  | 835             | 25,299  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 332             | 18,900  | 328             | 21,932  | 488             | 32,340  |
| 27 - Manufacture of electrical equipment                                                                                   | 2,315           | 139,639 | 2,474           | 152,666 | 2,475           | 129,116 |
| 28 - Manufacture of machinery and equipment                                                                                | 897             | 24,188  | 857             | 34,372  | 882             | 44,240  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,996           | 63,383  | 2,064           | 54,731  | 2,068           | 76,390  |
| 30 - Manufacture of other transport equipment                                                                              | 513             | 11,901  | 534             | 11,695  | 618             | 11,410  |
| 31 - Manufacture of furniture                                                                                              | 801             | 5,801   | 488             | 7,220   | 501             | 6,919   |
| 32 - Other manufacturing                                                                                                   | 3,306           | 51,250  | 4,914           | 59,557  | 10,198          | 64,515  |
| Manufacture of jewellery and related articles                                                                              | 274             | 294     | 138             | 379     | 137             | 423     |
| Manufacture of imitation jewellery and related articles                                                                    | 5               | 33      | 5               | 31      | 791             | 28      |
| Manufacture of musical instruments                                                                                         | 51              | 779     | 55              | 1,020   | 53              | 963     |
| Manufacture of sports goods                                                                                                | 365             | 6,405   | 400             | 9,369   | 421             | 10,286  |
| Manufacture of games and toys                                                                                              | 4               | 1       | 6               | 7       | 3               | 7       |
| supplies                                                                                                                   | 340             | 4,639   | 324             | 4,102   | 383             | 4,208   |
| Manufacture of Handicrafts                                                                                                 | 181             | 418     | 64              | 407     | 65              | 390     |
| Other manufacturing n.e.c.                                                                                                 | 2,086           | 38,680  | 3,922           | 44,242  | 8,345           | 48,209  |
| 33 - Repair and installation of machinery and equipment                                                                    | 105             | 1,126   | 111             | 3,315   | 130             | 2,849   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 2,409           | 514,141 | 2,971           | 502,215 | 2,938           | 483,662 |
| Electric power generation, transmission and distribution                                                                   | 2,263           | 504,940 | 2,837           | 493,631 | 2,781           | 474,843 |
| a) Hydal                                                                                                                   | 437             | 26,682  | 425             | 32,793  | 389             | 34,298  |
| b) Thermal                                                                                                                 | 217             | 124,635 | 187             | 113,657 | 187             | 116,985 |
| c) Coal Based                                                                                                              | 90              | 131,161 | 83              | 127,016 | 89              | 123,390 |
| d) Wind                                                                                                                    | 154             | 50,842  | 155             | 45,855  | 161             | 40,228  |
| e) Solar                                                                                                                   | 170             | 15,614  | 187             | 14,508  | 207             | 14,293  |
| f) Other                                                                                                                   | 1,195           | 156,006 | 1,800           | 159,802 | 1,748           | 145,649 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 120             | 9,161   | 124             | 8,576   | 145             | 8,812   |
| Steam and air conditioning supply                                                                                          | 26              | 40      | 10              | 8       | 12              | 7       |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 140             | 23,915  | 162             | 28,010  | 171             | 32,179  |
| 36 - Water collection, treatment and supply                                                                                | 32              | 9,225   | 56              | 16,358  | 53              | 20,362  |
| 37 - Sewerage                                                                                                              | 7               | 5       | 12              | 12      | 16              | 104     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 99              | 14,682  | 90              | 11,638  | 97              | 11,694  |
| services                                                                                                                   | 2               | 3       | 4               | 3       | 5               | 20      |
| F. Construction                                                                                                            | 3,767           | 192,661 | 4,163           | 212,575 | 4,412           | 209,525 |
| 41 - Construction of buildings                                                                                             | 2,351           | 137,316 | 2,103           | 148,316 | 2,303           | 144,027 |
| 42 - Civil engineering                                                                                                     | 1,211           | 52,183  | 1,794           | 60,824  | 1,814           | 61,899  |
| 43 - Specialized construction activities                                                                                   | 205             | 3,162   | 266             | 3,435   | 295             | 3,599   |

## 3.2 Advances Classified by Borrowers

### All Banks

| Borrower                                                                                                        | (Million Rupees) |            |                 |            |                 |            |
|-----------------------------------------------------------------------------------------------------------------|------------------|------------|-----------------|------------|-----------------|------------|
|                                                                                                                 | Jun-24           |            | Mar-25 R        |            | Jun-25 P        |            |
|                                                                                                                 | No. of Accounts  | Amount     | No. of Accounts | Amount     | No. of Accounts | Amount     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 151,439          | 521,858    | 219,068         | 590,147    | 233,168         | 647,123    |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 5,019            | 26,747     | 5,625           | 25,102     | 5,526           | 24,175     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 36,665           | 296,142    | 57,007          | 310,951    | 75,292          | 340,250    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 109,755          | 198,969    | 156,436         | 254,095    | 152,350         | 282,698    |
| H. Transportation and storage                                                                                   | 24,567           | 121,755    | 22,901          | 116,062    | 24,196          | 123,395    |
| 49 - Land transport and transport via pipelines                                                                 | 8,576            | 53,696     | 7,070           | 39,382     | 8,098           | 47,199     |
| 50 - Water transport                                                                                            | 71               | 843        | 86              | 660        | 100             | 1,652      |
| 51 - Air transport                                                                                              | 99               | 1,080      | 123             | 1,863      | 122             | 1,776      |
| 52 - Warehousing and support activities for transportation                                                      | 15,426           | 58,073     | 15,247          | 64,178     | 15,599          | 61,833     |
| 53 - Courier activities other than national post activities                                                     | 395              | 8,062      | 375             | 9,979      | 277             | 10,936     |
| I. Accommodation and food service activities                                                                    | 2,197            | 38,228     | 2,015           | 41,345     | 2,207           | 42,149     |
| 55 - Accommodation                                                                                              | 516              | 23,799     | 408             | 25,227     | 445             | 25,870     |
| 56 - Food and beverage service activities                                                                       | 1,681            | 14,429     | 1,607           | 16,118     | 1,762           | 16,278     |
| J. Information and communication                                                                                | 2,925            | 389,380    | 2,913           | 487,898    | 3,244           | 525,699    |
| 58 - Publishing activities                                                                                      | 761              | 2,453      | 685             | 10,039     | 777             | 10,068     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 49               | 1,816      | 82              | 1,735      | 90              | 1,608      |
| 60 - Programming and broadcasting activities                                                                    | 41               | 1,523      | 41              | 1,257      | 42              | 1,241      |
| 61 - Telecommunications                                                                                         | 1,092            | 368,292    | 1,093           | 457,520    | 1,181           | 492,330    |
| 62 - Computer programming, consultancy and related activities                                                   | 779              | 9,946      | 798             | 13,007     | 915             | 15,848     |
| 63 - Information service activities                                                                             | 203              | 5,351      | 214             | 4,340      | 239             | 4,605      |
| K. Real estate activities                                                                                       | 959              | 37,773     | 967             | 37,971     | 942             | 42,529     |
| L. Professional, scientific and technical activities                                                            | 9,604            | 58,292     | 11,797          | 72,448     | 8,285           | 69,130     |
| 69 - Legal and accounting activities                                                                            | 165              | 1,813      | 168             | 1,977      | 199             | 2,384      |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 86               | 1,275      | 118             | 1,455      | 141             | 1,518      |
| 72 - Scientific research and development                                                                        | 380              | 5,334      | 419             | 7,959      | 460             | 8,344      |
| 73 - Advertising and market research                                                                            | 194              | 3,709      | 169             | 3,549      | 164             | 3,429      |
| 74 - Other professional, scientific and technical activities                                                    | 1,023            | 4,189      | 891             | 4,558      | 940             | 4,056      |
| 75 - Veterinary activities                                                                                      | 7,698            | 41,730     | 9,972           | 52,711     | 6,309           | 49,135     |
| 76 - Other professional, scientific and technical activities                                                    | 58               | 242        | 60              | 239        | 72              | 265        |
| M. Administrative and support service activities                                                                | 6,448            | 47,885     | 6,480           | 52,106     | 7,368           | 57,069     |
| 77 - Rental and leasing activities                                                                              | 625              | 2,553      | 652             | 3,219      | 773             | 3,884      |
| 78 - Employment activities                                                                                      | 42               | 277        | 38              | 152        | 48              | 1,215      |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 869              | 14,125     | 951             | 14,566     | 1,001           | 15,720     |
| 80 - Security and investigation activities                                                                      | 745              | 2,956      | 673             | 3,000      | 587             | 3,016      |
| 81 - Services to buildings and landscape activities                                                             | 49               | 409        | 65              | 489        | 92              | 671        |
| 82 - Office administrative, office support and other business support activities                                | 4,118            | 27,564     | 4,101           | 30,681     | 4,867           | 32,563     |
| N. Education                                                                                                    | 2,015            | 29,145     | 1,555           | 26,460     | 1,634           | 30,030     |
| O. Human health and social work activities                                                                      | 1,521            | 18,194     | 1,203           | 14,912     | 1,248           | 15,803     |
| 86 - Human health activities                                                                                    | 1,492            | 17,839     | 1,178           | 14,828     | 1,224           | 15,741     |
| 87 - Residential care activities                                                                                | 6                | 26         | 7               | 29         | 3               | 9          |
| 88 - Social work activities with and without accommodation                                                      | 23               | 329        | 18              | 56         | 21              | 53         |
| P. Arts, entertainment and recreation                                                                           | 105              | 1,723      | 119             | 2,233      | 108             | 2,332      |
| Q. Other service activities                                                                                     | 12,749           | 47,463     | 30,299          | 55,773     | 78,498          | 91,992     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 5,881            | 15,068     | 5,851           | 10,175     | 5,859           | 9,254      |
| A. Government Trusts and Non-profit Organizations                                                               | 59               | 1,527      | 27              | 1,489      | 28              | 654        |
| B. Private Trusts and Non-profit Organizations                                                                  | 156              | 12,864     | 156             | 7,707      | 155             | 7,553      |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 5,666            | 677        | 5,668           | 980        | 5,676           | 1,047      |
| VI. PERSONAL                                                                                                    | 2,970,429        | 1,135,573  | 5,854,901       | 1,182,514  | 5,668,118       | 1,219,183  |
| A. Bank Employees                                                                                               | 175,430          | 332,608    | 156,850         | 308,172    | 186,658         | 305,315    |
| 1) For house building                                                                                           | 81,079           | 258,618    | 59,325          | 233,525    | 87,527          | 223,998    |
| 2) For transport i.e. purchase of car etc.                                                                      | 55,348           | 64,912     | 54,231          | 66,502     | 53,776          | 72,340     |
| 3) Other purposes                                                                                               | 39,003           | 9,078      | 43,294          | 8,145      | 45,355          | 8,977      |
| B. Consumer Financing                                                                                           | 2,790,472        | 802,353    | 5,693,299       | 873,748    | 5,476,620       | 913,269    |
| 1) For house building                                                                                           | 34,839           | 203,580    | 33,918          | 199,433    | 34,226          | 206,958    |
| 2) For transport i.e. purchase of car etc                                                                       | 257,462          | 230,501    | 253,915         | 257,360    | 284,700         | 276,553    |
| 3) Credit cards                                                                                                 | 1,724,595        | 122,272    | 1,832,026       | 140,592    | 1,815,247       | 158,588    |
| 4) Consumers durable                                                                                            | 38,800           | 7,397      | 14,541          | 8,689      | 49,916          | 8,540      |
| 5) Personal loans                                                                                               | 734,776          | 238,602    | 3,558,899       | 267,675    | 3,292,531       | 262,630    |
| C) Other                                                                                                        | 4,527            | 612        | 4,752           | 595        | 4,840           | 599        |
| VII. OTHER                                                                                                      | 104              | 2,436      | 79              | 1,533      | 55              | 1,656      |
| Total                                                                                                           | 4,048,546        | 12,069,611 | 7,468,472       | 13,116,407 | 7,344,954       | 13,118,205 |

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

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

| Borrower                                                              | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | -                  | -         | -                  | -         | -                  | -         |
| 1) Official                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2) Business                                                           | -                  | -         | -                  | -         | -                  | -         |
| 3) Personal                                                           | -                  | -         | -                  | -         | -                  | -         |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 1,171,362          | 2,432,575 | 1,602,544          | 2,594,388 | 1,763,888          | 2,636,891 |
| <b>I. GOVERNMENT</b>                                                  | 105                | 179,677   | 111                | 115,694   | 109                | 112,307   |
| A. Federal Government                                                 | 19                 | 7,778     | 14                 | 8,610     | 18                 | 6,193     |
| B. Provincial Governments                                             | 86                 | 171,899   | 97                 | 107,084   | 91                 | 106,114   |
| C. Local Bodies                                                       | -                  | -         | -                  | -         | -                  | -         |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>            | 113                | 615,687   | 115                | 679,264   | 119                | 753,149   |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -         | -                  | -         |
| Services                                                              | 4                  | 9         | 3                  | 7         | 3                  | 6         |
| Utilities                                                             | 26                 | 161,202   | 30                 | 147,545   | 30                 | 124,807   |
| Transport, storage and communications                                 | 33                 | 187,457   | 18                 | 140,654   | 20                 | 179,296   |
| Manufacturing                                                         | 21                 | 54,855    | 23                 | 56,912    | 21                 | 61,963    |
| Mining and Quarrying                                                  | 1                  | 64,899    | 1                  | 66,377    | 1                  | 64,899    |
| Construction                                                          | 4                  | 2,500     | 6                  | 2,987     | 6                  | 2,867     |
| Commerce and Trade                                                    | 20                 | 144,365   | 8                  | 151,677   | 11                 | 206,127   |
| Others                                                                | 4                  | 400       | 26                 | 113,105   | 27                 | 113,185   |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>                   | 101                | 39,749    | 199                | 72,766    | 192                | 63,080    |
| Mutual Funds and AMCs                                                 | 2                  | -         | 3                  | -         | 2                  | -         |
| Insurance & Pension Funds                                             | 2                  | 39        | 1                  | -         | 1                  | -         |
| MFIs and DFIs                                                         | 16                 | 12,354    | 18                 | 42,787    | 14                 | 33,761    |
| Stock Exchange & Brokerage Houses                                     | 13                 | 1,301     | 112                | 1,790     | 112                | 1,812     |
| Modarabas                                                             | 2                  | 217       | 2                  | 217       | 2                  | 217       |
| Other NBFIs                                                           | 66                 | 25,838    | 63                 | 27,972    | 61                 | 27,290    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 751,912            | 1,311,825 | 1,174,228          | 1,442,911 | 1,241,593          | 1,432,793 |
| A. Agriculture, forestry and fishing                                  | 607,953            | 234,318   | 1,050,734          | 302,866   | 1,045,502          | 307,635   |
| 1. Crop and animal production, hunting and related service activities | 607,244            | 233,856   | 1,050,234          | 302,012   | 1,044,951          | 306,456   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 232,341            | 85,941    | 708,725            | 132,390   | 693,087            | 133,835   |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 18,787             | 6,256     | 27,857             | 7,766     | 22,592             | 8,907     |
| Growing of other fruits, vegetables and crops                         | 16,297             | 9,820     | 61,407             | 15,997    | 21,510             | 18,292    |
| Raising of livestock and other related activities                     | 252,981            | 95,927    | 221,841            | 106,192   | 221,652            | 105,826   |
| Other agricultural support activities                                 | 86,838             | 35,912    | 30,404             | 39,668    | 86,110             | 39,596    |
| Hunting, trapping and related service activities                      | -                  | -         | -                  | -         | -                  | -         |
| 02 - Forestry and logging                                             | 109                | 14        | 92                 | 10        | 109                | 26        |
| 03 - Fishing and aquaculture                                          | 600                | 448       | 408                | 843       | 442                | 1,153     |
| B. Mining and quarrying                                               | 135                | 22,857    | 1,273              | 19,007    | 655                | 20,446    |
| 05 - Mining of coal and lignite                                       | 18                 | 15,547    | 749                | 12,541    | 122                | 14,581    |
| 06 - Extraction of crude petroleum and natural gas                    | 56                 | 7,231     | 387                | 6,238     | 396                | 5,628     |
| 07 - Mining of metal ores                                             | 1                  | -         | 45                 | -         | 45                 | -         |
| 08-Other mining and quarrying                                         | 59                 | 70        | 91                 | 221       | 91                 | 230       |
| 09 - Mining support service activities                                | 1                  | 9         | 1                  | 7         | 1                  | 7         |
| C. Manufacturing                                                      | 50,201             | 694,136   | 48,406             | 745,825   | 52,952             | 703,377   |
| 10 - Manufacture of food products                                     | 40,458             | 206,916   | 37,220             | 232,292   | 34,870             | 209,338   |
| 11 - Manufacture of beverages                                         | 83                 | 2,183     | 92                 | 2,594     | 81                 | 1,885     |
| 12 - Manufacture of tobacco products                                  | 143                | 25        | 178                | 42        | 269                | 87        |
| 13 - Manufacture of textiles                                          | 2,803              | 207,734   | 3,848              | 207,470   | 5,690              | 194,474   |
| Preparation and spinning of textile fibres                            | 1,222              | 97,677    | 1,721              | 88,216    | 1,706              | 80,282    |
| Weaving of textiles                                                   | 556                | 44,073    | 870                | 48,071    | 881                | 49,188    |
| Finishing of textiles                                                 | 363                | 40,384    | 560                | 43,149    | 556                | 36,800    |
| Manufacture of knitted and crocheted fabrics                          | 47                 | 1,013     | 41                 | 1,274     | 47                 | 2,062     |
| Manufacture of made-up textile articles, except apparel               | 172                | 10,739    | 247                | 10,555    | 2,084              | 9,488     |
| Manufacture of carpets and rugs                                       | 51                 | 346       | 17                 | 275       | 17                 | 278       |
| Manufacture of other textiles n.e.c.                                  | 392                | 13,502    | 392                | 15,929    | 399                | 16,375    |
| 14 - Manufacture of wearing apparel                                   | 1,366              | 29,154    | 520                | 33,531    | 552                | 33,485    |
| 15 - Manufacture of leather and related products                      | 435                | 5,238     | 253                | 3,177     | 265                | 3,555     |

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

| Borrower                                                                                                                   | Jun-24             |         | Mar-25 R           |         | Jun-25 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 46                 | 727     | 63                 | 728     | 71                 | 933     |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 18                 | 296     | 47                 | 174     | 49                 | 217     |
| Manufacture of footwear                                                                                                    | 371                | 4,215   | 143                | 2,274   | 145                | 2,405   |
| a. Leather wear                                                                                                            | 337                | 3,556   | 76                 | 1,442   | 77                 | 1,601   |
| b. Rubber and Plastic wear                                                                                                 | 34                 | 658     | 67                 | 833     | 68                 | 804     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 128                | 945     | 84                 | 903     | 82                 | 901     |
| 17 - Manufacture of paper and paper products                                                                               | 108                | 8,354   | 150                | 8,145   | 143                | 5,734   |
| 18 - Printing and reproduction of recorded media                                                                           | 165                | 3,297   | 236                | 3,418   | 242                | 3,213   |
| Printing and other service activities related to printing                                                                  | 162                | 3,284   | 234                | 3,417   | 241                | 3,212   |
| Reproduction of recorded media                                                                                             | 3                  | 13      | 2                  | 1       | 1                  | 1       |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 59                 | 59,454  | 127                | 75,930  | 128                | 65,550  |
| 20 - Manufacture of chemicals and chemical products                                                                        | 871                | 25,335  | 602                | 29,057  | 594                | 28,137  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 206                | 11,086  | 217                | 13,730  | 212                | 13,479  |
| 22 - Manufacture of rubber and plastics products                                                                           | 400                | 7,995   | 475                | 12,314  | 469                | 12,315  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 453                | 61,317  | 629                | 51,358  | 623                | 47,289  |
| 24 - Manufacture of basic metals                                                                                           | 328                | 31,339  | 380                | 31,326  | 346                | 27,752  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 71                 | 1,451   | 64                 | 1,031   | 86                 | 2,683   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 27                 | 948     | 38                 | 1,505   | 35                 | 1,685   |
| 27 - Manufacture of electrical equipment                                                                                   | 246                | 15,008  | 264                | 14,999  | 248                | 12,088  |
| 28 - Manufacture of machinery and equipment                                                                                | 122                | 744     | 85                 | 319     | 88                 | 7,743   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 176                | 7,015   | 295                | 8,772   | 286                | 14,445  |
| 30 - Manufacture of other transport equipment                                                                              | 5                  | 24      | 6                  | 57      | 6                  | 72      |
| 31 - Manufacture of furniture                                                                                              | 475                | 1,189   | 124                | 1,570   | 115                | 1,532   |
| 32 - Other manufacturing                                                                                                   | 1,073              | 7,387   | 2,515              | 12,233  | 7,518              | 15,881  |
| Manufacture of jewellery and related articles                                                                              | 204                | 97      | 55                 | 89      | 51                 | 87      |
| Manufacture of imitation jewellery and related articles                                                                    | 3                  | 25      | 2                  | 22      | 788                | 20      |
| Manufacture of musical instruments                                                                                         | 2                  | 1       | 3                  | 0       | 1                  | 1       |
| Manufacture of sports goods                                                                                                | 104                | 1,965   | 88                 | 3,208   | 99                 | 3,309   |
| Manufacture of games and toys                                                                                              | 3                  | -       | 4                  | -       | 1                  | -       |
| supplies                                                                                                                   | 45                 | 326     | 53                 | 412     | 50                 | 485     |
| Manufacture of Handicrafts                                                                                                 | 126                | 17      | 5                  | 2       | 5                  | 2       |
| Other manufacturing n.e.c.                                                                                                 | 586                | 4,957   | 2,305              | 8,498   | 6,523              | 11,976  |
| 33 - Repair and installation of machinery and equipment                                                                    | -                  | -       | 4                  | 55      | 4                  | 54      |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 314                | 120,410 | 303                | 107,439 | 307                | 100,305 |
| Electric power generation, transmission and distribution                                                                   | 300                | 117,960 | 280                | 104,717 | 287                | 97,609  |
| a) Hydal                                                                                                                   | 148                | 5,423   | 122                | 4,962   | 122                | 4,655   |
| b) Thermal                                                                                                                 | 86                 | 49,782  | 97                 | 41,623  | 93                 | 40,429  |
| c) Coal Based                                                                                                              | 16                 | 42,874  | 13                 | 41,183  | 15                 | 36,179  |
| d) Wind                                                                                                                    | 15                 | 11,057  | 18                 | 9,709   | 26                 | 9,104   |
| e) Solar                                                                                                                   | 12                 | 5,112   | 16                 | 4,820   | 17                 | 4,690   |
| f) Other                                                                                                                   | 23                 | 3,712   | 14                 | 2,420   | 14                 | 2,552   |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 14                 | 2,450   | 23                 | 2,722   | 20                 | 2,696   |
| Steam and air conditioning supply                                                                                          | -                  | -       | -                  | -       | -                  | -       |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 10                 | 1,953   | 8                  | 3,413   | 8                  | 4,215   |
| 36 - Water collection, treatment and supply                                                                                | 4                  | 1,817   | 3                  | 3,251   | 3                  | 4,055   |
| 37 - Sewerage                                                                                                              | -                  | -       | -                  | -       | -                  | -       |
| 38 - Waste collection, treatment and disposal activities; materials recovery services                                      | 6                  | 136     | 5                  | 162     | 5                  | 159     |
| F. Construction                                                                                                            | 1,175              | 34,088  | 1,242              | 31,585  | 1,259              | 31,210  |
| 41 - Construction of buildings                                                                                             | 743                | 20,400  | 420                | 16,411  | 433                | 15,813  |
| 42 - Civil engineering                                                                                                     | 385                | 13,162  | 765                | 14,669  | 764                | 14,913  |
| 43 - Specialized construction activities                                                                                   | 47                 | 525     | 57                 | 505     | 62                 | 483     |



### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

| Borrower                                                                                                        | Jun-24    |           | Mar-25 R  |           | Jun-25 P  |           |
|-----------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                                                                                                 | No. of    |           | No. of    |           | No. of    |           |
|                                                                                                                 | Accounts  | Amount    | Accounts  | Amount    | Accounts  | Amount    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 66,565    | 97,906    | 37,241    | 113,370   | 58,003    | 128,149   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 2,535     | 6,950     | 801       | 8,606     | 817       | 8,509     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 16,468    | 58,628    | 15,932    | 61,465    | 28,699    | 74,496    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 47,562    | 32,328    | 20,508    | 43,300    | 28,487    | 45,144    |
| H. Transportation and storage                                                                                   | 18,551    | 29,973    | 16,386    | 34,064    | 16,624    | 32,740    |
| 49 - Land transport and transport via pipelines                                                                 | 5,096     | 10,078    | 3,308     | 10,719    | 3,466     | 11,909    |
| 50 - Water transport                                                                                            | -         | -         | -         | -         | -         | -         |
| 51 - Air transport                                                                                              | 22        | 145       | 26        | 255       | 21        | 239       |
| 52 - Warehousing and support activities for transportation                                                      | 13,425    | 17,814    | 13,040    | 21,747    | 13,125    | 19,439    |
| 53 - Courier activities other than national post activities                                                     | 8         | 1,935     | 12        | 1,343     | 12        | 1,154     |
| I. Accommodation and food service activities                                                                    | 827       | 8,508     | 409       | 8,554     | 428       | 9,299     |
| 55 - Accommodation                                                                                              | 251       | 6,497     | 115       | 6,256     | 120       | 6,933     |
| 56 - Food and beverage service activities                                                                       | 576       | 2,011     | 294       | 2,298     | 308       | 2,366     |
| J. Information and communication                                                                                | 448       | 43,196    | 255       | 48,255    | 292       | 47,896    |
| 58 - Publishing activities                                                                                      | 186       | 122       | 23        | 85        | 21        | 79        |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 35        | 1,351     | 43        | 1,242     | 45        | 1,128     |
| 60 - Programming and broadcasting activities                                                                    | 3         | 2         | 1         | 1         | 1         | 3         |
| 61 - Telecommunications                                                                                         | 138       | 41,289    | 89        | 46,367    | 90        | 45,512    |
| 62 - Computer programming, consultancy and related activities                                                   | 57        | 173       | 70        | 347       | 108       | 967       |
| 63 - Information service activities                                                                             | 29        | 259       | 29        | 213       | 27        | 207       |
| K. Real estate activities                                                                                       | 96        | 5,072     | 95        | 3,660     | 106       | 3,505     |
| L. Professional, scientific and technical activities                                                            | 112       | 1,354     | 113       | 1,990     | 118       | 2,032     |
| 69 - Legal and accounting activities                                                                            | 21        | 17        | 26        | 95        | 27        | 91        |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 14        | 4         | 12        | 4         | 21        | 4         |
| 72 - Scientific research and development                                                                        | 16        | 1,017     | 13        | 1,020     | 12        | 972       |
| 73 - Advertising and market research                                                                            | 1         | -         | 1         | -         | -         | -         |
| 74 - Other professional, scientific and technical activities                                                    | 27        | 134       | 27        | 185       | 23        | 259       |
| 75 - Veterinary activities                                                                                      | 28        | 163       | 29        | 668       | 30        | 690       |
| M. Administrative and support service activities                                                                | 5         | 19        | 5         | 17        | 5         | 16        |
| 77 - Rental and leasing activities                                                                              | 2,790     | 3,413     | 2,672     | 3,881     | 3,389     | 4,093     |
| 78 - Employment activities                                                                                      | 240       | 751       | 226       | 759       | 225       | 714       |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 4         | 109       | 5         | 68        | 5         | 97        |
| 80 - Security and investigation activities                                                                      | 50        | 848       | 60        | 878       | 66        | 977       |
| 81 - Services to buildings and landscape activities                                                             | 30        | 27        | 29        | 47        | 29        | 43        |
| 82 - Office administrative, office support and other business support activities                                | 15        | 24        | 13        | 22        | 13        | 19        |
| N. Education                                                                                                    | 2,451     | 1,654     | 2,339     | 2,107     | 3,051     | 2,242     |
| 712                                                                                                             | 3,515     | 468       | 4,524     | 469       | 4,848     |           |
| O. Human health and social work activities                                                                      | 651       | 5,536     | 299       | 3,982     | 301       | 4,108     |
| 86 - Human health activities                                                                                    | 643       | 5,534     | 298       | 3,981     | 301       | 4,108     |
| 87 - Residential care activities                                                                                | 1         | 1         | 1         | 1         | -         | -         |
| 88 - Social work activities with and without accommodation                                                      | 7         | 1         | -         | -         | -         | -         |
| P. Arts, entertainment and recreation                                                                           | 36        | 30        | 27        | 53        | 26        | 57        |
| Q. Other service activities                                                                                     | 1,336     | 5,560     | 14,297    | 10,442    | 61,154    | 28,877    |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 5,670     | 1,779     | 5,671     | 1,167     | 5,677     | 1,406     |
| A. Government Trusts and Non-profit Organizations                                                               | 1         | 240       | 1         | -         | 1         | 120       |
| B. Private Trusts and Non-profit Organizations                                                                  | 10        | 1,076     | 5         | 670       | 5         | 706       |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 5,659     | 463       | 5,665     | 498       | 5,671     | 580       |
| VI. PERSONAL                                                                                                    | 413,453   | 283,169   | 422,209   | 281,443   | 516,186   | 272,862   |
| A. Bank Employees                                                                                               | 76,841    | 103,248   | 49,249    | 89,356    | 74,100    | 86,874    |
| 1) For house building                                                                                           | 43,692    | 82,274    | 19,895    | 71,326    | 47,363    | 68,119    |
| 2) For transport i.e. purchase of car etc.                                                                      | 19,962    | 17,320    | 15,684    | 15,457    | 12,631    | 15,987    |
| 3) Other purposes                                                                                               | 13,187    | 3,654     | 13,670    | 2,573     | 14,106    | 2,768     |
| B. Consumer Financing                                                                                           | 336,611   | 179,921   | 372,959   | 192,087   | 442,085   | 185,988   |
| 1) For house building                                                                                           | 2,783     | 19,176    | 2,743     | 17,609    | 2,773     | 17,609    |
| 2) For transport i.e. purchase of car etc                                                                       | 34,707    | 18,392    | 33,091    | 20,803    | 58,633    | 21,741    |
| 3) Credit cards                                                                                                 | 17,755    | 1,508     | 40,681    | 3,008     | 46,860    | 3,565     |
| 4) Consumers durable                                                                                            | 35,669    | 5,739     | 10,178    | 7,122     | 45,005    | 6,981     |
| 5) Personal loans                                                                                               | 245,697   | 135,106   | 286,266   | 143,545   | 288,814   | 136,091   |
| C) Other                                                                                                        | 1         | 0         | 1         | 0         | 1         | 0         |
| VII. OTHER                                                                                                      | 8         | 690       | 11        | 1,143     | 12        | 1,294     |
| Total                                                                                                           | 1,171,362 | 2,432,575 | 1,602,544 | 2,594,388 | 1,763,888 | 2,636,891 |

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

| Borrower                                                              | Jun-24             |           | Mar-25 R           |            | Jun-25 P           |            |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| 1. FOREIGN CONSTITUENTS                                               | 2                  | 3,528     | 1                  | 7,004      | 4                  | 27         |
| 1) Official                                                           | -                  | -         | -                  | -          | -                  | -          |
| 2) Business                                                           | 2                  | 3,528     | 1                  | 7,004      | 3                  | 24         |
| 3) Personal                                                           | -                  | -         | -                  | -          | 1                  | 3          |
| 2. DOMESTIC CONSTITUENTS                                              | 2,876,747          | 9,202,634 | 5,865,645          | 10,376,904 | 5,580,753          | 10,062,868 |
| I. GOVERNMENT                                                         | 177                | 433,487   | 195                | 240,674    | 202                | 164,120    |
| A. Federal Government                                                 | 108                | 22,986    | 115                | 107,597    | 118                | 32,873     |
| B. Provincial Governments                                             | 69                 | 410,501   | 80                 | 133,077    | 84                 | 131,247    |
| C. Local Bodies                                                       | -                  | -         | -                  | -          | -                  | -          |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 598                | 1,782,303 | 567                | 1,719,277  | 573                | 1,635,928  |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -          | -                  | -          |
| Services                                                              | 3                  | 1,434     | 4                  | 1,275      | 4                  | 1,012      |
| Utilities                                                             | 385                | 421,320   | 370                | 383,805    | 370                | 345,842    |
| Transport, storage and communications                                 | 98                 | 811,893   | 66                 | 674,193    | 78                 | 680,321    |
| Manufacturing                                                         | 25                 | 5,738     | 50                 | 59,253     | 48                 | 15,828     |
| Mining and Quarrying                                                  | -                  | -         | -                  | -          | -                  | -          |
| Construction                                                          | 10                 | 4,626     | 10                 | 3,958      | 10                 | 3,472      |
| Commerce and Trade                                                    | 61                 | 532,012   | 44                 | 477,224    | 39                 | 468,302    |
| Others                                                                | 16                 | 5,280     | 23                 | 119,571    | 24                 | 121,151    |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 1,052              | 215,131   | 1,153              | 943,461    | 1,180              | 655,622    |
| Mutual Funds and AMCs                                                 | 73                 | 2,561     | 99                 | 5,505      | 93                 | 8,390      |
| Insurance & Pension Funds                                             | 432                | 3,277     | 412                | 5,164      | 412                | 5,085      |
| MFIs and DFIs                                                         | 113                | 138,851   | 146                | 846,254    | 131                | 544,978    |
| Stock Exchange & Brokerage Houses                                     | 189                | 21,530    | 227                | 28,620     | 244                | 30,590     |
| Modarabas                                                             | 77                 | 4,472     | 80                 | 5,809      | 73                 | 6,148      |
| Other NBFIs                                                           | 168                | 44,440    | 189                | 52,109     | 227                | 60,430     |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 317,896            | 5,904,808 | 430,902            | 6,563,429  | 426,750            | 6,653,051  |
| A. Agriculture, forestry and fishing                                  | 107,182            | 165,167   | 111,140            | 156,989    | 111,940            | 185,261    |
| 1. Crop and animal production, hunting and related service activities | 107,014            | 164,188   | 110,982            | 155,273    | 111,759            | 183,962    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 79,786             | 92,056    | 75,846             | 90,254     | 78,665             | 99,428     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 1,913              | 2,922     | 1,782              | 3,289      | 2,063              | 7,262      |
| Growing of other fruits, vegetables and crops                         | 6,139              | 8,836     | 6,671              | 8,880      | 6,528              | 9,638      |
| Raising of livestock and other related activities                     | 5,189              | 25,341    | 12,854             | 21,601     | 4,969              | 29,158     |
| Other agricultural support activities                                 | 13,974             | 35,006    | 13,813             | 31,192     | 19,511             | 38,398     |
| Hunting, trapping and related service activities                      | 13                 | 27        | 16                 | 57         | 23                 | 77         |
| 02 - Forestry and logging                                             | 4                  | 14        | 3                  | 7          | 8                  | 20         |
| 03 - Fishing and aquaculture                                          | 164                | 965       | 155                | 1,709      | 173                | 1,279      |
| B. Mining and quarrying                                               | 899                | 65,035    | 1,023              | 51,117     | 1,229              | 65,981     |
| 05 - Mining of coal and lignite                                       | 66                 | 35,572    | 71                 | 24,549     | 91                 | 34,658     |
| 06 - Extraction of crude petroleum and natural gas                    | 654                | 22,927    | 691                | 10,189     | 807                | 18,802     |
| 07 - Mining of metal ores                                             | 31                 | 994       | 28                 | 945        | 34                 | 1,051      |
| 08-Other mining and quarrying                                         | 123                | 5,487     | 220                | 15,406     | 285                | 11,433     |
| 09 - Mining support service activities                                | 25                 | 54        | 13                 | 29         | 12                 | 37         |
| C. Manufacturing                                                      | 82,615             | 4,012,956 | 85,956             | 4,497,420  | 87,659             | 4,440,198  |
| 10 - Manufacture of food products                                     | 17,813             | 950,752   | 18,898             | 1,022,013  | 18,846             | 978,487    |
| 11 - Manufacture of beverages                                         | 1,185              | 53,340    | 1,042              | 41,705     | 1,111              | 40,635     |
| 12 - Manufacture of tobacco products                                  | 407                | 1,554     | 449                | 1,951      | 465                | 1,876      |
| 13 - Manufacture of textiles                                          | 23,549             | 1,362,180 | 24,331             | 1,608,751  | 24,523             | 1,587,750  |
| Preparation and spinning of textile fibres                            | 7,898              | 442,613   | 7,791              | 505,541    | 7,910              | 493,461    |
| Weaving of textiles                                                   | 5,009              | 277,002   | 5,580              | 309,850    | 5,669              | 324,243    |
| Finishing of textiles                                                 | 3,601              | 250,599   | 3,802              | 313,396    | 3,725              | 296,644    |
| Manufacture of knitted and crocheted fabrics                          | 715                | 62,128    | 752                | 96,601     | 843                | 73,475     |
| Manufacture of made-up textile articles, except apparel               | 3,023              | 182,197   | 3,146              | 215,507    | 3,152              | 215,147    |
| Manufacture of carpets and rugs                                       | 82                 | 727       | 66                 | 611        | 71                 | 635        |
| Manufacture of other textiles n.e.c.                                  | 3,221              | 146,913   | 3,194              | 167,246    | 3,153              | 184,144    |
| 14 - Manufacture of wearing apparel                                   | 3,213              | 171,847   | 3,446              | 255,065    | 3,484              | 219,518    |
| 15 - Manufacture of leather and related products                      | 1,658              | 44,381    | 1,743              | 45,932     | 1,748              | 47,288     |

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

| Borrower                                                                                                                   | Jun-24             |         | Mar-25 R           |         | Jun-25 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 325                | 6,350   | 408                | 7,190   | 412                | 7,705   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 71                 | 2,204   | 99                 | 2,133   | 88                 | 2,519   |
| Manufacture of footwear                                                                                                    | 1,262              | 35,828  | 1,236              | 36,610  | 1,248              | 37,064  |
| a. Leather wear                                                                                                            | 917                | 28,953  | 907                | 29,919  | 889                | 30,023  |
| b. Rubber and Plastic wear                                                                                                 | 345                | 6,875   | 329                | 6,691   | 359                | 7,041   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 353                | 8,374   | 408                | 8,592   | 454                | 9,593   |
| 17 - Manufacture of paper and paper products                                                                               | 1,588              | 114,870 | 1,773              | 136,949 | 1,829              | 141,371 |
| 18 - Printing and reproduction of recorded media                                                                           | 755                | 18,802  | 849                | 17,367  | 892                | 18,219  |
| Printing and other service activities related to printing                                                                  | 749                | 17,387  | 843                | 16,082  | 882                | 17,061  |
| Reproduction of recorded media                                                                                             | 6                  | 1,415   | 6                  | 1,284   | 10                 | 1,158   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1,384              | 80,611  | 1,443              | 97,876  | 1,684              | 100,067 |
| 20 - Manufacture of chemicals and chemical products                                                                        | 7,503              | 314,089 | 7,759              | 365,818 | 8,105              | 390,833 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 5,468              | 91,912  | 5,878              | 95,558  | 6,039              | 95,179  |
| 22 - Manufacture of rubber and plastics products                                                                           | 2,344              | 91,420  | 2,519              | 101,239 | 2,484              | 101,021 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 1,580              | 202,275 | 1,366              | 184,415 | 1,353              | 187,400 |
| 24 - Manufacture of basic metals                                                                                           | 4,905              | 206,729 | 4,950              | 197,743 | 4,963              | 197,375 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 839                | 31,667  | 759                | 25,676  | 749                | 22,616  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 304                | 13,254  | 289                | 13,990  | 452                | 26,021  |
| 27 - Manufacture of electrical equipment                                                                                   | 2,011              | 116,428 | 2,124              | 130,061 | 2,105              | 109,938 |
| 28 - Manufacture of machinery and equipment                                                                                | 774                | 23,434  | 771                | 34,053  | 793                | 36,497  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,814              | 54,610  | 1,765              | 45,551  | 1,779              | 60,467  |
| 30 - Manufacture of other transport equipment                                                                              | 508                | 11,877  | 528                | 11,638  | 612                | 11,337  |
| 31 - Manufacture of furniture                                                                                              | 326                | 4,612   | 364                | 5,650   | 386                | 5,387   |
| 32 - Other manufacturing                                                                                                   | 2,229              | 42,809  | 2,395              | 46,564  | 2,677              | 48,529  |
| Manufacture of jewellery and related articles                                                                              | 70                 | 197     | 83                 | 290     | 86                 | 336     |
| Manufacture of imitation jewellery and related articles                                                                    | 2                  | 8       | 3                  | 8       | 3                  | 8       |
| Manufacture of musical instruments                                                                                         | 49                 | 778     | 52                 | 1,020   | 52                 | 962     |
| Manufacture of sports goods                                                                                                | 261                | 4,440   | 312                | 6,162   | 322                | 6,977   |
| Manufacture of games and toys                                                                                              | 1                  | 1       | 2                  | 7       | 2                  | 7       |
| supplies                                                                                                                   | 295                | 4,313   | 270                | 3,690   | 332                | 3,723   |
| Manufacture of Handicrafts                                                                                                 | 55                 | 402     | 59                 | 405     | 60                 | 388     |
| Other manufacturing n.e.c.                                                                                                 | 1,496              | 32,670  | 1,614              | 34,983  | 1,820              | 36,127  |
| 33 - Repair and installation of machinery and equipment                                                                    | 105                | 1,126   | 107                | 3,260   | 126                | 2,795   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 2,090              | 387,592 | 2,666              | 393,782 | 2,629              | 382,447 |
| Electric power generation, transmission and distribution                                                                   | 1,961              | 381,916 | 2,557              | 388,914 | 2,494              | 377,234 |
| a) Hydal                                                                                                                   | 289                | 21,260  | 303                | 27,831  | 267                | 29,643  |
| b) Thermal                                                                                                                 | 131                | 74,853  | 90                 | 72,034  | 94                 | 76,556  |
| c) Coal Based                                                                                                              | 73                 | 83,451  | 70                 | 85,832  | 74                 | 87,211  |
| d) Wind                                                                                                                    | 139                | 39,785  | 137                | 36,146  | 135                | 31,124  |
| e) Solar                                                                                                                   | 158                | 10,502  | 171                | 9,688   | 190                | 9,603   |
| f) Other                                                                                                                   | 1,171              | 152,066 | 1,786              | 157,382 | 1,734              | 143,096 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 103                | 5,635   | 99                 | 4,860   | 123                | 5,205   |
| Steam and air conditioning supply                                                                                          | 26                 | 40      | 10                 | 8       | 12                 | 7       |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 130                | 21,962  | 154                | 24,597  | 163                | 27,965  |
| 36 - Water collection, treatment and supply                                                                                | 28                 | 7,408   | 53                 | 13,107  | 50                 | 16,307  |
| 37 - Sewerage                                                                                                              | 7                  | 5       | 12                 | 12      | 16                 | 104     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 93                 | 14,547  | 85                 | 11,476  | 92                 | 11,534  |
| services                                                                                                                   | 2                  | 3       | 4                  | 3       | 5                  | 20      |
| F. Construction                                                                                                            | 2,590              | 158,494 | 2,919              | 180,969 | 3,153              | 178,316 |
| 41 - Construction of buildings                                                                                             | 1,606              | 116,836 | 1,681              | 131,885 | 1,870              | 128,214 |
| 42 - Civil engineering                                                                                                     | 826                | 39,021  | 1,029              | 46,155  | 1,050              | 46,986  |
| 43 - Specialized construction activities                                                                                   | 158                | 2,637   | 209                | 2,930   | 233                | 3,116   |

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

| Borrower                                                                                                        | Jun-24          |           | Mar-25 R        |            | Jun-25 P        |            |
|-----------------------------------------------------------------------------------------------------------------|-----------------|-----------|-----------------|------------|-----------------|------------|
|                                                                                                                 | No. of Accounts | Amount    | No. of Accounts | Amount     | No. of Accounts | Amount     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 84,870          | 417,631   | 181,823         | 472,862    | 175,161         | 514,541    |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 2,484           | 19,797    | 4,824           | 16,496     | 4,709           | 15,667     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 20,195          | 234,844   | 41,074          | 249,486    | 46,592          | 265,753    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 62,191          | 162,990   | 135,925         | 206,880    | 123,860         | 233,121    |
| H. Transportation and storage                                                                                   | 6,015           | 91,782    | 6,515           | 81,998     | 7,572           | 90,655     |
| 49 - Land transport and transport via pipelines                                                                 | 3,480           | 43,618    | 3,762           | 28,663     | 4,632           | 35,290     |
| 50 - Water transport                                                                                            | 70              | 843       | 86              | 660        | 100             | 1,652      |
| 51 - Air transport                                                                                              | 77              | 935       | 97              | 1,608      | 101             | 1,537      |
| 52 - Warehousing and support activities for transportation                                                      | 2,001           | 40,259    | 2,207           | 42,431     | 2,474           | 42,395     |
| 53 - Courier activities other than national post activities                                                     | 387             | 6,127     | 363             | 8,636      | 265             | 9,782      |
| I. Accommodation and food service activities                                                                    | 1,368           | 28,435    | 1,604           | 31,506     | 1,777           | 31,953     |
| 55 - Accommodation                                                                                              | 263             | 16,017    | 291             | 17,687     | 323             | 18,041     |
| 56 - Food and beverage service activities                                                                       | 1,105           | 12,418    | 1,313           | 13,820     | 1,454           | 13,912     |
| J. Information and communication                                                                                | 2,474           | 339,819   | 2,656           | 439,165    | 2,950           | 474,371    |
| 58 - Publishing activities                                                                                      | 575             | 2,331     | 662             | 9,954      | 756             | 9,989      |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 14              | 465       | 39              | 493        | 45              | 480        |
| 60 - Programming and broadcasting activities                                                                    | 38              | 1,521     | 40              | 1,255      | 41              | 1,238      |
| 61 - Telecommunications                                                                                         | 951             | 320,638   | 1,002           | 410,675    | 1,089           | 443,386    |
| 62 - Computer programming, consultancy and related activities                                                   | 722             | 9,773     | 728             | 12,660     | 807             | 14,881     |
| 63 - Information service activities                                                                             | 174             | 5,092     | 185             | 4,127      | 212             | 4,397      |
| K. Real estate activities                                                                                       | 863             | 32,701    | 872             | 34,311     | 836             | 39,023     |
| L. Professional, scientific and technical activities                                                            | 9,487           | 56,879    | 11,682          | 70,381     | 8,165           | 67,098     |
| 69 - Legal and accounting activities                                                                            | 144             | 1,796     | 142             | 1,882      | 172             | 2,293      |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 70              | 1,271     | 106             | 1,451      | 120             | 1,514      |
| 72 - Scientific research and development                                                                        | 362             | 4,317     | 404             | 6,862      | 446             | 7,372      |
| 73 - Advertising and market research                                                                            | 193             | 3,709     | 168             | 3,549      | 164             | 3,429      |
| 74 - Other professional, scientific and technical activities                                                    | 995             | 3,995     | 864             | 4,373      | 917             | 3,797      |
| 75 - Veterinary activities                                                                                      | 7,670           | 41,567    | 9,943           | 52,043     | 6,279           | 48,445     |
| M. Administrative and support service activities                                                                | 53              | 223       | 55              | 222        | 67              | 248        |
| 77 - Rental and leasing activities                                                                              | 3,658           | 44,472    | 3,808           | 48,225     | 3,979           | 52,976     |
| 78 - Employment activities                                                                                      | 385             | 1,802     | 426             | 2,460      | 548             | 3,170      |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 38              | 168       | 33              | 84         | 43              | 1,118      |
| 80 - Security and investigation activities                                                                      | 819             | 13,277    | 891             | 13,688     | 935             | 14,743     |
| 81 - Services to buildings and landscape activities                                                             | 715             | 2,930     | 644             | 2,952      | 558             | 2,972      |
| 82 - Office administrative, office support and other business support activities                                | 34              | 385       | 52              | 467        | 79              | 652        |
| N. Education                                                                                                    | 1,667           | 25,910    | 1,762           | 28,574     | 1,816           | 30,322     |
| O. Human health and social work activities                                                                      | 1,303           | 25,629    | 1,087           | 21,936     | 1,165           | 25,182     |
| 86 - Human health activities                                                                                    | 870             | 12,658    | 903             | 10,660     | 946             | 11,695     |
| 87 - Residential care activities                                                                                | 849             | 12,305    | 879             | 10,577     | 922             | 11,633     |
| 88 - Social work activities with and without accommodation                                                      | 5               | 24        | 6               | 28         | 3               | 9          |
| P. Arts, entertainment and recreation                                                                           | 16              | 328       | 18              | 56         | 21              | 53         |
| 69 - Arts, entertainment and recreation                                                                         | 69              | 1,693     | 92              | 2,180      | 82              | 2,274      |
| Q. Other service activities                                                                                     | 11,413          | 41,903    | 16,002          | 45,331     | 17,344          | 63,115     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 211             | 13,289    | 180             | 9,008      | 182             | 7,848      |
| A. Government Trusts and Non-profit Organizations                                                               | 58              | 1,287     | 26              | 1,489      | 27              | 534        |
| B. Private Trusts and Non-profit Organizations                                                                  | 146             | 11,788    | 151             | 7,037      | 150             | 6,847      |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 7               | 214       | 3               | 483        | 5               | 467        |
| VI. PERSONAL                                                                                                    | 2,556,718       | 851,871   | 5,432,580       | 900,663    | 5,151,823       | 945,938    |
| A. Bank Employees                                                                                               | 98,456          | 228,953   | 107,489         | 218,408    | 112,449         | 218,058    |
| 1) For house building                                                                                           | 37,340          | 176,062   | 39,388          | 161,918    | 40,125          | 155,624    |
| 2) For transport i.e. purchase of car etc.                                                                      | 35,334          | 47,481    | 38,499          | 50,923     | 41,097          | 56,234     |
| 3) Other purposes                                                                                               | 25,782          | 5,410     | 29,602          | 5,567      | 31,227          | 6,200      |
| B. Consumer Financing                                                                                           | 2,453,736       | 622,306   | 5,320,340       | 681,661    | 5,034,535       | 727,281    |
| 1) For house building                                                                                           | 31,970          | 184,293   | 31,175          | 181,824    | 31,453          | 189,349    |
| 2) For transport i.e. purchase of car etc                                                                       | 222,724         | 212,095   | 220,824         | 236,557    | 226,067         | 254,812    |
| 3) Credit cards                                                                                                 | 1,706,840       | 120,764   | 1,791,345       | 137,583    | 1,768,387       | 155,023    |
| 4) Consumers durable                                                                                            | 3,131           | 1,658     | 4,363           | 1,567      | 4,911           | 1,559      |
| 5) Personal loans                                                                                               | 489,071         | 103,496   | 3,272,633       | 124,130    | 3,003,717       | 126,539    |
| C) Other                                                                                                        | 4,526           | 612       | 4,751           | 595        | 4,839           | 599        |
| VII. OTHER                                                                                                      | 95              | 1,746     | 68              | 390        | 43              | 362        |
| Total                                                                                                           | 2,876,749       | 9,206,162 | 5,865,646       | 10,383,908 | 5,580,757       | 10,062,895 |

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

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

| Borrower                                                              | Jun-24             |         | Mar-25 R           |         | Jun-25 P           |         |
|-----------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                       | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| 1. FOREIGN CONSTITUENTS                                               | 1                  | -       | -                  | -       | -                  | -       |
| 1) Official                                                           | 1                  | -       | -                  | -       | -                  | -       |
| 2) Business                                                           | -                  | -       | -                  | -       | -                  | -       |
| 3) Personal                                                           | -                  | -       | -                  | -       | -                  | -       |
| 2. DOMESTIC CONSTITUENTS                                              | 434                | 430,874 | 282                | 138,111 | 309                | 418,418 |
| I. GOVERNMENT                                                         | 1                  | 361,844 | 1                  | 84,049  | 1                  | 368,472 |
| A. Federal Government                                                 | 1                  | 361,844 | 1                  | 84,049  | 1                  | 368,472 |
| B. Provincial Governments                                             | -                  | -       | -                  | -       | -                  | -       |
| 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)                          | -                  | -       | -                  | -       | -                  | -       |
| Mutual Funds and AMCs                                                 | -                  | -       | -                  | -       | -                  | -       |
| Insurance & Pension Funds                                             | -                  | -       | -                  | -       | -                  | -       |
| MFIs and DFIs                                                         | -                  | -       | -                  | -       | -                  | -       |
| Stock Exchange & Brokerage Houses                                     | -                  | -       | -                  | -       | -                  | -       |
| Modarabas                                                             | -                  | -       | -                  | -       | -                  | -       |
| Other NBFIs                                                           | -                  | -       | -                  | -       | -                  | -       |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 174                | 68,497  | 169                | 53,653  | 199                | 49,564  |
| A. Agriculture, forestry and fishing                                  | 2                  | 1,300   | 2                  | 4       | 2                  | 6       |
| 1. Crop and animal production, hunting and related service activities | 2                  | 1,300   | 2                  | 4       | 2                  | 6       |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -                  | -       | -                  | -       | -                  | -       |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | -                  | -       | -                  | -       | -                  | -       |
| Growing of other fruits, vegetables and crops                         | 1                  | -       | -                  | -       | -                  | -       |
| Raising of livestock and other related activities                     | -                  | -       | -                  | -       | -                  | -       |
| Other agricultural support activities                                 | 1                  | 1,300   | 2                  | 4       | 2                  | 6       |
| Hunting, trapping and related service activities                      | -                  | -       | -                  | -       | -                  | -       |
| 02 - Forestry and logging                                             | -                  | -       | -                  | -       | -                  | -       |
| 03 - Fishing and aquaculture                                          | -                  | -       | -                  | -       | -                  | -       |
| B. Mining and quarrying                                               | -                  | -       | -                  | -       | -                  | -       |
| 05 - Mining of coal and lignite                                       | -                  | -       | -                  | -       | -                  | -       |
| 06 - Extraction of crude petroleum and natural gas                    | -                  | -       | -                  | -       | -                  | -       |
| 07 - Mining of metal ores                                             | -                  | -       | -                  | -       | -                  | -       |
| 08-Other mining and quarrying                                         | -                  | -       | -                  | -       | -                  | -       |
| 09 - Mining support service activities                                | -                  | -       | -                  | -       | -                  | -       |
| C. Manufacturing                                                      | 150                | 46,948  | 152                | 46,611  | 184                | 39,887  |
| 10 - Manufacture of food products                                     | 19                 | 6,533   | 19                 | 3,011   | 19                 | 2,575   |
| 11 - Manufacture of beverages                                         | 5                  | -       | 3                  | 6,316   | 3                  | 2,406   |
| 12 - Manufacture of tobacco products                                  | 4                  | -       | 3                  | -       | 2                  | 1,942   |
| 13 - Manufacture of textiles                                          | 3                  | 245     | 3                  | 246     | 3                  | 249     |
| Preparation and spinning of textile fibres                            | 2                  | 214     | 2                  | 215     | 2                  | 218     |
| Weaving of textiles                                                   | -                  | -       | -                  | -       | -                  | -       |
| Finishing of textiles                                                 | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of knitted and crocheted fabrics                          | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of made-up textile articles, except apparel               | 1                  | 31      | -                  | -       | -                  | -       |
| Manufacture of carpets and rugs                                       | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of other textiles n.e.c.                                  | -                  | -       | 1                  | 31      | 1                  | 31      |
| 14 - Manufacture of wearing apparel                                   | -                  | -       | -                  | -       | -                  | -       |
| 15 - Manufacture of leather and related products                      | -                  | -       | -                  | -       | -                  | -       |

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

| Borrower                                                                                                                   | Jun-24             |        | Mar-25 R           |        | Jun-25 P           |        |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|--------|--------------------|--------|--------------------|--------|
|                                                                                                                            | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of footwear                                                                                                    | -                  | -      | -                  | -      | -                  | -      |
| a. Leather wear                                                                                                            | -                  | -      | -                  | -      | -                  | -      |
| b. Rubber and Plastic wear                                                                                                 | -                  | -      | -                  | -      | -                  | -      |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | -                  | -      | -                  | -      | -                  | -      |
| 17 - Manufacture of paper and paper products                                                                               | 2                  | 3,178  | 1                  | 108    | 1                  | 611    |
| 18 - Printing and reproduction of recorded media                                                                           | -                  | -      | -                  | -      | -                  | -      |
| Printing and other service activities related to printing                                                                  | -                  | -      | -                  | -      | -                  | -      |
| Reproduction of recorded media                                                                                             | -                  | -      | -                  | -      | -                  | -      |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1                  | -      | 1                  | -      | 1                  | -      |
| 20 - Manufacture of chemicals and chemical products                                                                        | 22                 | 11,859 | 17                 | 14,902 | 15                 | 15,650 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 22                 | 8,476  | 7                  | 6,193  | 8                  | 2,627  |
| 22 - Manufacture of rubber and plastics products                                                                           | -                  | -      | -                  | -      | -                  | -      |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 2                  | 935    | 2                  | 623    | 2                  | 519    |
| 24 - Manufacture of basic metals                                                                                           | -                  | -      | -                  | -      | -                  | -      |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                               | -                  | -      | -                  | -      | -                  | -      |
| 26 - Manufacture of computer, electronic and optical products                                                              | 1                  | 4,698  | 1                  | 6,437  | 1                  | 4,634  |
| 27 - Manufacture of electrical equipment                                                                                   | 58                 | 8,203  | 86                 | 7,605  | 122                | 7,090  |
| 28 - Manufacture of machinery and equipment                                                                                | 1                  | 10     | 1                  | 0      | 1                  | 0      |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 6                  | 1,758  | 4                  | 408    | 3                  | 1,478  |
| 30 - Manufacture of other transport equipment                                                                              | -                  | -      | -                  | -      | -                  | -      |
| 31 - Manufacture of furniture                                                                                              | -                  | -      | -                  | -      | -                  | -      |
| 32. Other manufacturing                                                                                                    | 4                  | 1,053  | 4                  | 760    | 3                  | 105    |
| Manufacture of jewellery and related articles                                                                              | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of imitation jewellery and related articles                                                                    | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of musical instruments                                                                                         | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of sports goods                                                                                                | -                  | -      | -                  | -      | -                  | -      |
| Manufacture of games and toys                                                                                              | -                  | -      | -                  | -      | -                  | -      |
| supplies                                                                                                                   | -                  | -      | 1                  | -      | 1                  | -      |
| Manufacture of Handicrafts                                                                                                 | -                  | -      | -                  | -      | -                  | -      |
| Other manufacturing n.e.c.                                                                                                 | 4                  | 1,053  | 3                  | 760    | 2                  | 105    |
| 33 - Repair and installation of machinery and equipment                                                                    | -                  | -      | -                  | -      | -                  | -      |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 5                  | 6,139  | 2                  | 993    | 2                  | 910    |
| Electric power generation, transmission and distribution                                                                   | 2                  | 5,064  | -                  | -      | -                  | -      |
| a) Hydal                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| b) Thermal                                                                                                                 | -                  | -      | -                  | -      | -                  | -      |
| c) Coal Based                                                                                                              | 1                  | 4,835  | -                  | -      | -                  | -      |
| d) Wind                                                                                                                    | -                  | -      | -                  | -      | -                  | -      |
| e) Solar                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| f) Other                                                                                                                   | 1                  | 229    | -                  | -      | -                  | -      |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 3                  | 1,076  | 2                  | 993    | 2                  | 910    |
| Steam and air conditioning supply                                                                                          | -                  | -      | -                  | -      | -                  | -      |
| E. Water supply; sewerage, waste management and remediation activities                                                     | -                  | -      | -                  | -      | -                  | -      |
| 36 - Water collection, treatment and supply                                                                                | -                  | -      | -                  | -      | -                  | -      |
| 37 - Sewerage                                                                                                              | -                  | -      | -                  | -      | -                  | -      |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | -                  | -      | -                  | -      | -                  | -      |
| services                                                                                                                   | -                  | -      | -                  | -      | -                  | -      |
| F. Construction                                                                                                            | 2                  | 80     | 2                  | 20     | -                  | -      |
| 41 - Construction of buildings                                                                                             | 2                  | 80     | 2                  | 20     | -                  | -      |
| 42 - Civil engineering                                                                                                     | -                  | -      | -                  | -      | -                  | -      |
| 43 - Specialized construction activities                                                                                   | -                  | -      | -                  | -      | -                  | -      |

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

| Borrower                                                                                                        | (Million Rupees)   |         |                    |         |                    |         |
|-----------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                 | Jun-24             |         | Mar-25 R           |         | Jun-25 P           |         |
|                                                                                                                 | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 4                  | 6,322   | 4                  | 3,915   | 4                  | 4,433   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | -                  | -       | -                  | -       | -                  | -       |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 2                  | 2,670   | 1                  | -       | 1                  | -       |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 2                  | 3,651   | 3                  | 3,915   | 3                  | 4,433   |
| H. Transportation and storage                                                                                   | 1                  | -       | -                  | -       | -                  | -       |
| 49 - Land transport and transport via pipelines                                                                 | -                  | -       | -                  | -       | -                  | -       |
| 50 - Water transport                                                                                            | 1                  | -       | -                  | -       | -                  | -       |
| 51 - Air transport                                                                                              | -                  | -       | -                  | -       | -                  | -       |
| 52 - Warehousing and support activities for transportation                                                      | -                  | -       | -                  | -       | -                  | -       |
| 53 - Courier activities other than national post activities                                                     | -                  | -       | -                  | -       | -                  | -       |
| I. Accommodation and food service activities                                                                    | 2                  | 1,284   | 2                  | 1,284   | 2                  | 896     |
| 55 - Accommodation                                                                                              | 2                  | 1,284   | 2                  | 1,284   | 2                  | 896     |
| 56 - Food and beverage service activities                                                                       | -                  | -       | -                  | -       | -                  | -       |
| J. Information and communication                                                                                | 3                  | 6,365   | 2                  | 478     | 2                  | 3,432   |
| 58 - Publishing activities                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                  | -       | -                  | -       | -                  | -       |
| 60 - Programming and broadcasting activities                                                                    | -                  | -       | -                  | -       | -                  | -       |
| 61 - Telecommunications                                                                                         | 3                  | 6,365   | 2                  | 478     | 2                  | 3,432   |
| 62 - Computer programming, consultancy and related activities                                                   | -                  | -       | -                  | -       | -                  | -       |
| 63 - Information service activities                                                                             | -                  | -       | -                  | -       | -                  | -       |
| K. Real estate activities                                                                                       | -                  | -       | -                  | -       | -                  | -       |
| L. Professional, scientific and technical activities                                                            | 5                  | 59      | 2                  | 77      | 2                  | -       |
| 69 - Legal and accounting activities                                                                            | -                  | -       | -                  | -       | -                  | -       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 2                  | -       | 2                  | 77      | 2                  | -       |
| 72 - Scientific research and development                                                                        | -                  | -       | -                  | -       | -                  | -       |
| 73 - Advertising and market research                                                                            | 1                  | 59      | -                  | -       | -                  | -       |
| 74 - Other professional, scientific and technical activities                                                    | -                  | -       | -                  | -       | -                  | -       |
| 75 - Veterinary activities                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| M. Administrative and support service activities                                                                | -                  | -       | -                  | -       | -                  | -       |
| 77 - Rental and leasing activities                                                                              | -                  | -       | -                  | -       | -                  | -       |
| 78 - Employment activities                                                                                      | -                  | -       | -                  | -       | -                  | -       |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | -                  | -       | -                  | -       | -                  | -       |
| 80 - Security and investigation activities                                                                      | -                  | -       | -                  | -       | -                  | -       |
| 81 - Services to buildings and landscape activities                                                             | -                  | -       | -                  | -       | -                  | -       |
| 82 - Office administrative, office support and other business support activities                                | -                  | -       | -                  | -       | -                  | -       |
| N. Education                                                                                                    | -                  | -       | -                  | -       | -                  | -       |
| O. Human health and social work activities                                                                      | -                  | -       | 1                  | 270     | 1                  | -       |
| 86 - Human health activities                                                                                    | -                  | -       | 1                  | 270     | 1                  | -       |
| 87 - Residential care activities                                                                                | -                  | -       | -                  | -       | -                  | -       |
| 88 - Social work activities with and without accommodation                                                      | -                  | -       | -                  | -       | -                  | -       |
| P. Arts, entertainment and recreation                                                                           | -                  | -       | -                  | -       | -                  | -       |
| Q. Other service activities                                                                                     | -                  | -       | -                  | -       | -                  | -       |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -       | -                  | -       | -                  | -       |
| A. Government Trusts and Non-profit Organizations                                                               | -                  | -       | -                  | -       | -                  | -       |
| B. Private Trusts and Non-profit Organizations                                                                  | -                  | -       | -                  | -       | -                  | -       |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -       | -                  | -       | -                  | -       |
| VI. PERSONAL                                                                                                    | 258                | 534     | 112                | 408     | 109                | 382     |
| A. Bank Employees                                                                                               | 133                | 408     | 112                | 408     | 109                | 382     |
| 1) For house building                                                                                           | 47                 | 282     | 42                 | 281     | 39                 | 254     |
| 2) For transport i.e. purchase of car etc.                                                                      | 52                 | 112     | 48                 | 121     | 48                 | 119     |
| 3) Other purposes                                                                                               | 34                 | 14      | 22                 | 5       | 22                 | 9       |
| B. Consumer Financing                                                                                           | 125                | 126     | -                  | -       | -                  | -       |
| 1) For house building                                                                                           | 86                 | 111     | -                  | -       | -                  | -       |
| 2) For transport i.e. purchase of car etc                                                                       | 31                 | 14      | -                  | -       | -                  | -       |
| 3) Credit cards                                                                                                 | -                  | -       | -                  | -       | -                  | -       |
| 4) Consumers durable                                                                                            | -                  | -       | -                  | -       | -                  | -       |
| 5) Personal loans                                                                                               | 8                  | 1       | -                  | -       | -                  | -       |
| C) Other                                                                                                        | -                  | -       | -                  | -       | -                  | -       |
| VII. OTHER                                                                                                      | 1                  | -       | -                  | -       | -                  | -       |
| Total                                                                                                           | 435                | 430,874 | 282                | 138,111 | 309                | 418,418 |

### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

| Borrower                                                              | (Million Rupees)   |           |                    |           |                    |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |           |
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 1. FOREIGN CONSTITUENTS                                               | 1                  | -         | 1                  | 7,004     | -                  | -         |
| 1) Official                                                           | 1                  | -         | -                  | -         | -                  | -         |
| 2) Business                                                           | -                  | -         | 1                  | 7,004     | -                  | -         |
| 3) Personal                                                           | -                  | -         | -                  | -         | -                  | -         |
| 2. DOMESTIC CONSTITUENTS                                              | 3,524,337          | 8,572,579 | 6,902,208          | 8,962,953 | 6,748,813          | 8,958,990 |
| I. GOVERNMENT                                                         | 136                | 848,853   | 152                | 345,478   | 156                | 625,272   |
| A. Federal Government                                                 | 71                 | 391,643   | 77                 | 124,935   | 84                 | 406,146   |
| B. Provincial Governments                                             | 65                 | 457,210   | 75                 | 220,543   | 72                 | 219,126   |
| C. Local Bodies                                                       | -                  | -         | -                  | -         | -                  | -         |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 512                | 1,608,194 | 493                | 1,432,000 | 493                | 1,460,514 |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -         | -                  | -         |
| Services                                                              | 4                  | 1,434     | 5                  | 1,275     | 5                  | 1,012     |
| Utilities                                                             | 293                | 446,350   | 284                | 409,452   | 282                | 349,881   |
| Transport, storage and communications                                 | 85                 | 573,646   | 51                 | 237,929   | 61                 | 332,134   |
| Manufacturing                                                         | 46                 | 60,593    | 58                 | 116,080   | 54                 | 72,724    |
| Mining and Quarrying                                                  | 1                  | 64,899    | 1                  | 66,377    | 1                  | 64,899    |
| Construction                                                          | 11                 | 5,483     | 12                 | 5,327     | 12                 | 4,920     |
| Commerce and Trade                                                    | 57                 | 450,980   | 42                 | 407,552   | 37                 | 446,552   |
| Others                                                                | 15                 | 4,809     | 40                 | 188,010   | 41                 | 188,393   |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 584                | 221,857   | 745                | 975,390   | 776                | 678,035   |
| Mutual Funds and AMCs                                                 | 5                  | 2,420     | 8                  | 4,384     | 6                  | 7,285     |
| Insurance & Pension Funds                                             | 131                | 2,779     | 134                | 4,663     | 144                | 4,494     |
| MFIs and DFIs                                                         | 104                | 151,019   | 133                | 888,810   | 112                | 578,477   |
| Stock Exchange & Brokerage Houses                                     | 165                | 21,253    | 294                | 29,317    | 312                | 31,494    |
| Modarabas                                                             | 3                  | 219       | 3                  | 222       | 3                  | 217       |
| Other NBFIs                                                           | 176                | 44,166    | 173                | 47,995    | 199                | 56,068    |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 1,009,674          | 5,098,462 | 1,542,457          | 5,394,302 | 1,601,793          | 5,373,117 |
| A. Agriculture, forestry and fishing                                  | 708,899            | 379,017   | 1,155,255          | 439,045   | 1,149,043          | 461,783   |
| 1. Crop and animal production, hunting and related service activities | 708,036            | 377,716   | 1,154,621          | 437,140   | 1,148,332          | 459,778   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 311,218            | 174,632   | 783,593            | 219,254   | 769,572            | 228,285   |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 20,593             | 8,900     | 29,475             | 10,448    | 24,437             | 12,136    |
| Growing of other fruits, vegetables and crops                         | 22,265             | 17,880    | 67,794             | 23,769    | 27,508             | 26,091    |
| Raising of livestock and other related activities                     | 257,077            | 114,154   | 233,629            | 122,927   | 225,215            | 126,119   |
| Other agricultural support activities                                 | 96,871             | 62,124    | 40,115             | 60,688    | 101,578            | 67,070    |
| Hunting, trapping and related service activities                      | 12                 | 25        | 15                 | 55        | 22                 | 75        |
| 02 - Forestry and logging                                             | 111                | 16        | 94                 | 16        | 115                | 44        |
| 03 - Fishing and aquaculture                                          | 752                | 1,285     | 540                | 1,889     | 596                | 1,961     |
| B. Mining and quarrying                                               | 793                | 54,189    | 1,973              | 38,457    | 1,496              | 46,442    |
| 05 - Mining of coal and lignite                                       | 55                 | 32,485    | 792                | 28,505    | 176                | 30,984    |
| 06 - Extraction of crude petroleum and natural gas                    | 567                | 20,982    | 947                | 9,104     | 1,053              | 14,199    |
| 07 - Mining of metal ores                                             | 19                 | 126       | 60                 | 61        | 66                 | 175       |
| 08-Other mining and quarrying                                         | 128                | 557       | 162                | 769       | 190                | 1,056     |
| 09 - Mining support service activities                                | 24                 | 40        | 12                 | 18        | 11                 | 28        |
| C. Manufacturing                                                      | 101,745            | 3,196,235 | 102,302            | 3,369,342 | 108,362            | 3,289,089 |
| 10 - Manufacture of food products                                     | 51,235             | 808,949   | 48,958             | 854,498   | 46,542             | 808,519   |
| 11 - Manufacture of beverages                                         | 488                | 24,563    | 374                | 32,781    | 390                | 25,497    |
| 12 - Manufacture of tobacco products                                  | 171                | 68        | 203                | 68        | 293                | 2,090     |
| 13 - Manufacture of textiles                                          | 17,898             | 1,103,348 | 19,457             | 1,202,544 | 21,634             | 1,179,175 |
| Preparation and spinning of textile fibres                            | 6,800              | 422,812   | 7,170              | 437,101   | 7,187              | 415,653   |
| Weaving of textiles                                                   | 3,420              | 236,115   | 4,142              | 260,808   | 4,473              | 280,676   |
| Finishing of textiles                                                 | 2,830              | 195,081   | 3,213              | 215,395   | 3,144              | 210,245   |
| Manufacture of knitted and crocheted fabrics                          | 416                | 45,003    | 412                | 73,424    | 427                | 51,629    |
| Manufacture of made-up textile articles, except apparel               | 2,069              | 109,489   | 2,212              | 112,237   | 4,145              | 112,904   |
| Manufacture of carpets and rugs                                       | 108                | 860       | 64                 | 738       | 70                 | 770       |
| Manufacture of other textiles n.e.c.                                  | 2,255              | 93,988    | 2,244              | 102,840   | 2,188              | 107,299   |
| 14 - Manufacture of wearing apparel                                   | 3,452              | 125,973   | 2,664              | 142,175   | 2,771              | 154,181   |
| 15 - Manufacture of leather and related products                      | 1,626              | 31,202    | 1,546              | 33,913    | 1,573              | 34,159    |



### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

(Million Rupees)

| Borrower                                                                                                                   | Jun-24          |         | Mar-25 R        |         | Jun-25 P        |         |
|----------------------------------------------------------------------------------------------------------------------------|-----------------|---------|-----------------|---------|-----------------|---------|
|                                                                                                                            | No. of Accounts | Amount  | No. of Accounts | Amount  | No. of Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 231             | 4,703   | 275             | 5,418   | 308             | 6,275   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 58              | 1,445   | 116             | 1,353   | 107             | 1,225   |
| Manufacture of footwear                                                                                                    | 1,337           | 25,053  | 1,155           | 27,142  | 1,158           | 26,660  |
| a. Leather wear                                                                                                            | 995             | 18,534  | 775             | 20,149  | 755             | 19,557  |
| b. Rubber and Plastic wear                                                                                                 | 342             | 6,519   | 380             | 6,992   | 403             | 7,102   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 380             | 8,022   | 401             | 7,315   | 442             | 8,226   |
| 17 - Manufacture of paper and paper products                                                                               | 1,192           | 82,519  | 1,336           | 83,498  | 1,362           | 80,096  |
| 18 - Printing and reproduction of recorded media                                                                           | 522             | 7,355   | 637             | 7,197   | 672             | 8,117   |
| Printing and other service activities related to printing                                                                  | 516             | 7,209   | 632             | 7,062   | 668             | 8,013   |
| Reproduction of recorded media                                                                                             | 6               | 145     | 5               | 135     | 4               | 105     |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 1,290           | 112,951 | 1,421           | 140,452 | 1,642           | 116,583 |
| 20 - Manufacture of chemicals and chemical products                                                                        | 4,685           | 195,692 | 4,565           | 185,465 | 4,825           | 199,288 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 3,478           | 56,470  | 3,798           | 58,705  | 3,807           | 55,743  |
| 22 - Manufacture of rubber and plastics products                                                                           | 1,857           | 58,640  | 2,015           | 60,691  | 1,986           | 61,102  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 1,422           | 180,108 | 1,519           | 159,967 | 1,494           | 158,818 |
| 24 - Manufacture of basic metals                                                                                           | 3,939           | 167,535 | 4,049           | 160,842 | 4,027           | 154,365 |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                               | 741             | 24,071  | 682             | 19,816  | 712             | 21,520  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 163             | 9,805   | 174             | 11,227  | 288             | 13,548  |
| 27 - Manufacture of electrical equipment                                                                                   | 1,497           | 100,984 | 1,547           | 103,005 | 1,626           | 84,394  |
| 28 - Manufacture of machinery and equipment                                                                                | 613             | 10,915  | 567             | 14,496  | 570             | 21,553  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,193           | 32,475  | 1,244           | 30,278  | 1,276           | 40,781  |
| 30 - Manufacture of other transport equipment                                                                              | 389             | 9,255   | 390             | 9,841   | 417             | 9,364   |
| 31 - Manufacture of furniture                                                                                              | 764             | 4,888   | 444             | 6,457   | 438             | 6,337   |
| 32. Other manufacturing                                                                                                    | 2,661           | 39,699  | 4,216           | 41,213  | 9,460           | 43,183  |
| Manufacture of jewellery and related articles                                                                              | 268             | 259     | 124             | 299     | 119             | 319     |
| Manufacture of imitation jewellery and related articles                                                                    | 4               | 29      | 3               | 26      | 789             | 23      |
| Manufacture of musical instruments                                                                                         | 51              | 779     | 55              | 1,020   | 53              | 963     |
| Manufacture of sports goods                                                                                                | 283             | 5,021   | 294             | 6,478   | 329             | 6,859   |
| Manufacture of games and toys                                                                                              | 4               | 1       | 6               | 7       | 3               | 7       |
| supplies                                                                                                                   | 218             | 2,867   | 232             | 3,039   | 286             | 3,280   |
| Manufacture of Handicrafts                                                                                                 | 139             | 30      | 20              | 16      | 23              | 27      |
| Other manufacturing n.e.c.                                                                                                 | 1,694           | 30,713  | 3,482           | 30,328  | 7,858           | 31,703  |
| 33 - Repair and installation of machinery and equipment                                                                    | 89              | 749     | 95              | 2,899   | 115             | 2,449   |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 1,119           | 348,485 | 1,086           | 348,905 | 1,070           | 326,542 |
| Electric power generation, transmission and distribution                                                                   | 1,025           | 340,450 | 985             | 341,032 | 951             | 318,516 |
| a) Hydal                                                                                                                   | 167             | 19,755  | 141             | 30,996  | 141             | 31,696  |
| b) Thermal                                                                                                                 | 176             | 94,456  | 157             | 82,914  | 155             | 82,179  |
| c) Coal Based                                                                                                              | 52              | 79,638  | 46              | 72,938  | 48              | 65,699  |
| d) Wind                                                                                                                    | 93              | 26,281  | 96              | 23,119  | 105             | 21,871  |
| e) Solar                                                                                                                   | 142             | 11,918  | 141             | 11,480  | 149             | 11,128  |
| f) Other                                                                                                                   | 395             | 108,401 | 404             | 119,586 | 353             | 105,943 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 85              | 8,006   | 98              | 7,871   | 114             | 8,024   |
| Steam and air conditioning supply                                                                                          | 9               | 28      | 3               | 2       | 5               | 2       |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 101             | 10,272  | 93              | 8,385   | 111             | 7,405   |
| 36 - Water collection, treatment and supply                                                                                | 17              | 34      | 26              | 81      | 31              | 82      |
| 37 - Sewerage                                                                                                              | 7               | 5       | 9               | 4       | 15              | 4       |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 77              | 10,233  | 56              | 8,298   | 64              | 7,319   |
| services                                                                                                                   | -               | -       | 2               | 1       | 1               | 1       |
| F. Construction                                                                                                            | 2,949           | 135,415 | 3,294           | 137,030 | 3,498           | 124,882 |
| 41 - Construction of buildings                                                                                             | 1,840           | 90,601  | 1,625           | 89,644  | 1,775           | 77,352  |
| 42 - Civil engineering                                                                                                     | 941             | 43,242  | 1,433           | 45,671  | 1,468           | 45,717  |
| 43 - Specialized construction activities                                                                                   | 168             | 1,572   | 236             | 1,715   | 255             | 1,813   |

### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

(Million Rupees)

| Borrower                                                                                                        | Jun-24          |           | Mar-25 R        |           | Jun-25 P        |           |
|-----------------------------------------------------------------------------------------------------------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
|                                                                                                                 | No. of Accounts | Amount    | No. of Accounts | Amount    | No. of Accounts | Amount    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 140,478         | 394,729   | 206,208         | 434,311   | 219,322         | 461,474   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 4,406           | 24,443    | 5,070           | 22,886    | 4,954           | 21,277    |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 30,220          | 227,427   | 49,031          | 236,073   | 67,065          | 250,934   |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 105,852         | 142,859   | 152,107         | 175,353   | 147,303         | 189,262   |
| H. Transportation and storage                                                                                   | 21,993          | 89,282    | 20,325          | 82,245    | 21,365          | 81,005    |
| 49 - Land transport and transport via pipelines                                                                 | 7,223           | 42,643    | 5,819           | 28,162    | 6,678           | 30,672    |
| 50 - Water transport                                                                                            | 45              | 142       | 75              | 317       | 88              | 295       |
| 51 - Air transport                                                                                              | 41              | 590       | 62              | 1,224     | 63              | 1,187     |
| 52 - Warehousing and support activities for transportation                                                      | 14,474          | 40,167    | 14,123          | 45,304    | 14,385          | 42,436    |
| 53 - Courier activities other than national post activities                                                     | 210             | 5,739     | 246             | 7,238     | 151             | 6,415     |
| I. Accommodation and food service activities                                                                    | 1,756           | 28,358    | 1,434           | 28,992    | 1,501           | 29,662    |
| 55 - Accommodation                                                                                              | 427             | 20,618    | 311             | 21,033    | 332             | 22,027    |
| 56 - Food and beverage service activities                                                                       | 1,329           | 7,740     | 1,123           | 7,959     | 1,169           | 7,635     |
| J. Information and communication                                                                                | 1,910           | 277,383   | 1,702           | 310,089   | 1,909           | 311,022   |
| 58 - Publishing activities                                                                                      | 480             | 1,522     | 324             | 1,683     | 409             | 1,662     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 60              | 1,847     | 68              | 1,698     | 76              | 1,575     |
| 60 - Programming and broadcasting activities                                                                    | 34              | 932       | 33              | 801       | 32              | 824       |
| 61 - Telecommunications                                                                                         | 706             | 264,291   | 641             | 294,497   | 648             | 294,705   |
| 62 - Computer programming, consultancy and related activities                                                   | 521             | 6,602     | 501             | 9,192     | 584             | 10,549    |
| 63 - Information service activities                                                                             | 109             | 2,189     | 135             | 2,218     | 160             | 1,708     |
| K. Real estate activities                                                                                       | 657             | 24,725    | 690             | 26,015    | 671             | 30,117    |
| L. Professional, scientific and technical activities                                                            | 8,750           | 48,838    | 11,030          | 58,001    | 7,413           | 50,946    |
| 69 - Legal and accounting activities                                                                            | 81              | 818       | 94              | 360       | 112             | 361       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 14              | 465       | 11              | 240       | 20              | 445       |
| 72 - Scientific research and development                                                                        | 237             | 4,796     | 238             | 7,320     | 316             | 7,775     |
| 73 - Advertising and market research                                                                            | 41              | 2,736     | 49              | 2,698     | 40              | 2,673     |
| 74 - Other professional, scientific and technical activities                                                    | 839             | 2,870     | 764             | 2,232     | 790             | 2,228     |
| 75 - Veterinary activities                                                                                      | 7,489           | 36,981    | 9,826           | 44,987    | 6,076           | 37,243    |
| M. Administrative and support service activities                                                                | 49              | 173       | 48              | 163       | 59              | 221       |
| 77 - Rental and leasing activities                                                                              | 5,350           | 39,679    | 5,454           | 37,352    | 6,305           | 41,708    |
| 78 - Employment activities                                                                                      | 428             | 1,658     | 513             | 1,684     | 614             | 2,351     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 27              | 184       | 33              | 116       | 42              | 287       |
| 80 - Security and investigation activities                                                                      | 687             | 12,593    | 688             | 6,826     | 697             | 8,368     |
| 81 - Services to buildings and landscape activities                                                             | 211             | 1,970     | 271             | 2,080     | 222             | 2,185     |
| 82 - Office administrative, office support and other business support activities                                | 46              | 395       | 57              | 452       | 73              | 532       |
| N. Education                                                                                                    | 3,951           | 22,879    | 3,892           | 26,194    | 4,657           | 27,984    |
| O. Human health and social work activities                                                                      | 1,312           | 20,237    | 1,080           | 18,654    | 1,147           | 21,557    |
| 86 - Human health activities                                                                                    | 1,211           | 11,806    | 899             | 10,158    | 922             | 10,879    |
| 87 - Residential care activities                                                                                | 1,183           | 11,464    | 875             | 10,082    | 900             | 10,824    |
| 88 - Social work activities with and without accommodation                                                      | 5               | 13        | 6               | 20        | 1               | 2         |
| P. Arts, entertainment and recreation                                                                           | 23              | 329       | 18              | 56        | 21              | 53        |
| 91                                                                                                              | 91              | 652       | 106             | 1,048     | 93              | 1,138     |
| Q. Other service activities                                                                                     | 10,560          | 39,161    | 29,526          | 46,272    | 77,565          | 77,466    |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 5,780           | 11,580    | 5,778           | 8,432     | 5,782           | 6,368     |
| A. Government Trusts and Non-profit Organizations                                                               | 43              | 1,510     | 21              | 1,482     | 4               | 620       |
| B. Private Trusts and Non-profit Organizations                                                                  | 76              | 9,414     | 89              | 5,969     | 102             | 4,702     |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 5,661           | 656       | 5,668           | 980       | 5,676           | 1,047     |
| VI. PERSONAL                                                                                                    | 2,507,642       | 782,943   | 5,352,572       | 806,208   | 5,139,801       | 814,389   |
| A. Bank Employees                                                                                               | 151,133         | 262,460   | 126,972         | 237,838   | 153,011         | 232,504   |
| 1) For house building                                                                                           | 71,053          | 203,859   | 47,486          | 180,945   | 74,670          | 171,759   |
| 2) For transport i.e. purchase of car etc.                                                                      | 45,353          | 50,506    | 41,511          | 49,633    | 39,091          | 52,879    |
| 3) Other purposes                                                                                               | 34,727          | 8,095     | 37,975          | 7,260     | 39,250          | 7,867     |
| B. Consumer Financing                                                                                           | 2,352,005       | 519,873   | 5,220,869       | 567,777   | 4,981,976       | 581,291   |
| 1) For house building                                                                                           | 15,859          | 80,978    | 15,142          | 74,972    | 14,962          | 74,197    |
| 2) For transport i.e. purchase of car etc                                                                       | 132,820         | 99,002    | 129,065         | 112,374   | 155,571         | 117,871   |
| 3) Credit cards                                                                                                 | 1,468,284       | 106,969   | 1,547,704       | 121,742   | 1,517,900       | 137,678   |
| 4) Consumers durable                                                                                            | 35,009          | 6,560     | 8,805           | 7,614     | 42,834          | 7,184     |
| 5) Personal loans                                                                                               | 700,033         | 226,363   | 3,520,153       | 251,076   | 3,250,709       | 244,362   |
| C) Other                                                                                                        | 4,504           | 610       | 4,731           | 593       | 4,814           | 594       |
| VII. OTHER                                                                                                      | 9               | 690       | 11              | 1,143     | 12              | 1,294     |
| Total                                                                                                           | 3,524,338       | 8,572,579 | 6,902,209       | 8,969,957 | 6,748,813       | 8,958,990 |

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

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

| Borrower                                                              | Jun-24          |           | Mar-25 R        |           | Jun-25 P        |           |
|-----------------------------------------------------------------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
|                                                                       | No. of Accounts | Amount    | No. of Accounts | Amount    | No. of Accounts | Amount    |
| 1. FOREIGN CONSTITUENTS                                               | 2               | 3,528     | -               | -         | 4               | 27        |
| 1) Official                                                           | -               | -         | -               | -         | -               | -         |
| 2) Business                                                           | 2               | 3,528     | -               | -         | 3               | 24        |
| 3) Personal                                                           | -               | -         | -               | -         | 1               | 3         |
| 2. DOMESTIC CONSTITUENTS                                              | 524,206         | 3,493,504 | 566,263         | 4,146,450 | 596,137         | 4,159,188 |
| I. GOVERNMENT                                                         | 147             | 126,155   | 155             | 94,939    | 156             | 19,626    |
| A. Federal Government                                                 | 57              | 964       | 53              | 75,321    | 53              | 1,391     |
| B. Provincial Governments                                             | 90              | 125,190   | 102             | 19,618    | 103             | 18,235    |
| C. Local Bodies                                                       | -               | -         | -               | -         | -               | -         |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                   | 199             | 789,795   | 189             | 966,541   | 199             | 928,563   |
| Agriculture, hunting and forestry                                     | -               | -         | -               | -         | -               | -         |
| Services                                                              | 3               | 9         | 2               | 7         | 2               | 6         |
| Utilities                                                             | 118             | 136,172   | 116             | 121,898   | 118             | 120,768   |
| Transport, storage and communications                                 | 46              | 425,704   | 33              | 576,919   | 37              | 527,483   |
| Manufacturing                                                         | -               | -         | 15              | 84        | 15              | 5,067     |
| Mining and Quarrying                                                  | -               | -         | -               | -         | -               | -         |
| Construction                                                          | 3               | 1,643     | 4               | 1,618     | 4               | 1,419     |
| Commerce and Trade                                                    | 24              | 225,397   | 10              | 221,349   | 13              | 227,877   |
| Others                                                                | 5               | 871       | 9               | 44,666    | 10              | 45,943    |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 569             | 33,023    | 607             | 40,837    | 596             | 40,666    |
| Mutual Funds and AMCs                                                 | 70              | 140       | 94              | 1,121     | 89              | 1,105     |
| Insurance & Pension Funds                                             | 303             | 537       | 279             | 501       | 269             | 591       |
| MFIs and DFIs                                                         | 25              | 186       | 31              | 231       | 33              | 262       |
| Stock Exchange & Brokerage Houses                                     | 37              | 1,578     | 45              | 1,093     | 44              | 908       |
| Modarabas                                                             | 76              | 4,470     | 79              | 5,805     | 72              | 6,148     |
| Other NBFIs                                                           | 58              | 26,111    | 79              | 32,085    | 89              | 31,652    |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 60,308          | 2,186,668 | 62,842          | 2,665,692 | 66,749          | 2,762,292 |
| A. Agriculture, forestry and fishing                                  | 6,238           | 21,769    | 6,621           | 20,814    | 8,401           | 31,119    |
| 1. Crop and animal production, hunting and related service activities | 6,224           | 21,629    | 6,597           | 20,149    | 8,380           | 30,645    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 909             | 3,365     | 978             | 3,391     | 2,180           | 4,978     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 107             | 277       | 164             | 607       | 218             | 4,033     |
| Growing of other fruits, vegetables and crops                         | 172             | 777       | 284             | 1,108     | 530             | 1,839     |
| Raising of livestock and other related activities                     | 1,093           | 7,114     | 1,066           | 4,865     | 1,406           | 8,864     |
| Other agricultural support activities                                 | 3,942           | 10,094    | 4,104           | 10,176    | 4,045           | 10,929    |
| Hunting, trapping and related service activities                      | 1               | 2         | 1               | 2         | 1               | 2         |
| 02 - Forestry and logging                                             | 2               | 11        | 1               | 1         | 2               | 2         |
| 03 - Fishing and aquaculture                                          | 12              | 129       | 23              | 663       | 19              | 472       |
| B. Mining and quarrying                                               | 241             | 33,703    | 323             | 31,667    | 388             | 39,984    |
| 05 - Mining of coal and lignite                                       | 29              | 18,635    | 28              | 8,585     | 37              | 18,255    |
| 06 - Extraction of crude petroleum and natural gas                    | 143             | 9,177     | 131             | 7,323     | 150             | 10,230    |
| 07 - Mining of metal ores                                             | 13              | 868       | 13              | 884       | 13              | 875       |
| 08-Other mining and quarrying                                         | 54              | 5,000     | 149             | 14,857    | 186             | 10,607    |
| 09 - Mining support service activities                                | 2               | 23        | 2               | 17        | 2               | 16        |
| C. Manufacturing                                                      | 31,221          | 1,557,805 | 32,212          | 1,920,514 | 32,433          | 1,894,373 |
| 10 - Manufacture of food products                                     | 7,055           | 355,252   | 7,179           | 402,817   | 7,193           | 381,881   |
| 11 - Manufacture of beverages                                         | 785             | 30,960    | 763             | 17,834    | 805             | 19,430    |
| 12 - Manufacture of tobacco products                                  | 383             | 1,512     | 427             | 1,924     | 443             | 1,815     |
| 13 - Manufacture of textiles                                          | 8,457           | 466,810   | 8,725           | 613,924   | 8,582           | 603,298   |
| Preparation and spinning of textile fibres                            | 2,322           | 117,693   | 2,344           | 156,871   | 2,431           | 158,309   |
| Weaving of textiles                                                   | 2,145           | 84,960    | 2,308           | 97,113    | 2,077           | 92,756    |
| Finishing of textiles                                                 | 1,134           | 95,902    | 1,149           | 141,150   | 1,137           | 123,199   |
| Manufacture of knitted and crocheted fabrics                          | 346             | 18,138    | 381             | 24,450    | 463             | 23,907    |
| Manufacture of made-up textile articles, except apparel               | 1,127           | 83,477    | 1,181           | 113,825   | 1,091           | 111,732   |
| Manufacture of carpets and rugs                                       | 25              | 214       | 19              | 148       | 18              | 143       |
| Manufacture of other textiles n.e.c.                                  | 1,358           | 66,428    | 1,343           | 80,365    | 1,365           | 93,251    |
| 14 - Manufacture of wearing apparel                                   | 1,127           | 75,028    | 1,302           | 146,421   | 1,265           | 98,823    |
| 15 - Manufacture of leather and related products                      | 467             | 18,417    | 450             | 15,196    | 440             | 16,684    |

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

| Borrower                                                                                                                   | Jun-24             |         | Mar-25 R           |         | Jun-25 P           |         |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                            | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 140                | 2,373   | 196                | 2,500   | 175                | 2,364   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 31                 | 1,055   | 30                 | 954     | 30                 | 1,511   |
| Manufacture of footwear                                                                                                    | 296                | 14,989  | 224                | 11,742  | 235                | 12,809  |
| a. Leather wear                                                                                                            | 259                | 13,975  | 208                | 11,211  | 211                | 12,067  |
| b. Rubber and Plastic wear                                                                                                 | 37                 | 1,014   | 16                 | 531     | 24                 | 742     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 101                | 1,297   | 91                 | 2,180   | 94                 | 2,267   |
| 17 - Manufacture of paper and paper products                                                                               | 506                | 43,882  | 588                | 61,704  | 611                | 67,619  |
| 18 - Printing and reproduction of recorded media                                                                           | 398                | 14,744  | 448                | 13,588  | 462                | 13,314  |
| Printing and other service activities related to printing                                                                  | 395                | 13,462  | 445                | 12,438  | 455                | 12,260  |
| Reproduction of recorded media                                                                                             | 3                  | 1,282   | 3                  | 1,150   | 7                  | 1,054   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 154                | 27,113  | 150                | 33,354  | 171                | 49,034  |
| 20 - Manufacture of chemicals and chemical products                                                                        | 3,711              | 155,591 | 3,813              | 224,312 | 3,889              | 235,332 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 2,218              | 55,004  | 2,304              | 56,777  | 2,452              | 55,542  |
| 22 - Manufacture of rubber and plastics products                                                                           | 887                | 40,774  | 979                | 52,861  | 967                | 52,235  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 613                | 84,419  | 478                | 76,429  | 484                | 76,390  |
| 24 - Manufacture of basic metals                                                                                           | 1,294              | 70,533  | 1,281              | 68,227  | 1,282              | 70,763  |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                               | 169                | 9,047   | 141                | 6,892   | 123                | 3,779   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 169                | 9,096   | 154                | 10,705  | 200                | 18,792  |
| 27 - Manufacture of electrical equipment                                                                                   | 818                | 38,655  | 927                | 49,661  | 849                | 44,722  |
| 28 - Manufacture of machinery and equipment                                                                                | 284                | 13,272  | 290                | 19,875  | 312                | 22,687  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 803                | 30,909  | 820                | 24,453  | 792                | 35,609  |
| 30 - Manufacture of other transport equipment                                                                              | 124                | 2,646   | 144                | 1,854   | 201                | 2,046   |
| 31 - Manufacture of furniture                                                                                              | 37                 | 913     | 44                 | 763     | 63                 | 581     |
| 32. Other manufacturing                                                                                                    | 645                | 11,551  | 698                | 18,344  | 738                | 21,331  |
| Manufacture of jewellery and related articles                                                                              | 6                  | 35      | 14                 | 80      | 18                 | 103     |
| Manufacture of imitation jewellery and related articles                                                                    | 1                  | 5       | 2                  | 5       | 2                  | 5       |
| Manufacture of musical instruments                                                                                         | -                  | -       | -                  | -       | -                  | -       |
| Manufacture of sports goods                                                                                                | 82                 | 1,384   | 106                | 2,891   | 92                 | 3,427   |
| Manufacture of games and toys                                                                                              | -                  | -       | -                  | -       | -                  | -       |
| supplies                                                                                                                   | 122                | 1,772   | 92                 | 1,063   | 97                 | 928     |
| Manufacture of Handicrafts                                                                                                 | 42                 | 388     | 44                 | 392     | 42                 | 363     |
| Other manufacturing n.e.c.                                                                                                 | 392                | 7,967   | 440                | 13,914  | 487                | 16,506  |
| 33 - Repair and installation of machinery and equipment                                                                    | 16                 | 378     | 16                 | 417     | 15                 | 400     |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 1,290              | 165,656 | 1,885              | 153,309 | 1,868              | 157,120 |
| Electric power generation, transmission and distribution                                                                   | 1,238              | 164,490 | 1,852              | 152,599 | 1,830              | 156,327 |
| a) Hydal                                                                                                                   | 270                | 6,927   | 284                | 1,798   | 248                | 2,602   |
| b) Thermal                                                                                                                 | 41                 | 30,179  | 30                 | 30,744  | 32                 | 34,806  |
| c) Coal Based                                                                                                              | 38                 | 51,522  | 37                 | 54,077  | 41                 | 57,692  |
| d) Wind                                                                                                                    | 61                 | 24,560  | 59                 | 22,736  | 56                 | 18,358  |
| e) Solar                                                                                                                   | 28                 | 3,696   | 46                 | 3,028   | 58                 | 3,165   |
| f) Other                                                                                                                   | 800                | 47,605  | 1,396              | 40,216  | 1,395              | 39,706  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 35                 | 1,154   | 26                 | 705     | 31                 | 788     |
| Steam and air conditioning supply                                                                                          | 17                 | 12      | 7                  | 6       | 7                  | 5       |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 39                 | 13,643  | 69                 | 19,625  | 60                 | 24,774  |
| 36 - Water collection, treatment and supply                                                                                | 15                 | 9,192   | 30                 | 16,276  | 22                 | 20,280  |
| 37 - Sewerage                                                                                                              | -                  | -       | 3                  | 8       | 1                  | 100     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 22                 | 4,449   | 34                 | 3,340   | 33                 | 4,375   |
| services                                                                                                                   | 2                  | 3       | 2                  | 1       | 4                  | 19      |
| F. Construction                                                                                                            | 818                | 57,246  | 869                | 75,545  | 914                | 84,643  |
| 41 - Construction of buildings                                                                                             | 511                | 46,715  | 478                | 58,672  | 528                | 66,675  |
| 42 - Civil engineering                                                                                                     | 270                | 8,941   | 361                | 15,153  | 346                | 16,182  |
| 43 - Specialized construction activities                                                                                   | 37                 | 1,590   | 30                 | 1,720   | 40                 | 1,785   |

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

| Borrower                                                                                                        | Jun-24          |           | Mar-25 R        |           | Jun-25 P        |           |
|-----------------------------------------------------------------------------------------------------------------|-----------------|-----------|-----------------|-----------|-----------------|-----------|
|                                                                                                                 | No. of Accounts | Amount    | No. of Accounts | Amount    | No. of Accounts | Amount    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 10,961          | 127,129   | 12,860          | 155,836   | 13,846          | 185,649   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 613             | 2,304     | 555             | 2,216     | 572             | 2,898     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 6,445           | 68,715    | 7,976           | 74,878    | 8,227           | 89,315    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 3,903           | 56,110    | 4,329           | 78,742    | 5,047           | 93,436    |
| H. Transportation and storage                                                                                   | 2,574           | 32,473    | 2,576           | 33,817    | 2,831           | 42,391    |
| 49 - Land transport and transport via pipelines                                                                 | 1,353           | 11,053    | 1,251           | 11,219    | 1,420           | 16,527    |
| 50 - Water transport                                                                                            | 26              | 701       | 11              | 343       | 12              | 1,356     |
| 51 - Air transport                                                                                              | 58              | 491       | 61              | 640       | 59              | 589       |
| 52 - Warehousing and support activities for transportation                                                      | 952             | 17,906    | 1,124           | 18,874    | 1,214           | 19,398    |
| 53 - Courier activities other than national post activities                                                     | 185             | 2,323     | 129             | 2,741     | 126             | 4,521     |
| I. Accommodation and food service activities                                                                    | 441             | 9,870     | 581             | 12,353    | 706             | 12,487    |
| 55 - Accommodation                                                                                              | 89              | 3,181     | 97              | 4,194     | 113             | 3,843     |
| 56 - Food and beverage service activities                                                                       | 352             | 6,689     | 484             | 8,160     | 593             | 8,643     |
| J. Information and communication                                                                                | 1,015           | 111,997   | 1,211           | 177,809   | 1,335           | 214,677   |
| 58 - Publishing activities                                                                                      | 281             | 931       | 361             | 8,357     | 368             | 8,405     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -               | -         | -               | -         | -               | -         |
| 60 - Programming and broadcasting activities                                                                    | 7               | 591       | 8               | 455       | 10              | 417       |
| 61 - Telecommunications                                                                                         | 386             | 104,001   | 452             | 163,022   | 533             | 197,625   |
| 62 - Computer programming, consultancy and related activities                                                   | 258             | 3,343     | 297             | 3,815     | 331             | 5,299     |
| 63 - Information service activities                                                                             | 83              | 3,131     | 93              | 2,159     | 93              | 2,930     |
| K. Real estate activities                                                                                       | 302             | 13,048    | 277             | 11,956    | 271             | 12,412    |
| L. Professional, scientific and technical activities                                                            | 854             | 9,454     | 767             | 14,447    | 872             | 18,184    |
| 69 - Legal and accounting activities                                                                            | 84              | 995       | 74              | 1,618     | 87              | 2,023     |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 72              | 810       | 107             | 1,215     | 121             | 1,072     |
| 72 - Scientific research and development                                                                        | 143             | 538       | 181             | 639       | 144             | 570       |
| 73 - Advertising and market research                                                                            | 153             | 973       | 120             | 850       | 124             | 755       |
| 74 - Other professional, scientific and technical activities                                                    | 184             | 1,319     | 127             | 2,326     | 150             | 1,828     |
| 75 - Veterinary activities                                                                                      | 209             | 4,749     | 146             | 7,724     | 233             | 11,893    |
| M. Administrative and support service activities                                                                | 9               | 70        | 12              | 76        | 13              | 43        |
| 77 - Rental and leasing activities                                                                              | 1,098           | 8,206     | 1,026           | 14,754    | 1,063           | 15,361    |
| 78 - Employment activities                                                                                      | 197             | 896       | 139             | 1,535     | 159             | 1,533     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 15              | 93        | 5               | 36        | 6               | 929       |
| 80 - Security and investigation activities                                                                      | 182             | 1,531     | 263             | 7,740     | 304             | 7,351     |
| 81 - Services to buildings and landscape activities                                                             | 534             | 987       | 402             | 920       | 365             | 830       |
| 82 - Office administrative, office support and other business support activities                                | 3               | 14        | 8               | 37        | 19              | 139       |
| N. Education                                                                                                    | 167             | 4,685     | 209             | 4,487     | 210             | 4,579     |
| O. Human health and social work activities                                                                      | 703             | 8,908     | 475             | 7,806     | 487             | 8,473     |
| 86 - Human health activities                                                                                    | 310             | 6,388     | 304             | 4,754     | 326             | 4,924     |
| 87 - Residential care activities                                                                                | 309             | 6,375     | 303             | 4,746     | 324             | 4,917     |
| 88 - Social work activities with and without accommodation                                                      | 1               | 13        | 1               | 8         | 2               | 7         |
| P. Arts, entertainment and recreation                                                                           | -               | -         | -               | -         | -               | -         |
| Q. Other service activities                                                                                     | 14              | 1,072     | 13              | 1,185     | 15              | 1,194     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 2,189           | 8,302     | 773             | 9,501     | 933             | 14,526    |
| A. Government Trusts and Non-profit Organizations                                                               | 101             | 3,488     | 73              | 1,744     | 77              | 2,886     |
| B. Private Trusts and Non-profit Organizations                                                                  | 16              | 17        | 6               | 6         | 24              | 34        |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 80              | 3,450     | 67              | 1,737     | 53              | 2,852     |
| VI. PERSONAL                                                                                                    | 5               | 21        | -               | -         | -               | -         |
| A. Bank Employees                                                                                               | 462,787         | 352,630   | 502,329         | 376,306   | 528,317         | 404,794   |
| 1) For house building                                                                                           | 24,297          | 70,148    | 29,878          | 70,334    | 33,647          | 72,811    |
| 2) For transport i.e. purchase of car etc.                                                                      | 10,026          | 54,759    | 11,839          | 52,580    | 12,857          | 52,239    |
| 3) Other purposes                                                                                               | 9,995           | 14,406    | 12,720          | 16,869    | 14,685          | 19,462    |
| B. Consumer Financing                                                                                           | 4,276           | 983       | 5,319           | 885       | 6,105           | 1,110     |
| 1) For house building                                                                                           | 438,467         | 282,480   | 472,430         | 305,970   | 494,644         | 331,978   |
| 2) For transport i.e. purchase of car etc                                                                       | 18,980          | 122,602   | 18,776          | 124,461   | 19,264          | 132,761   |
| 3) Credit cards                                                                                                 | 124,642         | 131,498   | 124,850         | 144,986   | 129,129         | 158,682   |
| 4) Consumers durable                                                                                            | 256,311         | 15,303    | 284,322         | 18,850    | 297,347         | 20,910    |
| 5) Personal loans                                                                                               | 3,791           | 837       | 5,736           | 1,075     | 7,082           | 1,356     |
| C) Other                                                                                                        | 34,743          | 12,240    | 38,746          | 16,599    | 41,822          | 18,268    |
| VII. OTHER                                                                                                      | 23              | 2         | 21              | 2         | 26              | 5         |
|                                                                                                                 | 95              | 1,746     | 68              | 390       | 43              | 362       |
| Total                                                                                                           | 524,208         | 3,497,031 | 566,263         | 4,146,450 | 596,141         | 4,159,215 |

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 30th June, 2025

| Borrower                                                              | (Million Rupees) |           |                 |         |                        |        |                 |            |                 |            |
|-----------------------------------------------------------------------|------------------|-----------|-----------------|---------|------------------------|--------|-----------------|------------|-----------------|------------|
|                                                                       | 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     |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | -                | -         | -               | -       | -                      | -      | 4               | 27         | 4               | 27         |
| 1) Official                                                           | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| 2) Business                                                           | -                | -         | -               | -       | -                      | -      | 3               | 24         | 3               | 24         |
| 3) Personal                                                           | -                | -         | -               | -       | -                      | -      | 1               | 3          | 1               | 3          |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 5,780,070        | 2,067,981 | 1,214,735       | 163,014 | 4,734                  | 25,555 | 345,411         | 10,861,628 | 7,344,950       | 13,118,178 |
| <b>I. GOVERNMENT</b>                                                  | -                | -         | -               | -       | -                      | -      | 312             | 644,898    | 312             | 644,898    |
| A. Federal Government                                                 | -                | -         | -               | -       | -                      | -      | 137             | 407,537    | 137             | 407,537    |
| B. Provincial Governments                                             | -                | -         | -               | -       | -                      | -      | 175             | 237,361    | 175             | 237,361    |
| C. Local Bodies                                                       | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>             | -                | -         | -               | -       | -                      | -      | 692             | 2,389,077  | 692             | 2,389,077  |
| Agriculture, hunting and forestry                                     | -                | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Services                                                              | -                | -         | -               | -       | -                      | -      | 7               | 1,018      | 7               | 1,018      |
| Utilities                                                             | -                | -         | -               | -       | -                      | -      | 400             | 470,649    | 400             | 470,649    |
| Transport, storage and communications                                 | -                | -         | -               | -       | -                      | -      | 98              | 859,617    | 98              | 859,617    |
| Manufacturing                                                         | -                | -         | -               | -       | -                      | -      | 69              | 77,791     | 69              | 77,791     |
| Mining and Quarrying                                                  | -                | -         | -               | -       | -                      | -      | 1               | 64,899     | 1               | 64,899     |
| Construction                                                          | -                | -         | -               | -       | -                      | -      | 16              | 6,339      | 16              | 6,339      |
| Commerce and Trade                                                    | -                | -         | -               | -       | -                      | -      | 50              | 674,429    | 50              | 674,429    |
| Others                                                                | -                | -         | -               | -       | -                      | -      | 51              | 234,335    | 51              | 234,335    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>                    | -                | -         | -               | -       | -                      | -      | 1,372           | 718,701    | 1,372           | 718,701    |
| Mutual Funds and AMCs                                                 | -                | -         | -               | -       | -                      | -      | 95              | 8,390      | 95              | 8,390      |
| Insurance & Pension Funds                                             | -                | -         | -               | -       | -                      | -      | 413             | 5,085      | 413             | 5,085      |
| MFIs and DFIs                                                         | -                | -         | -               | -       | -                      | -      | 145             | 578,739    | 145             | 578,739    |
| Stock Exchange & Brokerage Houses                                     | -                | -         | -               | -       | -                      | -      | 356             | 32,402     | 356             | 32,402     |
| Madarabah                                                             | -                | -         | -               | -       | -                      | -      | 75              | 6,365      | 75              | 6,365      |
| Other NBFI                                                            | -                | -         | -               | -       | -                      | -      | 288             | 87,720     | 288             | 87,720     |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 1,263,968        | 984,954   | 65,601          | 42,337  | 2,092                  | 9,996  | 336,881         | 7,098,122  | 1,668,542       | 8,135,408  |
| A. Agriculture, forestry and fishing                                  | 929,835          | 313,078   | 39,919          | 15,840  | 984                    | 1,612  | 186,706         | 162,372    | 1,157,444       | 492,902    |
| 1. Crop and animal production, hunting and related service activities | 929,146          | 311,553   | 39,908          | 15,834  | 983                    | 1,597  | 186,675         | 161,439    | 1,156,712       | 490,423    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 676,018          | 150,199   | 25,022          | 6,594   | 178                    | 235    | 70,534          | 76,235     | 771,752         | 233,264    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 21,893           | 11,391    | 1,054           | 566     | 34                     | 110    | 1,674           | 4,103      | 24,655          | 16,169     |
| Growing of other fruits, vegetables and crops                         | 14,043           | 17,995    | 628             | 540     | 37                     | 95     | 13,330          | 9,301      | 28,038          | 27,930     |
| Raising of livestock and other related activities                     | 186,689          | 85,303    | 10,235          | 5,842   | 54                     | 140    | 29,643          | 43,699     | 226,621         | 134,983    |
| Other agricultural support activities                                 | 30,482           | 46,595    | 2,968           | 2,291   | 680                    | 1,018  | 71,493          | 28,096     | 105,623         | 78,000     |
| Hunting, trapping and related service activities                      | 21               | 71        | 1               | 2       | -                      | -      | 1               | 4          | 23              | 77         |
| 2. Forestry and logging                                               | 117              | 46        | -               | -       | -                      | -      | -               | -          | 117             | 46         |
| 3. Fishing and aquaculture                                            | 572              | 1,479     | 11              | 6       | 1                      | 15     | 31              | 932        | 615             | 2,432      |
| B. Mining and quarrying                                               | 470              | 1,237     | 9               | 65      | 1                      | 6      | 1,404           | 85,118     | 1,884           | 86,426     |
| 05 - Mining of coal and lignite                                       | 34               | 103       | -               | -       | -                      | -      | 179             | 49,136     | 213             | 49,239     |
| 06 - Extraction of crude petroleum and natural gas                    | 224              | 325       | 2               | 30      | -                      | -      | 977             | 24,074     | 1,203           | 24,429     |
| 07 - Mining of metal ores                                             | 57               | 137       | -               | -       | -                      | -      | 22              | 913        | 79              | 1,051      |
| 08-Other mining and quarrying                                         | 145              | 638       | 4               | 24      | 1                      | 6      | 226             | 10,995     | 376             | 11,663     |
| 09 - Mining support service activities                                | 10               | 34        | 3               | 10      | -                      | -      | -               | 13         | 44              | 44         |
| C. Manufacturing                                                      | 48,995           | 317,561   | 3,188           | 8,051   | 931                    | 4,096  | 87,681          | 4,853,753  | 140,795         | 5,183,462  |
| 10 - Manufacture of food products                                     | 32,324           | 92,836    | 2,390           | 3,887   | 15                     | 85     | 19,006          | 1,093,592  | 53,735          | 1,190,400  |
| 11 - Manufacture of beverages                                         | 101              | 1,493     | 2               | -       | -                      | -      | 1,092           | 43,433     | 1,195           | 44,926     |
| 12 - Manufacture of tobacco products                                  | 260              | 90        | 11              | 4       | -                      | -      | 465             | 3,810      | 736             | 3,905      |
| 13 - Manufacture of textiles                                          | 4,488            | 68,066    | 111             | 508     | 12                     | 910    | 25,605          | 1,712,989  | 30,216          | 1,782,473  |
| Preparation and spinning of textile fibres                            | 1,284            | 37,440    | 5               | 8       | 4                      | 43     | 8,325           | 536,472    | 9,618           | 573,962    |
| Weaving of textiles                                                   | 462              | 6,085     | 19              | 192     | -                      | -      | 6,069           | 367,155    | 6,550           | 373,411    |
| Finishing of textiles                                                 | 240              | 16,052    | 31              | 45      | 2                      | -      | 4,008           | 317,347    | 4,281           | 333,444    |
| Manufacture of knitted and crocheted fabrics                          | 111              | 2,967     | 10              | 30      | -                      | -      | 769             | 72,540     | 890             | 75,536     |
| Manufacture of made-up textile articles, except apparel               | 2,043            | 2,745     | 29              | 157     | 3                      | 845    | 3,161           | 220,888    | 5,236           | 224,636    |
| Manufacture of carpets and rugs                                       | 19               | 65        | -               | -       | -                      | -      | 69              | 848        | 88              | 913        |
| Manufacture of other textiles n.e.c.                                  | 329              | 2,713     | 17              | 76      | 3                      | 22     | 3,204           | 197,740    | 3,553           | 200,550    |
| 14 - Manufacture of wearing apparel                                   | 634              | 27,130    | 121             | 119     | 8                      | 1,795  | 3,273           | 223,959    | 4,036           | 253,003    |
| 15 - Manufacture of leather and related products                      | 244              | 1,504     | 20              | 347     | 11                     | 33     | 1,738           | 48,959     | 2,013           | 50,843     |

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 30th June, 2025

| Borrower                                                                                                                             | (Million Rupees) |        |                 |        |                        |        |                 |         |                 |         |
|--------------------------------------------------------------------------------------------------------------------------------------|------------------|--------|-----------------|--------|------------------------|--------|-----------------|---------|-----------------|---------|
|                                                                                                                                      | 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 fur                                                                          | 35               | 161    | 13              | 326    | -                      | -      | 435             | 8,152   | 483             | 8,639   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 41               | 137    | 3               | 9      | -                      | -      | 93              | 2,589   | 137             | 2,736   |
| Manufacture of footwear                                                                                                              | 168              | 1,206  | 4               | 11     | 11                     | 33     | 1,210           | 28,219  | 1,393           | 39,469  |
| a. Leather wear                                                                                                                      | 116              | 749    | 2               | 9      | 11                     | 33     | 837             | 20,833  | 966             | 31,624  |
| b. Rubber and Plastic wear                                                                                                           | 52               | 457    | 2               | 2      | -                      | -      | 373             | 7,385   | 427             | 7,844   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 104              | 424    | 4               | 1      | -                      | -      | 428             | 10,069  | 536             | 10,494  |
| 17 - Manufacture of paper and paper products                                                                                         | 239              | 4,104  | 10              | 42     | 2                      | 1      | 1,722           | 143,568 | 1,973           | 147,715 |
| 18 - Printing and reproduction of recorded media                                                                                     | 262              | 1,181  | 20              | 172    | -                      | -      | 852             | 20,079  | 1,134           | 21,432  |
| Printing and other service activities related to printing                                                                            | 261              | 1,180  | 20              | 172    | -                      | -      | 842             | 18,921  | 1,123           | 20,272  |
| Reproduction of recorded media                                                                                                       | 1                | 1      | -               | -      | -                      | -      | 10              | 1,158   | 11              | 1,159   |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 78               | 50,528 | -               | -      | -                      | -      | 1,735           | 115,089 | 1,813           | 165,617 |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 526              | 9,386  | 38              | 202    | 2                      | 71     | 8,148           | 424,961 | 8,714           | 434,620 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 218              | 4,827  | 21              | 37     | 2                      | 37     | 6,018           | 106,383 | 6,259           | 111,285 |
| 22 - Manufacture of rubber and plastics products                                                                                     | 432              | 2,641  | 28              | 2,358  | 6                      | 4      | 2,487           | 108,335 | 2,953           | 113,337 |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 390              | 4,374  | -               | -      | 24                     | 405    | 1,564           | 220,430 | 1,978           | 235,208 |
| 24 - Manufacture of basic metals                                                                                                     | 739              | 13,451 | 7               | 16     | 30                     | 724    | 4,533           | 210,938 | 5,309           | 225,128 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 198              | 3,489  | 2               | -      | -                      | -      | 635             | 21,810  | 835             | 25,299  |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 45               | 1,364  | -               | -      | -                      | -      | 443             | 30,976  | 488             | 32,340  |
| 27 - Manufacture of electrical equipment                                                                                             | 267              | 8,200  | 13              | 55     | 26                     | 7      | 2,169           | 120,853 | 2,475           | 129,116 |
| 28 - Manufacture of machinery and equipment                                                                                          | 163              | 7,468  | 3               | 17     | -                      | -      | 716             | 36,756  | 882             | 44,240  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 171              | 1,509  | 1               | 1      | -                      | -      | 1,896           | 74,880  | 2,068           | 76,390  |
| 30 - Manufacture of other transport equipment                                                                                        | 71               | 246    | -               | -      | -                      | -      | 547             | 11,164  | 618             | 11,410  |
| 31 - Manufacture of furniture                                                                                                        | 130              | 650    | 10              | 75     | -                      | -      | 561             | 6,193   | 591             | 6,919   |
| 32 - Other manufacturing                                                                                                             | 6,436            | 12,410 | 376             | 210    | 703                    | 26     | 2,193           | 51,868  | 10,198          | 64,515  |
| Manufacture of jewellery and related articles                                                                                        | 81               | 244    | -               | -      | -                      | -      | 56              | 179     | 137             | 423     |
| Manufacture of imitation jewellery and related articles                                                                              | 2                | 23     | 2               | 5      | 787                    | -      | -               | -       | 791             | 28      |
| Manufacture of musical instruments                                                                                                   | 1                | 1      | -               | -      | -                      | -      | 52              | 962     | 53              | 963     |
| Manufacture of sports goods                                                                                                          | 135              | 3,258  | 1               | 10     | -                      | -      | 285             | 7,018   | 421             | 10,286  |
| Manufacture of games and toys                                                                                                        | 2                | 6      | -               | -      | -                      | -      | 1               | 1       | 3               | 7       |
| Manufacture of medical and dental instruments and supplies                                                                           | 102              | 564    | 10              | 40     | -                      | -      | 271             | 3,605   | 383             | 4,208   |
| Manufacture of Handicrafts                                                                                                           | 13               | 17     | 7               | 3      | -                      | -      | 45              | 370     | 65              | 390     |
| Other manufacturing n.e.c.                                                                                                           | 6,500            | 8,296  | 356             | 153    | 6                      | 26     | 1,483           | 39,734  | 8,345           | 48,209  |
| 33 - Repair and installation of machinery and equipment                                                                              | 75               | 191    | -               | -      | -                      | -      | 55              | 2,658   | 130             | 2,849   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 53               | 67     | -               | -      | 6                      | 3      | 2,879           | 403,593 | 2,938           | 483,662 |
| Electric power generation, transmission and distribution                                                                             | 45               | 38     | -               | -      | 6                      | 3      | 2,730           | 474,803 | 2,781           | 474,843 |
| a) Hydal                                                                                                                             | 2                | -      | -               | -      | -                      | -      | 387             | 34,298  | 389             | 34,298  |
| b) Thermal                                                                                                                           | 1                | -      | -               | -      | -                      | -      | 186             | 116,985 | 187             | 116,985 |
| c) Coal Based                                                                                                                        | 1                | 0      | -               | -      | -                      | -      | 88              | 123,390 | 89              | 123,390 |
| d) Wind                                                                                                                              | 9                | -      | -               | -      | -                      | -      | 152             | 40,228  | 161             | 40,228  |
| e) Solar                                                                                                                             | 10               | 25     | -               | -      | -                      | -      | 197             | 14,288  | 207             | 14,293  |
| f) Other                                                                                                                             | 22               | 13     | -               | -      | 6                      | 3      | 1,720           | 145,613 | 1,748           | 145,649 |
| Manufacture of gas distribution of gaseous fuels through mains                                                                       | 7                | 27     | -               | -      | -                      | -      | 138             | 8,785   | 145             | 8,812   |
| Steam and air conditioning supply                                                                                                    | 1                | 2      | -               | -      | -                      | -      | 11              | 5       | 12              | 7       |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 73               | 4,632  | 4               | 1,023  | -                      | -      | 94              | 26,525  | 171             | 32,179  |
| 36 - Water collection, treatment and supply                                                                                          | 23               | 41     | -               | -      | -                      | -      | 30              | 20,321  | 53              | 20,362  |
| 37 - Sewerage                                                                                                                        | 9                | 4      | -               | -      | -                      | -      | 7               | 100     | 16              | 104     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 37               | 4,576  | 4               | 1,023  | -                      | -      | 56              | 6,096   | 97              | 11,694  |
| 39 - Remediation activities and other waste management services                                                                      | 4                | 12     | -               | -      | -                      | -      | 1               | 9       | 5               | 20      |
| F. Construction                                                                                                                      | 2,025            | 17,985 | 34              | 158    | 16                     | 1,211  | 2,337           | 190,171 | 4,412           | 209,525 |
| 41 - Construction of buildings                                                                                                       | 879              | 13,849 | 26              | 147    | 10                     | 1,173  | 1,388           | 128,859 | 2,303           | 144,027 |
| 42 - Civil engineering                                                                                                               | 966              | 3,186  | 5               | 10     | 4                      | 18     | 839             | 58,685  | 1,814           | 61,899  |
| 43 - Specialized construction activities                                                                                             | 180              | 950    | 3               | 1      | 2                      | 20     | 110             | 2,628   | 295             | 3,599   |

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 30th June, 2025

| Borrower                                                                                                        | (Million Rupees)   |           |                    |         |                        |        |                    |            |                    |            |
|-----------------------------------------------------------------------------------------------------------------|--------------------|-----------|--------------------|---------|------------------------|--------|--------------------|------------|--------------------|------------|
|                                                                                                                 | Males              |           | Females            |         | Both Males and Females |        | Others             |            | Total              |            |
|                                                                                                                 | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount  | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 188,066            | 210,406   | 12,687             | 7,808   | 86                     | 860    | 32,329             | 428,050    | 233,168            | 647,123    |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 3,947              | 6,665     | 31                 | 155     | 1                      | 5      | 1,547              | 17,330     | 5,526              | 24,175     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 62,784             | 129,689   | 3,709              | 4,019   | 59                     | 726    | 8,740              | 206,815    | 75,292             | 340,250    |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 121,335            | 75,051    | 8,947              | 3,634   | 26                     | 128    | 22,042             | 203,884    | 152,350            | 282,698    |
| H. Transportation and storage                                                                                   | 18,980             | 43,464    | 1,178              | 2,680   | 3                      | 7      | 4,035              | 77,244     | 24,196             | 123,395    |
| 49 - Land transport and transport via pipelines                                                                 | 5,886              | 23,209    | 332                | 1,624   | 1                      | 0      | 1,879              | 22,366     | 8,098              | 47,199     |
| 50 - Water transport                                                                                            | 14                 | 80        | 2                  | 1       | -                      | -      | 84                 | 1,571      | 100                | 1,652      |
| 51 - Air transport                                                                                              | 19                 | 96        | -                  | -       | -                      | -      | 103                | 1,680      | 122                | 1,776      |
| 52 - Warehousing and support activities for transportation                                                      | 12,926             | 19,725    | 844                | 1,056   | 2                      | 7      | 1,827              | 41,045     | 15,599             | 61,833     |
| 53 - Courier activities other than national post activities                                                     | 135                | 355       | -                  | -       | -                      | -      | 142                | 10,381     | 277                | 10,936     |
| I. Accommodation and food service activities                                                                    | 1,089              | 5,205     | 80                 | 381     | 9                      | 181    | 1,629              | 36,381     | 2,207              | 42,149     |
| 55 - Accommodation                                                                                              | 159                | 783       | 7                  | 115     | -                      | -      | 279                | 24,972     | 445                | 25,870     |
| 56 - Food and beverage service activities                                                                       | 930                | 4,422     | 73                 | 266     | 9                      | 181    | 750                | 11,409     | 1,762              | 16,278     |
| J. Information and communication                                                                                | 595                | 4,136     | 32                 | 70      | 3                      | 8      | 2,614              | 521,485    | 3,244              | 525,699    |
| 58 - Publishing activities                                                                                      | 107                | 402       | 5                  | 3       | 1                      | 4      | 664                | 9,659      | 777                | 10,068     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 35                 | 22        | 3                  | 1       | -                      | -      | 52                 | 1,585      | 90                 | 1,608      |
| 60 - Programming and broadcasting activities                                                                    | 6                  | 10        | -                  | -       | 1                      | -      | 35                 | 1,231      | 42                 | 1,241      |
| 61 - Telecommunications                                                                                         | 131                | 2,584     | 5                  | 32      | -                      | -      | 1,045              | 489,714    | 1,181              | 492,330    |
| 62 - Computer programming, consultancy and related activities                                                   | 235                | 782       | 11                 | 12      | 1                      | 4      | 668                | 15,049     | 915                | 15,848     |
| 63 - Information service activities                                                                             | 81                 | 336       | 8                  | 22      | -                      | -      | 150                | 4,247      | 239                | 4,605      |
| K. Real estate activities                                                                                       | 379                | 3,900     | 12                 | 93      | 7                      | 1,494  | 544                | 36,962     | 942                | 42,529     |
| L. Professional, scientific and technical activities                                                            | 503                | 2,258     | 36                 | 167     | 3                      | 7      | 7,743              | 66,098     | 8,285              | 69,130     |
| 69 - Legal and accounting activities                                                                            | 46                 | 169       | 3                  | 14      | -                      | -      | 150                | 2,201      | 199                | 2,384      |
| 70 - Activities of head offices; management consultancy activities                                              | 27                 | 39        | 1                  | 4       | -                      | -      | 113                | 1,475      | 141                | 1,518      |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 97                 | 287       | 12                 | 84      | -                      | -      | 351                | 7,974      | 460                | 8,344      |
| 72 - Scientific research and development                                                                        | 15                 | 109       | 1                  | 1       | -                      | -      | 148                | 3,319      | 164                | 3,429      |
| 73 - Advertising and market research                                                                            | 155                | 381       | 6                  | 17      | -                      | -      | 779                | 3,658      | 940                | 4,056      |
| 74 - Other professional, scientific and technical activities                                                    | 119                | 1,103     | 8                  | 28      | 3                      | 7      | 6,179              | 47,997     | 6,399              | 49,135     |
| 75 - Veterinary activities                                                                                      | 44                 | 170       | 5                  | 21      | -                      | -      | 23                 | 74         | 72                 | 265        |
| M. Administrative and support service activities                                                                | 3,653              | 7,267     | 147                | 150     | 20                     | 175    | 3,548              | 49,477     | 7,368              | 57,069     |
| 77 - Rental and leasing activities                                                                              | 214                | 592       | 10                 | 33      | 1                      | -      | 548                | 3,259      | 773                | 3,884      |
| 78 - Employment activities                                                                                      | 9                  | 34        | -                  | -       | -                      | -      | 39                 | 1,181      | 48                 | 1,215      |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 279                | 1,352     | 7                  | 47      | -                      | -      | 715                | 14,320     | 1,001              | 15,720     |
| 80 - Security and investigation activities                                                                      | 9                  | 424       | 4                  | -       | -                      | -      | 574                | 2,592      | 587                | 3,016      |
| 81 - Services to buildings and landscape activities                                                             | 57                 | 236       | 1                  | 2       | -                      | -      | 34                 | 433        | 92                 | 671        |
| 82 - Office administrative, office support and other business support activities                                | 3,085              | 4,629     | 125                | 67      | 19                     | 175    | 1,638              | 27,692     | 4,867              | 32,563     |
| N. Education                                                                                                    | 441                | 2,103     | 180                | 511     | 1                      | 10     | 1,012              | 27,406     | 1,634              | 30,030     |
| O. Human health and social work activities                                                                      | 464                | 2,318     | 88                 | 189     | 4                      | 23     | 692                | 13,274     | 1,248              | 15,803     |
| 86 - Human health activities                                                                                    | 458                | 2,316     | 86                 | 187     | 4                      | 23     | 676                | 13,214     | 1,224              | 15,741     |
| 87 - Residential care activities                                                                                | -                  | -         | -                  | -       | -                      | -      | 3                  | 9          | 3                  | 9          |
| 88 - Social work activities with and without accommodation                                                      | 6                  | 2         | 2                  | 2       | -                      | -      | 13                 | 50         | 21                 | 53         |
| P. Arts, entertainment and recreation                                                                           | 42                 | 158       | 4                  | 3       | -                      | -      | 62                 | 2,170      | 108                | 2,332      |
| Q. Other service activities                                                                                     | 68,305             | 49,098    | 8,003              | 5,148   | 18                     | 302    | 2,172              | 37,444     | 78,498             | 91,992     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -         | -                  | -       | -                      | -      | 5,859              | 9,254      | 5,859              | 9,254      |
| A. Government Trusts and Non-profit Organizations                                                               | -                  | -         | -                  | -       | -                      | -      | 28                 | 654        | 28                 | 654        |
| B. Private Trusts and Non-profit Organizations                                                                  | -                  | -         | -                  | -       | -                      | -      | 155                | 7,553      | 155                | 7,553      |
| C. Non-government Organizations (NGOs)/Community Based Organizations (CBOs)                                     | -                  | -         | -                  | -       | -                      | -      | 5,676              | 1,047      | 5,676              | 1,047      |
| VI. PERSONAL                                                                                                    | 4,516,065          | 1,082,683 | 1,149,130          | 120,675 | 2,642                  | 15,558 | 281                | 266        | 5,668,118          | 1,219,183  |
| A. Bank Employees                                                                                               | 157,215            | 209,060   | 29,441             | 36,254  | 2                      | 0      | -                  | -          | 186,658            | 305,315    |
| 1) For house building                                                                                           | 73,053             | 205,232   | 14,473             | 18,765  | 1                      | 0      | -                  | -          | 87,527             | 223,998    |
| 2) For transport i.e. purchase of car etc.                                                                      | 43,896             | 55,676    | 9,880              | 16,664  | -                      | -      | -                  | -          | 53,776             | 72,140     |
| 3) Other purposes                                                                                               | 40,266             | 8,152     | 5,088              | 825     | 1                      | -      | -                  | -          | 45,355             | 8,977      |
| B. Consumer Financing                                                                                           | 4,354,180          | 813,043   | 1,119,524          | 84,402  | 2,635                  | 15,558 | 281                | 266        | 5,476,620          | 913,269    |
| 1) For house building                                                                                           | 28,047             | 172,304   | 3,760              | 19,627  | 2,419                  | 15,027 | -                  | -          | 34,226             | 206,958    |
| 2) For transport i.e. purchase of car etc                                                                       | 261,872            | 254,806   | 22,635             | 21,243  | 193                    | 505    | -                  | -          | 284,700            | 276,553    |
| 3) Credit cards                                                                                                 | 1,637,012          | 144,421   | 177,954            | 13,901  | -                      | -      | 281                | 266        | 1,815,247          | 158,588    |
| 4) Consumers durable                                                                                            | 33,426             | 6,673     | 16,478             | 1,854   | 12                     | 13     | -                  | -          | 49,916             | 8,540      |
| 5) Personal loans                                                                                               | 2,393,823          | 234,839   | 898,697            | 27,778  | 11                     | 13     | -                  | -          | 3,292,531          | 262,630    |
| C. Other                                                                                                        | 4,670              | 580       | 195                | 19      | 5                      | 1      | -                  | -          | 4,840              | 599        |
| VII. OTHER                                                                                                      | 37                 | 344       | 4                  | 2       | -                      | -      | 14                 | 1,309      | 55                 | 1,656      |
| Total                                                                                                           | 5,780,070          | 2,067,981 | 1,214,735          | 163,014 | 4,734                  | 25,555 | 345,415            | 10,861,655 | 7,344,954          | 13,118,285 |

Note(s)

1. Effective March 2025, Easypank Bank Lt. has been included in scheduled banks (and, former, Telenor 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 six of this publication

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





### 3.3.1 Advances Classified by Rate of Interest/Return and Securities

### Public Sector Banks

(Million Rupees)

| Rate of Interest/Return | Jun-24    |              | Mar-25 R                   |                       |             | Jun-25 P                         |             |                       |           |                    |           | Total |
|-------------------------|-----------|--------------|----------------------------|-----------------------|-------------|----------------------------------|-------------|-----------------------|-----------|--------------------|-----------|-------|
|                         | Total     | Total        | Securities, Shares & Other |                       |             | Fixed Assets Including Machinery | Real Estate | Financial Obligations | Others    | Unsecured Advances |           |       |
|                         |           |              | Precious Metals            | Financial Instruments | Merchandise |                                  |             |                       |           |                    |           |       |
| 00.00                   | 255,925   |              | 20,432                     | 1,854                 | 135,378     | 41,293                           | 90,180      | 744                   | 68,817    | 63,785             | 422,484   |       |
| 01.00*                  | 2,071     | 412,014      | -                          | -                     | 130         | -                                | 188         | 548                   | 1,531     | -                  | 2,397     |       |
| 02.00*                  | 9,003     | 6,201        | -                          | 720                   | 267         | 5,378                            | 490         | 229                   | 36        | -                  | 7,121     |       |
| 03.00*                  | 21,349    | 7,415        | -                          | -                     | 851         | 10,085                           | 14,701      | 380                   | 14,429    | -                  | 40,446    |       |
| 04.00*                  | 13,293    | 20,095       | -                          | -                     | 1,669       | 5,405                            | 2,070       | 6                     | 1,415     | -                  | 10,564    |       |
| 05.00*                  | 151,457   | 10,184       | -                          | -                     | 13,147      | 19,811                           | 26,068      | 226                   | 4,663     | 1,982              | 65,897    |       |
| 06.00*                  | 11,985    | 66,511       | -                          | 81                    | 2,969       | 1,580                            | 928         | 14                    | 760       | 7                  | 6,339     |       |
| 07.00*                  | 28,805    | 7,142        | -                          | -                     | 2,233       | 17,802                           | 10,060      | 1,373                 | 1,693     | 12                 | 33,172    |       |
| 08.00*                  | 10,470    | 32,839       | -                          | -                     | 22,347      | 3,546                            | 1,525       | 1,291                 | 4,831     | -                  | 33,540    |       |
| 08.25                   | 95        | 5,402        | -                          | -                     | 160         | 16                               | -           | 30                    | -         | -                  | 206       |       |
| 08.50                   | 277       | 6,295        | -                          | -                     | -           | 243                              | -           | 51                    | -         | -                  | 293       |       |
| 08.75                   | 17        | 394          | -                          | -                     | 904         | -                                | -           | 18                    | 41        | -                  | 964       |       |
| 09.00                   | 17,152    | 385          | -                          | -                     | 4,125       | 6,943                            | 1,581       | 433                   | 12,566    | -                  | 25,649    |       |
| 09.25                   | 5         | 40,559       | -                          | -                     | 13          | -                                | 2           | -                     | -         | -                  | 15        |       |
| 09.50                   | 1         | 871          | -                          | -                     | -           | -                                | 1           | 50                    | -         | -                  | 51        |       |
| 09.75                   | 8         | 226          | -                          | -                     | -           | -                                | 2           | -                     | -         | -                  | 2         |       |
| 10.00                   | 558       | 3            | -                          | -                     | 301         | 401                              | 615         | 22                    | -         | -                  | 1,338     |       |
| 10.25                   | -         | 6,793        | -                          | -                     | -           | -                                | -           | -                     | -         | -                  | -         |       |
| 10.50                   | 10        | -            | -                          | -                     | -           | 1                                | 1           | 105                   | 500       | -                  | 607       |       |
| 10.75                   | 39,562    | 8            | -                          | -                     | 358         | -                                | 13          | -                     | 6,015     | -                  | 6,386     |       |
| 11.00                   | 320       | 7,630        | -                          | -                     | 96          | 149                              | 120         | 17                    | 30        | -                  | 413       |       |
| 11.25                   | 11        | 324          | -                          | 10,000                | 2,384       | 3,318                            | -           | -                     | 3,022     | -                  | 18,724    |       |
| 11.50                   | 127,216   | -            | -                          | 13,500                | 6,283       | 15,524                           | 2,398       | 10                    | 123,305   | -                  | 161,018   |       |
| 11.75                   | 0         | 119,668      | -                          | -                     | 4,621       | 21,099                           | 231         | 29                    | 34,007    | -                  | 59,987    |       |
| 12.00                   | 74,711    | 2,801        | -                          | 1,650                 | 6,631       | 1,218                            | 3,901       | -                     | 64,944    | -                  | 78,343    |       |
| 12.25                   | 11        | 71,554       | -                          | 28,627                | 33,182      | 22,600                           | 1,106       | 613                   | 43,257    | -                  | 129,385   |       |
| 12.50                   | 11        | 155,255      | -                          | 4,358                 | 7,346       | 6,633                            | 13,512      | 1,170                 | 14,181    | 125                | 47,326    |       |
| 12.75                   | 935       | 56,460       | -                          | 892                   | 8,889       | 6,492                            | 3,416       | 129                   | 10,360    | -                  | 30,177    |       |
| 13.00                   | 14,622    | 80,294       | -                          | 2,210                 | 11,345      | 10,817                           | 3,886       | 205                   | 9,939     | -                  | 38,402    |       |
| 13.25                   | 65,043    | 33,340       | -                          | 55                    | 12,270      | 71,288                           | 4,483       | 547                   | 4,490     | 5                  | 93,138    |       |
| 13.50                   | 73        | 93,088       | -                          | -                     | 5,995       | 3,288                            | 1,512       | 1,899                 | 6,526     | -                  | 19,219    |       |
| 13.75                   | 45,755    | 23,026       | -                          | -                     | 5,389       | 4,953                            | 2,193       | 282                   | 6,438     | -                  | 19,255    |       |
| 14.00                   | 7,089     | 26,541       | -                          | 5                     | 3,265       | 6,315                            | 1,883       | 88                    | 2,008     | 20                 | 13,584    |       |
| 14.25                   | 24        | 16,603       | -                          | 30                    | 5,365       | 2,477                            | 8,618       | 2                     | 718       | -                  | 17,209    |       |
| 14.50                   | 48        | 18,657       | -                          | -                     | 857         | 1,390                            | 1,422       | 0                     | 3,402     | -                  | 7,071     |       |
| 14.75                   | 7,151     | 19,191       | -                          | -                     | 4,311       | 4,376                            | 11,050      | 5                     | 6,213     | 2                  | 25,956    |       |
| 15.00                   | 10,851    | 25,853       | -                          | -                     | 730         | 1,812                            | 9,989       | 44                    | 785       | -                  | 13,360    |       |
| 15.25                   | 20,558    | 8,619        | -                          | 4                     | 1,617       | 1,130                            | 11,078      | 95                    | 21,435    | -                  | 35,359    |       |
| 15.50                   | 5,898     | 35,341       | -                          | -                     | 248         | 1,487                            | 594         | 3                     | 464       | -                  | 2,795     |       |
| 15.75                   | 6,400     | 2,814        | -                          | 4                     | 2,679       | 2,075                            | 11,878      | 32                    | 80        | -                  | 16,748    |       |
| 16.00                   | 27,770    | 24,681       | -                          | 123                   | 643         | 4,380                            | 4,557       | -                     | 7,838     | -                  | 17,541    |       |
| 16.25                   | 3,109     | 29,520       | -                          | -                     | 2,271       | 7,063                            | 3,895       | 89                    | 1,015     | 23                 | 14,356    |       |
| 16.50                   | 39,609    | 11,037       | -                          | -                     | 1,990       | 4,941                            | 6,303       | 11                    | 7,864     | -                  | 21,110    |       |
| 16.75                   | 3,567     | 30,626       | -                          | -                     | 83          | 31                               | 1,448       | 12                    | 1,081     | -                  | 2,654     |       |
| 17.00                   | 6,423     | 3,940        | 81,070                     | 26                    | 15,552      | 9,693                            | 107,883     | 100                   | 307,812   | -                  | 522,137   |       |
| 17.25                   | 40,034    | 505,771      | -                          | 820                   | 10,503      | 3,921                            | 7,342       | 995                   | 106       | 0                  | 23,687    |       |
| 17.50                   | 242,686   | 21,927       | -                          | 0                     | 64,281      | 29,252                           | 6,418       | 120                   | 30,163    | 7                  | 130,242   |       |
| 17.75                   | 22,825    | 128,575      | -                          | -                     | 3,271       | 18                               | 1,284       | -                     | 936       | 1                  | 5,510     |       |
| 18.00                   | 77,380    | 7,347        | -                          | -                     | 28,272      | 4,381                            | 8,726       | -                     | 27,796    | 1                  | 69,176    |       |
| 18.25                   | 11,528    | 71,175       | -                          | 1                     | 916         | 4,709                            | 1,066       | 2                     | 5,249     | 9                  | 11,952    |       |
| 18.50                   | 17,296    | 17,523       | -                          | -                     | 8,530       | 3,528                            | 529         | 0                     | 20        | 22                 | 12,629    |       |
| 18.75                   | 1,186     | 14,285       | -                          | -                     | -           | 62                               | 229         | -                     | -         | 5                  | 296       |       |
| 19.00                   | 78,540    | 286          | 1                          | -                     | 581         | 451                              | 5,986       | 7                     | 141       | 45                 | 7,211     |       |
| 19.25                   | 14,920    | 7,116        | -                          | -                     | -           | 749                              | 25,952      | -                     | 2         | 13                 | 26,716    |       |
| 19.50                   | 139       | 1,526        | -                          | -                     | -           | 911                              | 274         | -                     | 36        | 92                 | 1,313     |       |
| 19.75                   | 29        | 2,849        | -                          | -                     | 14          | 571                              | 24,807      | 0                     | 0         | 3                  | 25,396    |       |
| 20.00                   | 24,748    | 27,892       | -                          | -                     | 82          | 164                              | 19,760      | 184                   | 56        | 0                  | 20,246    |       |
| 20.25                   | 9,168     | 2,975        | -                          | -                     | 655         | 443                              | 23,753      | -                     | -         | 6                  | 24,856    |       |
| 20.50                   | 32,532    | 14,576       | -                          | -                     | 3           | 632                              | 6           | -                     | 0         | 2                  | 643       |       |
| 20.75                   | 58,012    | 1,240        | -                          | -                     | 1           | 7                                | 702         | -                     | -         | -                  | 711       |       |
| 21.00                   | 25,698    | 23,598       | -                          | -                     | 8,650       | 987                              | 546         | 0                     | 1,573     | 429                | 12,187    |       |
| 21.25                   | 19,062    | 13,869       | -                          | -                     | -           | 440                              | 22          | -                     | 597       | -                  | 1,060     |       |
| 21.50                   | 4,817     | 995          | -                          | -                     | -           | 77                               | 133         | -                     | 96        | 6                  | 311       |       |
| 21.75                   | 13,021    | 14,357       | -                          | -                     | -           | 282                              | 1           | -                     | 142       | 5                  | 430       |       |
| 22.00                   | 70,926    | 458          | -                          | -                     | 5,057       | 89                               | 5,125       | -                     | 348       | 5,231              | 15,850    |       |
| 22.25                   | 30,765    | 14,154       | -                          | -                     | 5           | 976                              | 34          | -                     | 255       | 36                 | 1,307     |       |
| 22.50                   | 84,622    | 1,338        | -                          | -                     | -           | 520                              | 22          | -                     | 5,927     | 590                | 7,060     |       |
| 22.75                   | 42,707    | 7,523        | -                          | -                     | 1           | -                                | 5           | 14                    | -         | -                  | 20        |       |
| 23.00                   | 34,566    | 107          | -                          | -                     | -           | 186                              | 34          | -                     | 36        | 16                 | 271       |       |
| 23.25                   | 21,557    | 607          | -                          | -                     | 1           | 1,070                            | 57          | -                     | 6         | -                  | 1,134     |       |
| 23.50                   | 134,115   | 11,026       | 331                        | -                     | 20,385      | 689                              | 440         | 9                     | 129,318   | -                  | 151,172   |       |
| 23.75                   | 13,619    | 132,343      | -                          | -                     | 11          | 114                              | 1           | -                     | -         | -                  | 126       |       |
| 24.00                   | 26,337    | 922          | -                          | -                     | 7           | 17                               | 26          | -                     | 132       | 0                  | 182       |       |
| 24.25                   | 6,678     | 373          | -                          | -                     | -           | 464                              | 1           | -                     | 1         | 3                  | 469       |       |
| 24.50                   | 22,573    | 1,007        | -                          | -                     | -           | 535                              | 18          | 1                     | 18        | 3                  | 574       |       |
| 24.75                   | 15,435    | 978          | -                          | -                     | -           | -                                | 4           | -                     | -         | 3                  | 7         |       |
| 25.00 & above           | 205,805   | 91           | -                          | -                     | 12          | 1,140                            | 117         | 29                    | 1,963     | 18,149             | 21,410    |       |
| Total                   | 2,432,577 | 25,380       | 101,834                    | 64,958                | 480,133     | 384,439                          | 499,210     | 12,247                | 1,003,433 | 90,637             | 2,636,891 |       |
| Weighted Average        | 15.77     | 2,594,388.24 | 13.61                      | 11.58                 | 10.65       | 11.21                            | 12.62       | 10.14                 | 14.59     | 8.94               | 12.68     |       |

\*01.00 stands for 00.25 to 01.24

• • • • •

\*08.00 stands for 07.25 to 08.24



### 3.3.3 Advances Classified by Rate of Interest/Return and Securities

### Foreign Banks

(Million Rupees)

[illegible]

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24



### 3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

#### Public Sector Banks

(Million Rupees)

| (Million Rupees)        |                       |           |               |            |                                         |        |                           |                                          |          |        |           |           |
|-------------------------|-----------------------|-----------|---------------|------------|-----------------------------------------|--------|---------------------------|------------------------------------------|----------|--------|-----------|-----------|
| Rate of Interest/Return | Jun-24                | Mar-25 R  | Jun-25 P      |            |                                         |        |                           |                                          |          |        |           |           |
|                         | Domestic Constituents |           |               |            |                                         |        |                           |                                          |          |        |           |           |
|                         | Total                 | Total     | Non-Residents | Government | Non-financial Public Sector Enterprises | NBFIs  | Private Sector (Business) | Trust Funds and Non-profit Organizations | Personal | Others | Sub Total | Total     |
| 00.00                   | 255,925               | 412,014   | -             | 1,007      | 38,830                                  | 2,357  | 373,336                   | -                                        | 6,954    | -      | 422,484   | 422,484   |
| 01.00*                  | 2,071                 | 6,201     | -             | 1,281      | -                                       | 250    | 866                       | -                                        | -        | -      | 2,397     | 2,397     |
| 02.00*                  | 9,003                 | 7,415     | -             | -          | -                                       | 720    | 5,926                     | -                                        | 475      | -      | 7,121     | 7,121     |
| 03.00*                  | 21,349                | 20,095    | -             | -          | -                                       | -      | 35,725                    | -                                        | 4,721    | -      | 40,446    | 40,446    |
| 04.00*                  | 13,293                | 10,184    | -             | -          | -                                       | -      | 9,658                     | -                                        | 907      | -      | 10,564    | 10,564    |
| 05.00*                  | 151,457               | 66,511    | -             | -          | -                                       | -      | 33,857                    | -                                        | 32,040   | -      | 65,897    | 65,897    |
| 06.00*                  | 11,985                | 7,142     | -             | -          | -                                       | -      | 5,869                     | -                                        | 470      | -      | 6,339     | 6,339     |
| 07.00*                  | 28,805                | 32,839    | -             | -          | -                                       | -      | 30,645                    | -                                        | 2,527    | -      | 33,172    | 33,172    |
| 08.00*                  | 10,470                | 5,402     | -             | -          | -                                       | 938    | 32,396                    | -                                        | 206      | -      | 33,540    | 33,540    |
| 08.25                   | 95                    | 6,295     | -             | -          | -                                       | -      | 206                       | -                                        | -        | -      | 206       | 206       |
| 08.50                   | 277                   | 394       | -             | -          | -                                       | -      | 293                       | -                                        | -        | -      | 293       | 293       |
| 08.75                   | 17                    | 385       | -             | -          | -                                       | -      | 964                       | -                                        | -        | -      | 964       | 964       |
| 09.00                   | 17,152                | 40,559    | -             | 45         | -                                       | -      | 25,603                    | -                                        | -        | -      | 25,649    | 25,649    |
| 09.25                   | 5                     | 871       | -             | -          | -                                       | -      | 15                        | -                                        | -        | -      | 15        | 15        |
| 09.50                   | 1                     | 226       | -             | -          | -                                       | -      | 50                        | -                                        | 1        | -      | 51        | 51        |
| 09.75                   | 8                     | 3         | -             | -          | -                                       | -      | 2                         | -                                        | -        | -      | 2         | 2         |
| 10.00                   | 558                   | 6,793     | -             | -          | -                                       | -      | 1,337                     | -                                        | 1        | -      | 1,338     | 1,338     |
| 10.25                   | -                     | -         | -             | -          | -                                       | -      | -                         | -                                        | -        | -      | -         | -         |
| 10.50                   | 10                    | 8         | -             | -          | -                                       | -      | 606                       | -                                        | 1        | -      | 607       | 607       |
| 10.75                   | 39,562                | 7,630     | -             | -          | 6,009                                   | -      | 377                       | -                                        | -        | -      | 6,386     | 6,386     |
| 11.00                   | 320                   | 324       | -             | -          | -                                       | -      | 412                       | -                                        | 1        | -      | 413       | 413       |
| 11.25                   | 11                    | -         | -             | 341        | 10,799                                  | -      | 7,585                     | -                                        | -        | -      | 18,724    | 18,724    |
| 11.50                   | 127,216               | 119,668   | -             | -          | 146,264                                 | -      | 14,752                    | -                                        | 2        | -      | 161,018   | 161,018   |
| 11.75                   | 0                     | 2,801     | -             | -          | 46,730                                  | 292    | 12,966                    | -                                        | -        | -      | 59,987    | 59,987    |
| 12.00                   | 74,711                | 71,554    | -             | -          | 60,089                                  | -      | 18,254                    | -                                        | 0        | -      | 78,343    | 78,343    |
| 12.25                   | 11                    | 155,255   | -             | 39,543     | 50,000                                  | 2,058  | 37,784                    | -                                        | 1        | -      | 129,385   | 129,385   |
| 12.50                   | 11                    | 56,460    | -             | 1,672      | 499                                     | 15,538 | 29,255                    | 278                                      | 85       | -      | 47,326    | 47,326    |
| 12.75                   | 935                   | 80,294    | -             | 17         | 1,266                                   | 553    | 28,320                    | -                                        | 22       | -      | 30,177    | 30,177    |
| 13.00                   | 14,622                | 33,340    | -             | -          | 3,878                                   | 446    | 33,704                    | 179                                      | 196      | -      | 38,402    | 38,402    |
| 13.25                   | 65,043                | 93,088    | -             | 81         | 64,899                                  | 3,174  | 24,682                    | 120                                      | 183      | -      | 93,138    | 93,138    |
| 13.50                   | 73                    | 23,026    | -             | 272        | 5,010                                   | 375    | 13,254                    | 10                                       | 299      | -      | 19,219    | 19,219    |
| 13.75                   | 45,755                | 26,541    | -             | -          | 502                                     | -      | 18,740                    | -                                        | 13       | -      | 19,255    | 19,255    |
| 14.00                   | 7,089                 | 16,603    | -             | 212        | -                                       | 820    | 11,559                    | 240                                      | 752      | -      | 13,584    | 13,584    |
| 14.25                   | 24                    | 18,657    | -             | -          | 217                                     | -      | 16,595                    | -                                        | 396      | -      | 17,209    | 17,209    |
| 14.50                   | 48                    | 19,191    | -             | -          | -                                       | -      | 6,409                     | -                                        | 662      | -      | 7,071     | 7,071     |
| 14.75                   | 7,151                 | 25,853    | -             | -          | 6,057                                   | -      | 19,181                    | -                                        | 718      | -      | 25,956    | 25,956    |
| 15.00                   | 10,851                | 8,619     | -             | -          | 366                                     | -      | 11,139                    | -                                        | 1,855    | -      | 13,360    | 13,360    |
| 15.25                   | 20,558                | 35,341    | -             | -          | 21,028                                  | -      | 14,080                    | -                                        | 251      | -      | 35,359    | 35,359    |
| 15.50                   | 5,898                 | 2,814     | -             | -          | -                                       | -      | 2,131                     | -                                        | 664      | -      | 2,795     | 2,795     |
| 15.75                   | 6,400                 | 24,681    | -             | -          | -                                       | 150    | 15,733                    | -                                        | 864      | -      | 16,748    | 16,748    |
| 16.00                   | 27,770                | 29,520    | -             | -          | 6,568                                   | 123    | 10,012                    | -                                        | 838      | -      | 17,541    | 17,541    |
| 16.25                   | 3,109                 | 11,037    | -             | -          | -                                       | -      | 13,551                    | -                                        | 581      | 224    | 14,356    | 14,356    |
| 16.50                   | 39,609                | 30,626    | -             | -          | 9,247                                   | 46     | 10,474                    | -                                        | 1,344    | -      | 21,110    | 21,110    |
| 16.75                   | 3,567                 | 3,940     | -             | -          | 998                                     | -      | 1,644                     | -                                        | 13       | -      | 2,654     | 2,654     |
| 17.00                   | 6,423                 | 505,771   | -             | 16,878     | 197,843                                 | 34,853 | 213,475                   | -                                        | 58,802   | 285    | 522,137   | 522,137   |
| 17.25                   | 40,034                | 21,927    | -             | -          | -                                       | -      | 21,851                    | -                                        | 1,835    | -      | 23,687    | 23,687    |
| 17.50                   | 242,686               | 128,575   | -             | 50,933     | 28,268                                  | 149    | 49,761                    | -                                        | 1,130    | -      | 130,242   | 130,242   |
| 17.75                   | 22,825                | 7,347     | -             | -          | -                                       | -      | 5,503                     | -                                        | 6        | -      | 5,510     | 5,510     |
| 18.00                   | 77,380                | 71,175    | -             | -          | 27,755                                  | -      | 41,190                    | -                                        | 231      | -      | 69,176    | 69,176    |
| 18.25                   | 11,528                | 17,523    | -             | -          | -                                       | -      | 10,794                    | -                                        | 1,158    | -      | 11,952    | 11,952    |
| 18.50                   | 17,296                | 14,285    | -             | -          | -                                       | -      | 11,933                    | -                                        | 695      | -      | 12,629    | 12,629    |
| 18.75                   | 1,186                 | 286       | -             | -          | -                                       | -      | 260                       | -                                        | 36       | -      | 296       | 296       |
| 19.00                   | 78,540                | 7,116     | -             | -          | -                                       | -      | 7,070                     | -                                        | 140      | -      | 7,211     | 7,211     |
| 19.25                   | 14,920                | 1,526     | -             | -          | -                                       | -      | 25,959                    | -                                        | 757      | -      | 26,716    | 26,716    |
| 19.50                   | 139                   | 2,849     | -             | -          | -                                       | -      | 571                       | -                                        | 742      | -      | 1,313     | 1,313     |
| 19.75                   | 29                    | 27,892    | -             | -          | 22                                      | -      | 24,847                    | 0                                        | 527      | -      | 25,396    | 25,396    |
| 20.00                   | 24,748                | 2,975     | -             | -          | -                                       | -      | 20,030                    | -                                        | 215      | -      | 20,246    | 20,246    |
| 20.25                   | 9,168                 | 14,576    | -             | -          | -                                       | -      | 24,782                    | -                                        | 74       | -      | 24,856    | 24,856    |
| 20.50                   | 32,532                | 1,240     | -             | -          | -                                       | -      | 559                       | -                                        | 84       | -      | 643       | 643       |
| 20.75                   | 58,012                | 23,598    | -             | -          | -                                       | -      | 684                       | -                                        | 27       | -      | 711       | 711       |
| 21.00                   | 25,698                | 13,869    | -             | -          | -                                       | -      | 10,433                    | 429                                      | 1,325    | -      | 12,187    | 12,187    |
| 21.25                   | 19,062                | 995       | -             | -          | -                                       | -      | 963                       | -                                        | 97       | -      | 1,060     | 1,060     |
| 21.50                   | 4,817                 | 14,357    | -             | -          | 2                                       | -      | 259                       | -                                        | 50       | -      | 311       | 311       |
| 21.75                   | 13,021                | 458       | -             | -          | -                                       | -      | 149                       | -                                        | 282      | -      | 430       | 430       |
| 22.00                   | 70,926                | 14,154    | -             | -          | -                                       | -      | 15,499                    | 151                                      | 200      | -      | 15,850    | 15,850    |
| 22.25                   | 30,765                | 1,338     | -             | -          | 4                                       | -      | 765                       | -                                        | 538      | -      | 1,307     | 1,307     |
| 22.50                   | 84,622                | 7,523     | -             | -          | -                                       | -      | 992                       | -                                        | 6,068    | -      | 7,060     | 7,060     |
| 22.75                   | 42,707                | 107       | -             | -          | -                                       | -      | 6                         | -                                        | 13       | -      | 20        | 20        |
| 23.00                   | 34,566                | 607       | -             | -          | -                                       | -      | 48                        | -                                        | 223      | -      | 271       | 271       |
| 23.25                   | 21,557                | 11,026    | -             | -          | -                                       | -      | 968                       | -                                        | 166      | -      | 1,134     | 1,134     |
| 23.50                   | 134,115               | 132,343   | -             | 24         | 20,000                                  | 240    | 11,743                    | -                                        | 118,380  | 785    | 151,172   | 151,172   |
| 23.75                   | 13,619                | 922       | -             | -          | -                                       | -      | 125                       | -                                        | 0        | -      | 126       | 126       |
| 24.00                   | 26,337                | 373       | -             | -          | -                                       | -      | 88                        | -                                        | 94       | -      | 182       | 182       |
| 24.25                   | 6,678                 | 1,007     | -             | -          | -                                       | -      | 192                       | -                                        | 277      | -      | 469       | 469       |
| 24.50                   | 22,573                | 978       | -             | -          | -                                       | -      | 497                       | -                                        | 77       | -      | 574       | 574       |
| 24.75                   | 15,435                | 91        | -             | -          | -                                       | -      | 4                         | -                                        | 3        | -      | 7         | 7         |
| 25.00 & above           | 205,805               | 25,380    | -             | 0          | -                                       | -      | 847                       | -                                        | 20,563   | 0      | 21,410    | 21,410    |
| Total                   | 2,432,575             | 2,594,388 | -             | 112,307    | 753,149                                 | 63,080 | 1,432,793                 | 1,406                                    | 272,862  | 1,294  | 2,636,891 | 2,636,891 |

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

#### Domestic Private Banks

(Million Rupees)

| (Million Rupees)        |                                          |            |               |            |                                         |         |                           |                          |          |        |            |            |
|-------------------------|------------------------------------------|------------|---------------|------------|-----------------------------------------|---------|---------------------------|--------------------------|----------|--------|------------|------------|
| Rate of Interest/Return | Jun-24                                   | Mar-25 R   | Jun-25 P      |            |                                         |         |                           |                          |          |        |            |            |
|                         | Domestic Constituents                    |            |               |            |                                         |         |                           |                          |          |        |            |            |
|                         | Trust Funds and Non-profit Organizations |            |               |            |                                         |         |                           |                          |          |        |            |            |
|                         | Total                                    | Total      | Non-Residents | Government | Non-financial Public Sector Enterprises | NBFIs   | Private Sector (Business) | Non-profit Organizations | Personal | Others | Sub Total  | Total      |
| 00.00                   | 637,614                                  | 708,415    | -             | 842        | 2,943                                   | 10,957  | 552,176                   | 2                        | 37,647   | -      | 604,568    | 604,568    |
| 01.00*                  | 10,794                                   | 15,486     | -             | 327        | 488                                     | 4,316   | 13,182                    | 267                      | 2,402    | -      | 20,982     | 20,982     |
| 02.00*                  | 161,602                                  | 151,434    | -             | -          | -                                       | 3,505   | 158,708                   | 607                      | 6,567    | 1      | 169,390    | 169,390    |
| 03.00*                  | 309,941                                  | 280,865    | -             | -          | -                                       | -       | 194,049                   | 738                      | 56,148   | 1      | 250,936    | 250,936    |
| 04.00*                  | 186,892                                  | 163,468    | -             | 85         | 19                                      | 2       | 118,932                   | 13                       | 56,514   | 1      | 175,566    | 175,566    |
| 05.00*                  | 217,040                                  | 323,069    | -             | -          | 3,914                                   | -       | 169,488                   | 539                      | 95,232   | 16     | 269,190    | 269,190    |
| 06.00*                  | 83,220                                   | 141,381    | -             | 66         | 10,418                                  | 1,719   | 73,117                    | 19                       | 10,775   | -      | 96,115     | 96,115     |
| 07.00*                  | 132,557                                  | 208,867    | 3             | 30         | 183,068                                 | -       | 110,737                   | -                        | 32,348   | -      | 326,183    | 326,186    |
| 08.00*                  | 36,820                                   | 134,715    | -             | -          | 2,503                                   | -       | 385,858                   | -                        | 1,271    | -      | 389,632    | 389,632    |
| 08.25                   | 8,490                                    | 29,335     | -             | -          | -                                       | -       | 3,950                     | -                        | 13       | -      | 3,963      | 3,963      |
| 08.50                   | 34,948                                   | 44,053     | -             | -          | -                                       | -       | 19,244                    | -                        | 11       | -      | 19,255     | 19,255     |
| 08.75                   | 1,167                                    | 28,330     | -             | -          | -                                       | -       | 5,438                     | -                        | 17       | -      | 5,455      | 5,455      |
| 09.00                   | 38,253                                   | 335,224    | -             | -          | 902                                     | -       | 124,031                   | -                        | 1,566    | -      | 126,499    | 126,499    |
| 09.25                   | 7,790                                    | 40,808     | -             | -          | -                                       | -       | 6,837                     | 259                      | 34       | -      | 7,130      | 7,130      |
| 09.50                   | 25,215                                   | 17,046     | -             | 186        | -                                       | 100,000 | 6,110                     | -                        | 107      | -      | 106,403    | 106,403    |
| 09.75                   | 21,443                                   | 8,354      | -             | -          | -                                       | -       | 4,676                     | -                        | 279      | -      | 4,955      | 4,955      |
| 10.00                   | 16,961                                   | 140,240    | -             | 42         | -                                       | 200,058 | 34,022                    | -                        | 333      | -      | 234,454    | 234,454    |
| 10.25                   | 1,136                                    | 286,525    | -             | -          | -                                       | -       | 1,678                     | -                        | 83       | -      | 1,760      | 1,760      |
| 10.50                   | 3,329                                    | 111,593    | -             | -          | -                                       | -       | 30,583                    | -                        | 3,943    | -      | 34,526     | 34,526     |
| 10.75                   | 11,232                                   | 208,269    | -             | 8,000      | 5,000                                   | 400     | 17,017                    | -                        | 436      | -      | 30,853     | 30,853     |
| 11.00                   | 11,737                                   | 10,067     | -             | -          | 11,007                                  | 30,078  | 51,249                    | 7                        | 3,335    | -      | 95,676     | 95,676     |
| 11.25                   | 2,285                                    | 143,858    | -             | 19,335     | 97,919                                  | 31,642  | 227,102                   | -                        | 1,683    | -      | 377,681    | 377,681    |
| 11.50                   | 3,242                                    | 107,487    | -             | 1,429      | 87,531                                  | 19,569  | 377,903                   | 0                        | 2,022    | -      | 488,454    | 488,454    |
| 11.75                   | 1,087                                    | 204,806    | -             | 14         | 187,185                                 | 19,866  | 245,685                   | 2,255                    | 801      | -      | 455,806    | 455,806    |
| 12.00                   | 65,434                                   | 418,027    | -             | 25,703     | 194,681                                 | 81,631  | 345,658                   | 1,500                    | 6,798    | -      | 655,971    | 655,971    |
| 12.25                   | 11,182                                   | 1,200,554  | -             | 69,283     | 238,481                                 | 25,230  | 451,017                   | -                        | 2,229    | -      | 786,240    | 786,240    |
| 12.50                   | 1,949                                    | 552,311    | -             | 16,587     | 161,580                                 | 7,592   | 390,387                   | 23                       | 3,005    | -      | 579,175    | 579,175    |
| 12.75                   | 2,007                                    | 629,684    | -             | 9,744      | 103,247                                 | 10,808  | 409,169                   | 407                      | 2,432    | -      | 535,806    | 535,806    |
| 13.00                   | 5,682                                    | 438,934    | -             | 309        | 29,424                                  | 3,056   | 404,092                   | -                        | 3,786    | -      | 440,666    | 440,666    |
| 13.25                   | 1,786                                    | 374,576    | -             | -          | 8,377                                   | 6,304   | 313,746                   | -                        | 4,479    | 44     | 332,951    | 332,951    |
| 13.50                   | 29,418                                   | 261,877    | -             | 2,702      | 157,590                                 | 3,523   | 161,141                   | 699                      | 10,273   | 120    | 336,048    | 336,048    |
| 13.75                   | 2,631                                    | 296,177    | -             | 497        | 14,172                                  | 3,102   | 222,142                   | 15                       | 5,292    | -      | 245,220    | 245,220    |
| 14.00                   | 7,952                                    | 218,074    | -             | -          | 84                                      | 1,104   | 123,046                   | -                        | 11,227   | 132    | 135,592    | 135,592    |
| 14.25                   | 1,004                                    | 193,999    | -             | 18         | 4,032                                   | 6,459   | 121,768                   | 191                      | 8,164    | 4      | 140,634    | 140,634    |
| 14.50                   | 2,741                                    | 145,572    | -             | 4,334      | 4,498                                   | 764     | 56,640                    | -                        | 23,603   | 5      | 89,844     | 89,844     |
| 14.75                   | 1,447                                    | 141,439    | -             | -          | 37,298                                  | 1,059   | 66,979                    | -                        | 13,097   | -      | 118,433    | 118,433    |
| 15.00                   | 9,583                                    | 230,069    | -             | 67         | 65,967                                  | 2,828   | 61,953                    | -                        | 34,279   | 21     | 165,116    | 165,116    |
| 15.25                   | 2,776                                    | 176,274    | -             | 12         | 11,716                                  | 2,061   | 50,287                    | 30                       | 20,626   | -      | 84,731     | 84,731     |
| 15.50                   | 4,053                                    | 52,016     | -             | -          | -                                       | 3       | 24,588                    | 3                        | 21,840   | -      | 46,434     | 46,434     |
| 15.75                   | 1,783                                    | 103,614    | -             | -          | -                                       | 5       | 59,247                    | -                        | 9,881    | -      | 69,134     | 69,134     |
| 16.00                   | 4,410                                    | 45,734     | 9             | 20         | -                                       | 30      | 26,174                    | 21                       | 17,360   | 10     | 43,616     | 43,616     |
| 16.25                   | 28,896                                   | 55,044     | -             | -          | -                                       | 5       | 28,897                    | 3                        | 15,355   | -      | 44,259     | 44,259     |
| 16.50                   | 13,278                                   | 34,021     | 7             | -          | -                                       | 114     | 30,201                    | -                        | 10,981   | 5      | 41,300     | 41,300     |
| 16.75                   | 11,839                                   | 32,097     | -             | -          | 17                                      | 1       | 17,319                    | -                        | 9,143    | -      | 26,480     | 26,480     |
| 17.00                   | 17,328                                   | 123,218    | 8             | -          | -                                       | 75,487  | 25,535                    | -                        | 14,200   | -      | 115,222    | 115,230    |
| 17.25                   | 14,565                                   | 17,920     | -             | -          | -                                       | -       | 11,692                    | 95                       | 7,493    | -      | 19,279     | 19,279     |
| 17.50                   | 131,508                                  | 33,194     | -             | -          | 5,867                                   | 927     | 18,415                    | -                        | 6,610    | -      | 31,818     | 31,818     |
| 17.75                   | 6,110                                    | 18,666     | -             | -          | -                                       | 0       | 8,374                     | 30                       | 3,086    | -      | 11,490     | 11,490     |
| 18.00                   | 11,351                                   | 31,823     | -             | 53         | -                                       | 0       | 19,378                    | -                        | 4,993    | -      | 24,424     | 24,424     |
| 18.25                   | 25,218                                   | 63,828     | -             | -          | -                                       | 1       | 54,782                    | 5                        | 4,593    | -      | 59,381     | 59,381     |
| 18.50                   | 19,309                                   | 13,629     | -             | -          | -                                       | 9       | 4,917                     | -                        | 5,407    | -      | 10,334     | 10,334     |
| 18.75                   | 15,965                                   | 23,676     | -             | 251        | -                                       | 4       | 13,711                    | 0                        | 5,732    | -      | 19,698     | 19,698     |
| 19.00                   | 277,128                                  | 29,429     | -             | -          | -                                       | 3       | 16,942                    | -                        | 9,668    | -      | 26,613     | 26,613     |
| 19.25                   | 13,346                                   | 13,852     | -             | -          | -                                       | -       | 15,147                    | 11                       | 24,125   | -      | 39,282     | 39,282     |
| 19.50                   | 3,021                                    | 13,282     | -             | -          | -                                       | 339     | 2,980                     | -                        | 5,134    | -      | 8,453      | 8,453      |
| 19.75                   | 8,458                                    | 10,200     | -             | -          | -                                       | 5       | 4,507                     | -                        | 3,749    | -      | 8,261      | 8,261      |
| 20.00                   | 66,639                                   | 34,615     | -             | -          | -                                       | 1       | 11,671                    | 109                      | 12,339   | -      | 24,120     | 24,120     |
| 20.25                   | 233,423                                  | 17,384     | -             | -          | 6,000                                   | 26      | 9,231                     | -                        | 5,176    | -      | 20,433     | 20,433     |
| 20.50                   | 99,828                                   | 12,010     | -             | -          | -                                       | 18      | 5,147                     | -                        | 4,239    | -      | 9,403      | 9,403      |
| 20.75                   | 263,329                                  | 14,243     | -             | -          | -                                       | 13      | 11,446                    | -                        | 3,159    | -      | 14,618     | 14,618     |
| 21.00                   | 149,181                                  | 8,552      | -             | -          | -                                       | 503     | 4,756                     | -                        | 3,283    | -      | 8,542      | 8,542      |
| 21.25                   | 198,126                                  | 13,981     | -             | -          | -                                       | 211     | 5,052                     | -                        | 2,885    | 1      | 8,148      | 8,148      |
| 21.50                   | 212,108                                  | 10,050     | -             | -          | -                                       | -       | 2,815                     | -                        | 4,802    | -      | 7,617      | 7,617      |
| 21.75                   | 270,767                                  | 29,516     | -             | -          | -                                       | 5       | 21,874                    | -                        | 2,183    | -      | 24,062     | 24,062     |
| 22.00                   | 1,256,488                                | 14,352     | -             | -          | -                                       | 53      | 4,012                     | -                        | 6,201    | -      | 10,266     | 10,266     |
| 22.25                   | 611,540                                  | 7,845      | -             | -          | -                                       | 5       | 3,760                     | -                        | 5,559    | -      | 9,324      | 9,324      |
| 22.50                   | 640,181                                  | 14,712     | -             | -          | -                                       | 0       | 6,313                     | -                        | 3,875    | -      | 10,188     | 10,188     |
| 22.75                   | 351,942                                  | 9,099      | -             | -          | -                                       | 11      | 1,796                     | -                        | 1,428    | -      | 3,236      | 3,236      |
| 23.00                   | 386,752                                  | 20,842     | -             | 3,984      | -                                       | 184     | 15,769                    | -                        | 4,493    | 1      | 24,430     | 24,430     |
| 23.25                   | 198,704                                  | 15,351     | -             | -          | -                                       | 5       | 9,986                     | -                        | 3,442    | -      | 13,434     | 13,434     |
| 23.50                   | 273,217                                  | 11,010     | -             | 200        | -                                       | 20      | 4,327                     | -                        | 2,174    | -      | 6,721      | 6,721      |
| 23.75                   | 124,340                                  | 5,931      | -             | -          | -                                       | -       | 2,264                     | -                        | 1,881    | -      | 4,144      | 4,144      |
| 24.00                   | 170,799                                  | 17,090     | -             | -          | -                                       | -       | 1,127                     | -                        | 13,833   | -      | 14,961     | 14,961     |
| 24.25                   | 49,891                                   | 6,271      | -             | -          | -                                       | -       | 659                       | -                        | 1,944    | -      | 2,603      | 2,603      |
| 24.50                   | 114,334                                  | 3,701      | -             | -          | -                                       | -       | 1,025                     | -                        | 1,427    | -      | 2,452      | 2,452      |
| 24.75                   | 32,836                                   | 4,487      | -             | -          | -                                       | -       | 392                       | -                        | 1,687    | -      | 2,080      | 2,080      |
| 25.00 & above           | 783,785                                  | 276,361    | -             | -          | -                                       | -       | 37,027                    | -                        | 217,721  | -      | 254,748    | 254,748    |
| Total                   | 9,206,162                                | 10,383,908 | 27            | 164,120    | 1,635,928                               | 655,622 | 6,653,051                 | 7,848                    | 945,938  | 362    | 10,062,868 | 10,062,895 |

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

### Foreign Banks

(Million Rupees)

| (Million Rupees)        |                       |          |               |            |                                         |       |                           |                                          |          |        |           |         |
|-------------------------|-----------------------|----------|---------------|------------|-----------------------------------------|-------|---------------------------|------------------------------------------|----------|--------|-----------|---------|
| Rate of Interest/Return | Jun-24                | Mar-25 R | Jun-25 P      |            |                                         |       |                           |                                          |          |        |           |         |
|                         | Domestic Constituents |          |               |            |                                         |       |                           |                                          |          |        |           |         |
|                         | Total                 | Total    | Non-Residents | Government | Non-financial Public Sector Enterprises | NBFIs | Private Sector (Business) | Trust Funds and Non-profit Organizations | Personal | Others | Sub Total | Total   |
| 00.00                   | 468                   | 409      | -             | -          | -                                       | -     | 331                       | -                                        | 61       | -      | 392       | 392     |
| 01.00*                  | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 02.00*                  | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 03.00*                  | 313                   | 257      | -             | -          | -                                       | -     | -                         | -                                        | 219      | -      | 219       | 219     |
| 04.00*                  | 46                    | 29       | -             | -          | -                                       | -     | -                         | -                                        | 73       | -      | 73        | 73      |
| 05.00*                  | 32                    | 27       | -             | 368,472    | -                                       | -     | -                         | -                                        | 14       | -      | 368,486   | 368,486 |
| 06.00*                  | 16                    | 16       | -             | -          | -                                       | -     | -                         | -                                        | 16       | -      | 16        | 16      |
| 07.00*                  | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 08.00*                  | -                     | 84,049   | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 08.25                   | 361,844               | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 08.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 08.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 09.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 09.25                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 09.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 09.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 10.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 10.25                   | -                     | -        | -             | -          | -                                       | -     | 4,214                     | -                                        | -        | -      | 4,214     | 4,214   |
| 10.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 10.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 11.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 11.25                   | -                     | 3,506    | -             | -          | -                                       | -     | 2,296                     | -                                        | -        | -      | 2,296     | 2,296   |
| 11.50                   | -                     | -        | -             | -          | -                                       | -     | 3,044                     | -                                        | -        | -      | 3,044     | 3,044   |
| 11.75                   | -                     | 2        | -             | -          | -                                       | -     | 3,114                     | -                                        | -        | -      | 3,114     | 3,114   |
| 12.00                   | -                     | 1,503    | -             | -          | -                                       | -     | 1,270                     | -                                        | -        | -      | 1,270     | 1,270   |
| 12.25                   | -                     | 6,320    | -             | -          | -                                       | -     | 18,529                    | -                                        | -        | -      | 18,529    | 18,529  |
| 12.50                   | -                     | 2,535    | -             | -          | -                                       | -     | 1,343                     | -                                        | -        | -      | 1,343     | 1,343   |
| 12.75                   | -                     | 6,410    | -             | -          | -                                       | -     | 5,844                     | -                                        | -        | -      | 5,844     | 5,844   |
| 13.00                   | -                     | 14,221   | -             | -          | -                                       | -     | 1,637                     | -                                        | -        | -      | 1,637     | 1,637   |
| 13.25                   | -                     | 1,033    | -             | -          | -                                       | -     | 173                       | -                                        | -        | -      | 173       | 173     |
| 13.50                   | -                     | -        | -             | -          | -                                       | -     | 167                       | -                                        | -        | -      | 167       | 167     |
| 13.75                   | -                     | 7,207    | -             | -          | -                                       | -     | 665                       | -                                        | -        | -      | 665       | 665     |
| 14.00                   | -                     | 3,216    | -             | -          | -                                       | -     | 246                       | -                                        | -        | -      | 246       | 246     |
| 14.25                   | -                     | 3,535    | -             | -          | -                                       | -     | 6,688                     | -                                        | -        | -      | 6,688     | 6,688   |
| 14.50                   | -                     | 50       | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 14.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 15.00                   | -                     | 400      | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 15.25                   | -                     | 557      | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 15.50                   | -                     | 2,559    | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 15.75                   | -                     | 264      | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 16.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 16.25                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 16.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 16.75                   | -                     | 5        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 17.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 17.25                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 17.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 17.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 18.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 18.25                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 18.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 18.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 19.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 19.25                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 19.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 19.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 20.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 20.25                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 20.50                   | 2                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 20.75                   | 320                   | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 21.00                   | 5,170                 | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 21.25                   | 238                   | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 21.50                   | 900                   | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 21.75                   | 3,809                 | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 22.00                   | 12,401                | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 22.25                   | 8,566                 | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 22.50                   | 8,258                 | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 22.75                   | 5,991                 | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 23.00                   | 16,550                | 1        | -             | -          | -                                       | -     | 1                         | -                                        | -        | -      | 1         | 1       |
| 23.25                   | 259                   | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 23.50                   | 4,998                 | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 23.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 24.00                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 24.25                   | 692                   | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 24.50                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 24.75                   | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| 25.00 & above           | -                     | -        | -             | -          | -                                       | -     | -                         | -                                        | -        | -      | -         | -       |
| Total                   | 430,874               | 138,111  | -             | 368,472    | -                                       | -     | 49,564                    | -                                        | 382      | -      | 418,418   | 418,418 |

\*01.00 stands for 00.25 to 01.24

| Year | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1990 | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50   | 51   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   | 86   | 87   | 88   | 89   | 90   | 91   | 92   | 93   | 94   | 95   | 96   | 97   | 98   | 99   | 100  | 101  | 102  | 103  | 104  | 105  | 106  | 107  | 108  | 109  | 110  | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 |

\*08.00 stands for 07.25 to 08.24



### 3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

### Conventional Banking

(Million Rupees)

| (in million rupees)     |                                          |           |               |            |                   |         |                           |                          |          |        |           |           |
|-------------------------|------------------------------------------|-----------|---------------|------------|-------------------|---------|---------------------------|--------------------------|----------|--------|-----------|-----------|
| Rate of Interest/Return | Jun-24                                   | Mar-25 R  | Jun-25 P      |            |                   |         |                           |                          |          |        |           |           |
|                         | Domestic Constituents                    |           |               |            |                   |         |                           |                          |          |        |           |           |
|                         | Trust Funds and Non-profit Organizations |           |               |            |                   |         |                           |                          |          |        |           |           |
|                         | Total                                    | Total     | Non-Residents | Government | Public Enterprise | NBFI's  | Private Sector (Business) | Non-profit Organizations | Personal | Others | Sub Total | Total     |
| 00.00                   | 646,327                                  | 796,846   | -             | 1,349      | 41,773            | 6,028   | 729,607                   | 2                        | 28,166   | -      | 806,926   | 806,926   |
| 01.00*                  | 10,642                                   | 17,084    | -             | 1,608      | 488               | 1,226   | 11,098                    | 267                      | 2,011    | -      | 16,697    | 16,697    |
| 02.00*                  | 103,973                                  | 98,106    | -             | -          | -                 | 4,226   | 97,708                    | 607                      | 5,702    | -      | 108,244   | 108,244   |
| 03.00*                  | 252,691                                  | 231,172   | -             | -          | -                 | -       | 176,783                   | 42                       | 48,990   | -      | 225,815   | 225,815   |
| 04.00*                  | 144,136                                  | 123,669   | -             | 85         | 19                | 2       | 86,007                    | 13                       | 44,832   | -      | 130,958   | 130,958   |
| 05.00*                  | 266,980                                  | 259,766   | -             | 368,472    | 3,914             | -       | 152,255                   | 0                        | 68,526   | -      | 593,168   | 593,168   |
| 06.00*                  | 77,821                                   | 118,791   | -             | 16         | 10,418            | 1,719   | 56,637                    | 19                       | 8,091    | -      | 76,900    | 76,900    |
| 07.00*                  | 136,654                                  | 198,948   | -             | -          | 135,885           | -       | 114,438                   | -                        | 13,574   | -      | 263,897   | 263,897   |
| 08.00*                  | 36,852                                   | 153,934   | -             | -          | -                 | 938     | 242,037                   | -                        | 965      | -      | 243,939   | 243,939   |
| 08.25                   | 369,489                                  | 21,768    | -             | -          | -                 | -       | 2,083                     | -                        | 13       | -      | 2,096     | 2,096     |
| 08.50                   | 34,545                                   | 36,393    | -             | -          | -                 | -       | 15,609                    | -                        | 6        | -      | 15,615    | 15,615    |
| 08.75                   | 944                                      | 14,228    | -             | -          | -                 | -       | 5,022                     | -                        | 14       | -      | 5,036     | 5,036     |
| 09.00                   | 46,745                                   | 249,417   | -             | -          | -                 | -       | 112,133                   | -                        | 1,549    | -      | 113,682   | 113,682   |
| 09.25                   | 7,748                                    | 5,899     | -             | -          | -                 | -       | 1,913                     | 259                      | 6        | -      | 2,178     | 2,178     |
| 09.50                   | 24,100                                   | 1,991     | -             | 186        | -                 | 100,000 | 1,715                     | -                        | 0        | -      | 101,901   | 101,901   |
| 09.75                   | 18,953                                   | 2,729     | -             | -          | -                 | -       | 3,629                     | -                        | 61       | -      | 3,690     | 3,690     |
| 10.00                   | 15,248                                   | 108,694   | -             | 42         | -                 | 200,058 | 16,366                    | -                        | 62       | -      | 216,527   | 216,527   |
| 10.25                   | 491                                      | 151,707   | -             | -          | -                 | -       | 4,467                     | -                        | 0        | -      | 4,468     | 4,468     |
| 10.50                   | 956                                      | 79,823    | -             | -          | -                 | -       | 9,282                     | -                        | 65       | -      | 9,347     | 9,347     |
| 10.75                   | 49,346                                   | 209,209   | -             | 8,000      | 6,009             | 400     | 4,398                     | -                        | 319      | -      | 19,126    | 19,126    |
| 11.00                   | 9,330                                    | 4,970     | -             | -          | 7                 | 30,078  | 15,231                    | 7                        | 2,814    | -      | 48,137    | 48,137    |
| 11.25                   | 1,868                                    | 124,356   | -             | 19,675     | 25,713            | 31,642  | 87,573                    | -                        | 1,587    | -      | 166,189   | 166,189   |
| 11.50                   | 127,904                                  | 218,095   | -             | 1,423      | 204,629           | 16,074  | 203,867                   | 0                        | 501      | -      | 426,494   | 426,494   |
| 11.75                   | 495                                      | 98,844    | -             | -          | 170,134           | 19,395  | 134,858                   | 855                      | 667      | -      | 325,909   | 325,909   |
| 12.00                   | 92,907                                   | 279,226   | -             | 25,701     | 198,195           | 81,339  | 191,118                   | 1,500                    | 4,816    | -      | 502,670   | 502,670   |
| 12.25                   | 10,646                                   | 706,562   | -             | 108,803    | 163,023           | 25,130  | 295,668                   | -                        | 1,326    | -      | 593,949   | 593,949   |
| 12.50                   | 618                                      | 372,668   | -             | 18,221     | 12,078            | 9,917   | 258,227                   | 301                      | 1,594    | -      | 300,339   | 300,339   |
| 12.75                   | 901                                      | 541,503   | -             | 9,744      | 63,661            | 9,477   | 265,319                   | 396                      | 1,731    | -      | 350,327   | 350,327   |
| 13.00                   | 18,659                                   | 282,606   | -             | 300        | 22,430            | 2,969   | 295,651                   | 179                      | 2,063    | -      | 323,592   | 323,592   |
| 13.25                   | 65,360                                   | 346,609   | -             | 20         | 68,646            | 5,837   | 224,636                   | 120                      | 1,181    | -      | 300,440   | 300,440   |
| 13.50                   | 28,681                                   | 183,489   | -             | 2,937      | 62,686            | 3,346   | 106,686                   | 527                      | 3,284    | -      | 179,466   | 179,466   |
| 13.75                   | 45,780                                   | 179,313   | -             | 497        | 14,674            | 3,045   | 143,738                   | 13                       | 1,029    | -      | 162,997   | 162,997   |
| 14.00                   | 11,551                                   | 172,893   | -             | -          | 84                | 1,587   | 85,102                    | 240                      | 7,048    | -      | 94,061    | 94,061    |
| 14.25                   | 207                                      | 151,067   | -             | 18         | 4,249             | 5,133   | 120,627                   | 191                      | 2,810    | -      | 133,028   | 133,028   |
| 14.50                   | 1,279                                    | 109,059   | -             | 3,702      | 384               | 729     | 43,224                    | -                        | 13,996   | -      | 62,035    | 62,035    |
| 14.75                   | 7,338                                    | 124,549   | -             | -          | 38,143            | 1,047   | 65,874                    | -                        | 3,283    | -      | 108,348   | 108,348   |
| 15.00                   | 7,729                                    | 161,108   | -             | -          | 366               | 2,788   | 36,534                    | -                        | 15,568   | -      | 55,256    | 55,256    |
| 15.25                   | 22,105                                   | 129,842   | -             | 12         | 30,017            | 2,061   | 46,411                    | -                        | 8,619    | -      | 87,120    | 87,120    |
| 15.50                   | 6,172                                    | 32,344    | -             | -          | -                 | -       | 12,902                    | -                        | 9,134    | -      | 22,037    | 22,037    |
| 15.75                   | 6,754                                    | 96,490    | -             | -          | -                 | 150     | 66,034                    | -                        | 4,156    | -      | 70,340    | 70,340    |
| 16.00                   | 29,170                                   | 58,862    | -             | -          | 6,568             | 123     | 27,604                    | 0                        | 8,139    | -      | 42,434    | 42,434    |
| 16.25                   | 3,175                                    | 50,517    | -             | -          | -                 | 2       | 38,206                    | 3                        | 6,192    | 224    | 44,627    | 44,627    |
| 16.50                   | 32,761                                   | 43,698    | -             | -          | 1,455             | 155     | 31,211                    | -                        | 5,406    | -      | 38,228    | 38,228    |
| 16.75                   | 9,218                                    | 20,027    | -             | -          | 998               | -       | 7,307                     | -                        | 4,784    | -      | 13,089    | 13,089    |
| 17.00                   | 16,936                                   | 536,249   | -             | 3,000      | 97,843            | 110,326 | 234,990                   | -                        | 61,915   | 285    | 508,359   | 508,359   |
| 17.25                   | 46,673                                   | 33,254    | -             | -          | -                 | -       | 31,958                    | 95                       | 4,355    | -      | 36,408    | 36,408    |
| 17.50                   | 305,072                                  | 142,388   | -             | 50,933     | 28,268            | 149     | 57,675                    | -                        | 2,926    | -      | 139,951   | 139,951   |
| 17.75                   | 23,223                                   | 19,511    | -             | -          | -                 | -       | 11,498                    | 30                       | 870      | -      | 12,397    | 12,397    |
| 18.00                   | 81,061                                   | 88,575    | -             | 53         | 27,755            | -       | 55,098                    | -                        | 1,660    | -      | 84,566    | 84,566    |
| 18.25                   | 28,293                                   | 74,648    | -             | -          | -                 | -       | 62,838                    | 5                        | 2,258    | -      | 65,101    | 65,101    |
| 18.50                   | 31,430                                   | 18,817    | -             | -          | -                 | -       | 14,480                    | -                        | 2,075    | -      | 16,555    | 16,555    |
| 18.75                   | 12,119                                   | 15,717    | -             | 251        | -                 | -       | 9,363                     | -                        | 1,827    | -      | 11,442    | 11,442    |
| 19.00                   | 277,016                                  | 22,425    | -             | -          | -                 | -       | 14,560                    | -                        | 4,604    | -      | 19,163    | 19,163    |
| 19.25                   | 25,578                                   | 11,011    | -             | -          | -                 | -       | 39,592                    | 11                       | 1,609    | -      | 41,211    | 41,211    |
| 19.50                   | 651                                      | 10,169    | -             | -          | -                 | -       | 2,958                     | -                        | 1,946    | -      | 4,904     | 4,904     |
| 19.75                   | 181                                      | 30,272    | -             | -          | -                 | -       | 26,830                    | 0                        | 945      | -      | 27,774    | 27,774    |
| 20.00                   | 52,554                                   | 15,996    | -             | -          | -                 | -       | 24,668                    | 109                      | 9,016    | -      | 33,793    | 33,793    |
| 20.25                   | 200,379                                  | 19,303    | -             | -          | -                 | -       | 30,089                    | -                        | 2,807    | -      | 32,896    | 32,896    |
| 20.50                   | 96,873                                   | 6,391     | -             | -          | -                 | -       | 4,332                     | -                        | 1,488    | -      | 5,819     | 5,819     |
| 20.75                   | 225,863                                  | 29,224    | -             | -          | -                 | -       | 6,253                     | -                        | 419      | -      | 6,672     | 6,672     |
| 21.00                   | 108,745                                  | 19,487    | -             | -          | -                 | 500     | 13,733                    | 429                      | 3,022    | -      | 17,684    | 17,684    |
| 21.25                   | 129,736                                  | 7,799     | -             | -          | -                 | -       | 1,816                     | -                        | 1,722    | -      | 3,539     | 3,539     |
| 21.50                   | 130,399                                  | 17,563    | -             | -          | -                 | -       | 631                       | -                        | 1,501    | -      | 2,133     | 2,133     |
| 21.75                   | 160,415                                  | 18,023    | -             | -          | -                 | -       | 12,305                    | -                        | 1,210    | -      | 13,515    | 13,515    |
| 22.00                   | 667,811                                  | 19,734    | -             | -          | -                 | -       | 15,888                    | 151                      | 3,842    | -      | 19,881    | 19,881    |
| 22.25                   | 403,238                                  | 4,436     | -             | -          | -                 | -       | 2,081                     | -                        | 4,403    | -      | 6,484     | 6,484     |
| 22.50                   | 528,290                                  | 10,514    | -             | -          | -                 | 0       | 1,620                     | -                        | 8,462    | -      | 10,082    | 10,082    |
| 22.75                   | 274,803                                  | 5,623     | -             | -          | -                 | -       | 609                       | -                        | 503      | -      | 1,113     | 1,113     |
| 23.00                   | 309,476                                  | 4,958     | -             | -          | -                 | 180     | 310                       | -                        | 2,730    | -      | 3,219     | 3,219     |
| 23.25                   | 145,921                                  | 14,960    | -             | -          | -                 | -       | 1,435                     | -                        | 2,262    | -      | 3,696     | 3,696     |
| 23.50                   | 314,455                                  | 137,181   | -             | 224        | 20,000            | 260     | 12,094                    | -                        | 119,251  | 785    | 152,613   | 152,613   |
| 23.75                   | 98,236                                   | 2,026     | -             | -          | -                 | -       | 394                       | -                        | 580      | -      | 974       | 974       |
| 24.00                   | 154,595                                  | 9,666     | -             | -          | -                 | -       | 622                       | -                        | 8,937    | -      | 9,558     | 9,558     |
| 24.25                   | 37,442                                   | 3,498     | -             | -          | -                 | -       | 364                       | -                        | 820      | -      | 1,184     | 1,184     |
| 24.50                   | 100,123                                  | 3,094     | -             | -          | -                 | -       | 537                       | -                        | 864      | -      | 1,401     | 1,401     |
| 24.75                   | 35,500                                   | 1,722     | -             | -          | -                 | -       | 62                        | -                        | 474      | -      | 536       | 536       |
| 25.00 & above           | 764,244                                  | 246,852   | -             | 0          | -                 | -       | 34,641                    | -                        | 218,404  | 0      | 253,045   | 253,045   |
| Total                   | 8,572,579                                | 8,969,957 | -             | 625,272    | 1,460,514         | 678,035 | 5,373,117                 | 6,368                    | 814,389  | 1,294  | 8,958,990 | 8,958,990 |

\*01.00 stands for 00.25 to 01.24

[illegible]

\*08.00 stands for 07.25 to 08.24

### 3.4.5 Advances Classified by Rate of Return and Borrowers

## Islamic Banking

(Million Rupees)

| Rate of Return | Jun-24                | Mar-25 R  | Jun-25 P      |            |                           |        |                           |                          |          |        |           |           | Sub Total | Total | (villion rupees) |
|----------------|-----------------------|-----------|---------------|------------|---------------------------|--------|---------------------------|--------------------------|----------|--------|-----------|-----------|-----------|-------|------------------|
|                | Domestic Constituents |           |               |            |                           |        |                           |                          |          |        |           |           |           |       |                  |
|                | Total                 | Total     | Non-Residents | Government | Non-financial             | NBFI's | Private Sector (Business) | Trust Funds and          | Personal | Others |           |           |           |       |                  |
|                |                       |           |               |            | Public Sector Enterprises |        |                           | Non-profit Organizations |          |        |           |           |           |       |                  |
| 00.00          | 247,680               | 323,993   | -             | 500        | -                         | 7,286  | 196,235                   | 1                        | 16,495   | -      | 220,518   | 220,518   |           |       |                  |
| 01.00*         | 2,223                 | 4,604     | -             | -          | -                         | 3,340  | 2,951                     | -                        | 391      | -      | 6,682     | 6,682     |           |       |                  |
| 02.00*         | 66,632                | 60,742    | -             | -          | -                         | -      | 66,926                    | -                        | 1,340    | -      | 68,267    | 68,267    |           |       |                  |
| 03.00*         | 78,912                | 70,045    | -             | -          | -                         | -      | 52,991                    | 696                      | 12,098   | 1      | 65,786    | 65,786    |           |       |                  |
| 04.00*         | 56,095                | 50,011    | -             | -          | -                         | -      | 42,583                    | -                        | 12,661   | 1      | 55,245    | 55,245    |           |       |                  |
| 05.00*         | 101,549               | 129,842   | -             | -          | -                         | -      | 51,089                    | 539                      | 58,760   | 16     | 110,404   | 110,404   |           |       |                  |
| 06.00*         | 17,401                | 29,748    | -             | 50         | -                         | -      | 22,349                    | -                        | 3,170    | -      | 25,570    | 25,570    |           |       |                  |
| 07.00*         | 24,707                | 42,757    | 3             | 30         | 47,183                    | -      | 26,944                    | -                        | 21,301   | -      | 95,459    | 95,462    |           |       |                  |
| 08.00*         | 10,438                | 70,233    | -             | -          | 2,503                     | -      | 176,218                   | -                        | 512      | -      | 179,233   | 179,233   |           |       |                  |
| 08.25          | 940                   | 13,862    | -             | -          | -                         | -      | 2,073                     | -                        | 0        | -      | 2,073     | 2,073     |           |       |                  |
| 08.50          | 680                   | 8,054     | -             | -          | -                         | -      | 3,928                     | -                        | 5        | -      | 3,933     | 3,933     |           |       |                  |
| 08.75          | 240                   | 14,487    | -             | -          | -                         | -      | 1,380                     | -                        | 3        | -      | 1,383     | 1,383     |           |       |                  |
| 09.00          | 8,661                 | 126,367   | -             | 45         | 902                       | -      | 37,502                    | -                        | 17       | -      | 38,466    | 38,466    |           |       |                  |
| 09.25          | 47                    | 35,780    | -             | -          | -                         | -      | 4,939                     | -                        | 28       | -      | 4,967     | 4,967     |           |       |                  |
| 09.50          | 1,116                 | 15,280    | -             | -          | -                         | -      | 4,445                     | -                        | 108      | -      | 4,553     | 4,553     |           |       |                  |
| 09.75          | 2,498                 | 5,628     | -             | -          | -                         | -      | 1,049                     | -                        | 218      | -      | 1,267     | 1,267     |           |       |                  |
| 10.00          | 2,271                 | 38,340    | -             | -          | -                         | -      | 18,994                    | -                        | 272      | -      | 19,266    | 19,266    |           |       |                  |
| 10.25          | 645                   | 134,818   | -             | -          | -                         | -      | 1,425                     | -                        | 82       | -      | 1,507     | 1,507     |           |       |                  |
| 10.50          | 2,383                 | 31,778    | -             | -          | -                         | -      | 21,907                    | -                        | 3,879    | -      | 25,786    | 25,786    |           |       |                  |
| 10.75          | 1,448                 | 6,690     | -             | -          | 5,000                     | -      | 12,996                    | -                        | 117      | -      | 18,113    | 18,113    |           |       |                  |
| 11.00          | 2,727                 | 5,422     | -             | -          | 11,000                    | -      | 36,429                    | -                        | 522      | -      | 47,952    | 47,952    |           |       |                  |
| 11.25          | 427                   | 23,008    | -             | -          | 83,006                    | -      | 149,410                   | -                        | 97       | -      | 232,512   | 232,512   |           |       |                  |
| 11.50          | 2,554                 | 9,060     | -             | 6          | 29,166                    | 3,495  | 191,832                   | -                        | 1,522    | -      | 226,022   | 226,022   |           |       |                  |
| 11.75          | 593                   | 108,765   | -             | 14         | 63,781                    | 763    | 126,907                   | 1,400                    | 134      | -      | 192,999   | 192,999   |           |       |                  |
| 12.00          | 47,238                | 211,859   | -             | 2          | 56,575                    | 293    | 174,064                   | -                        | 1,982    | -      | 232,915   | 232,915   |           |       |                  |
| 12.25          | 546                   | 655,568   | -             | 23         | 125,457                   | 2,158  | 211,662                   | -                        | 905      | -      | 340,205   | 340,205   |           |       |                  |
| 12.50          | 1,342                 | 238,637   | -             | 39         | 150,000                   | 13,212 | 162,758                   | -                        | 1,497    | -      | 327,506   | 327,506   |           |       |                  |
| 12.75          | 2,041                 | 174,885   | -             | 17         | 40,852                    | 1,884  | 178,014                   | 11                       | 722      | -      | 221,500   | 221,500   |           |       |                  |
| 13.00          | 1,645                 | 203,889   | -             | 9          | 10,872                    | 532    | 143,782                   | -                        | 1,918    | -      | 157,113   | 157,113   |           |       |                  |
| 13.25          | 1,469                 | 122,087   | -             | 61         | 4,630                     | 3,641  | 113,965                   | -                        | 3,481    | 44     | 125,822   | 125,822   |           |       |                  |
| 13.50          | 810                   | 101,414   | -             | 37         | 99,914                    | 552    | 67,876                    | 182                      | 7,288    | 120    | 175,969   | 175,969   |           |       |                  |
| 13.75          | 2,607                 | 150,612   | -             | -          | -                         | 57     | 97,809                    | 2                        | 4,275    | -      | 102,143   | 102,143   |           |       |                  |
| 14.00          | 3,490                 | 64,999    | -             | 212        | -                         | 338    | 49,749                    | -                        | 4,931    | 132    | 55,362    | 55,362    |           |       |                  |
| 14.25          | 822                   | 65,123    | -             | -          | -                         | 1,326  | 24,424                    | -                        | 5,749    | 4      | 31,503    | 31,503    |           |       |                  |
| 14.50          | 1,510                 | 55,754    | -             | 632        | 4,115                     | 35     | 19,825                    | -                        | 10,268   | 5      | 34,880    | 34,880    |           |       |                  |
| 14.75          | 1,260                 | 42,744    | -             | -          | 5,212                     | 11     | 20,286                    | -                        | 10,532   | -      | 36,041    | 36,041    |           |       |                  |
| 15.00          | 12,705                | 77,981    | -             | 67         | 65,967                    | 40     | 36,558                    | -                        | 20,566   | 21     | 123,219   | 123,219   |           |       |                  |
| 15.25          | 1,229                 | 82,330    | -             | -          | 2,727                     | -      | 17,956                    | 30                       | 12,257   | -      | 32,970    | 32,970    |           |       |                  |
| 15.50          | 3,779                 | 25,045    | -             | -          | -                         | 3      | 13,817                    | 3                        | 13,370   | -      | 27,193    | 27,193    |           |       |                  |
| 15.75          | 1,429                 | 32,068    | -             | -          | -                         | 5      | 8,947                     | -                        | 6,588    | -      | 15,541    | 15,541    |           |       |                  |
| 16.00          | 3,010                 | 16,392    | 9             | 20         | -                         | 30     | 8,582                     | 21                       | 10,059   | 10     | 18,723    | 18,723    |           |       |                  |
| 16.25          | 28,829                | 15,564    | -             | -          | -                         | 3      | 4,241                     | -                        | 9,744    | -      | 13,988    | 13,988    |           |       |                  |
| 16.50          | 20,126                | 20,949    | 7             | -          | 7,792                     | 4      | 9,463                     | -                        | 6,919    | 5      | 24,183    | 24,190    |           |       |                  |
| 16.75          | 6,187                 | 16,015    | -             | -          | 17                        | 1      | 11,655                    | -                        | 4,372    | -      | 16,045    | 16,045    |           |       |                  |
| 17.00          | 6,814                 | 92,740    | 8             | 13,878     | 100,000                   | 13     | 4,020                     | -                        | 11,088   | -      | 129,008   | 129,008   |           |       |                  |
| 17.25          | 7,925                 | 6,593     | -             | -          | -                         | -      | 1,585                     | -                        | 4,973    | -      | 6,558     | 6,558     |           |       |                  |
| 17.50          | 69,121                | 19,381    | -             | -          | 5,867                     | 927    | 10,501                    | -                        | 4,814    | -      | 22,109    | 22,109    |           |       |                  |
| 17.75          | 5,712                 | 6,503     | -             | -          | -                         | 0      | 2,380                     | -                        | 2,222    | -      | 4,603     | 4,603     |           |       |                  |
| 18.00          | 7,669                 | 14,423    | -             | -          | -                         | 0      | 5,470                     | -                        | 3,564    | -      | 9,034     | 9,034     |           |       |                  |
| 18.25          | 8,453                 | 6,703     | -             | -          | -                         | 1      | 2,738                     | -                        | 3,493    | -      | 6,232     | 6,232     |           |       |                  |
| 18.50          | 5,175                 | 9,097     | -             | -          | -                         | 9      | 2,371                     | -                        | 4,027    | -      | 6,407     | 6,407     |           |       |                  |
| 18.75          | 5,031                 | 8,244     | -             | -          | -                         | 4      | 4,608                     | 0                        | 3,941    | -      | 8,553     | 8,553     |           |       |                  |
| 19.00          | 78,652                | 14,120    | -             | -          | -                         | 3      | 9,453                     | -                        | 5,205    | -      | 14,661    | 14,661    |           |       |                  |
| 19.25          | 2,688                 | 4,367     | -             | -          | -                         | -      | 1,514                     | -                        | 23,273   | -      | 24,787    | 24,787    |           |       |                  |
| 19.50          | 2,510                 | 5,961     | -             | -          | -                         | 339    | 592                       | -                        | 3,930    | -      | 4,861     | 4,861     |           |       |                  |
| 19.75          | 8,306                 | 7,819     | -             | -          | 22                        | 5      | 2,524                     | -                        | 3,331    | -      | 5,882     | 5,882     |           |       |                  |
| 20.00          | 38,832                | 21,593    | -             | -          | -                         | 1      | 7,034                     | -                        | 3,538    | -      | 10,573    | 10,573    |           |       |                  |
| 20.25          | 42,212                | 12,657    | -             | -          | 6,000                     | 26     | 3,924                     | -                        | 2,443    | -      | 12,392    | 12,392    |           |       |                  |
| 20.50          | 35,489                | 6,859     | -             | -          | -                         | 18     | 1,374                     | -                        | 2,835    | -      | 4,226     | 4,226     |           |       |                  |
| 20.75          | 95,798                | 8,617     | -             | -          | -                         | 13     | 5,876                     | -                        | 2,768    | -      | 8,657     | 8,657     |           |       |                  |
| 21.00          | 71,305                | 2,934     | -             | -          | -                         | 3      | 1,455                     | -                        | 1,586    | -      | 3,044     | 3,044     |           |       |                  |
| 21.25          | 87,690                | 7,176     | -             | -          | -                         | 209    | 4,199                     | -                        | 1,260    | 1      | 5,668     | 5,668     |           |       |                  |
| 21.50          | 87,427                | 6,844     | -             | -          | 2                         | -      | 2,443                     | -                        | 3,350    | -      | 5,795     | 5,795     |           |       |                  |
| 21.75          | 127,183               | 11,951    | -             | -          | -                         | 5      | 9,718                     | -                        | 1,255    | -      | 10,978    | 10,978    |           |       |                  |
| 22.00          | 672,005               | 8,772     | -             | -          | -                         | 53     | 3,623                     | -                        | 2,559    | -      | 6,235     | 6,235     |           |       |                  |
| 22.25          | 247,632               | 4,748     | -             | -          | 4                         | 5      | 2,444                     | -                        | 1,694    | -      | 4,148     | 4,148     |           |       |                  |
| 22.50          | 204,772               | 11,721    | -             | -          | -                         | -      | 5,685                     | -                        | 1,482    | -      | 7,167     | 7,167     |           |       |                  |
| 22.75          | 125,837               | 3,583     | -             | -          | -                         | 11     | 1,194                     | -                        | 939      | -      | 2,143     | 2,143     |           |       |                  |
| 23.00          | 128,392               | 16,493    | -             | 3,984      | -                         | 4      | 15,508                    | -                        | 1,986    | 1      | 21,484    | 21,484    |           |       |                  |
| 23.25          | 74,598                | 11,417    | -             | -          | -                         | 5      | 9,520                     | -                        | 1,347    | -      | 10,872    | 10,872    |           |       |                  |
| 23.50          | 97,875                | 6,172     | -             | -          | -                         | 0      | 3,976                     | -                        | 1,303    | -      | 5,280     | 5,280     |           |       |                  |
| 23.75          | 39,723                | 4,828     | -             | -          | -                         | -      | 1,995                     | -                        | 1,301    | -      | 3,296     | 3,296     |           |       |                  |
| 24.00          | 42,541                | 7,796     | -             | -          | -                         | -      | 594                       | -                        | 4,991    | -      | 5,584     | 5,584     |           |       |                  |
| 24.25          | 19,820                | 3,779     | -             | -          | -                         | -      | 487                       | -                        | 1,402    | -      | 1,888     | 1,888     |           |       |                  |
| 24.50          | 36,784                | 1,584     | -             | -          | -                         | -      | 985                       | -                        | 640      | -      | 1,625     | 1,625     |           |       |                  |
| 24.75          | 12,771                | 2,857     | -             | -          | -                         | -      | 334                       | -                        | 1,217    | -      | 1,551     | 1,551     |           |       |                  |
| 25.00 & above  | 225,347               | 54,890    | -             | -          | -                         | -      | 3,233                     | -                        | 19,880   | -      | 23,113    | 23,113    |           |       |                  |
| Total          | 3,497,031             | 4,146,450 | 27            | 19,626     | 928,563                   | 40,666 | 2,762,292                 | 2,886                    | 404,794  | 362    | 4,159,188 | 4,159,215 |           |       |                  |

\*01.00 stands for 00.25 to 01.24

| Year | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1990 | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50   | 51   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   | 86   | 87   | 88   | 89   | 90   | 91   | 92   | 93   | 94   | 95   | 96   | 97   | 98   | 99   | 100  | 101  | 102  | 103  | 104  | 105  | 106  | 107  | 108  | 109  | 110  | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 | 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 | 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 | 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 | 201 | 202 | 203 | 204 | 205 | 206 | 207 | 208 | 209 | 210 | 211 | 212 | 213 | 214 | 215 | 216 | 217 | 218 | 219 | 220 | 221 | 222 | 223 | 224 | 225 | 226 | 227 | 228 | 229 | 230 | 231 | 232 | 233 | 234 | 235 | 236 | 237 | 238 | 239 | 240 | 241 | 242 | 243 | 244 | 245 | 246 | 247 | 248 | 249 | 250 | 251 | 252 | 253 | 254 | 255 | 256 | 257 | 258 | 259 | 260 | 261 | 262 | 263 | 264 | 265 | 266 | 267 | 268 | 269 | 270 | 271 | 272 | 273 | 274 | 275 | 276 | 277 | 278 | 279 | 280 | 281 | 282 | 283 | 284 | 285 | 286 | 287 | 288 | 289 | 290 | 291 | 292 | 293 | 294 | 295 | 296 | 297 | 298 | 299 | 300 | 301 | 302 | 303 | 304 | 305 | 306 | 307 | 308 | 309 | 310 | 311 | 312 | 313 | 314 | 315 | 316 | 317 | 318 | 319 | 320 | 321 | 322 | 323 | 324 | 325 | 326 | 327 | 328 | 329 | 330 | 331 | 332 | 333 | 334 | 335 | 336 | 337 | 338 | 339 | 340 |

\*08.00 stands for 07.25 to 08.24

### 3.4.6 Advances Distributed by Rate of Return and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Return | Male      | Female  | Both Males and Females | Others     | Total      |
|----------------|-----------|---------|------------------------|------------|------------|
| 00.00          | 321,595   | 9,990   | 4,766                  | 691,092    | 1,027,443  |
| 01.00*         | 2,204     | 198     | -                      | 20,977     | 23,379     |
| 02.00*         | 10,524    | 635     | 49                     | 165,303    | 176,511    |
| 03.00*         | 75,698    | 7,266   | 20                     | 208,618    | 291,602    |
| 04.00*         | 59,160    | 5,638   | 333                    | 121,073    | 186,203    |
| 05.00*         | 128,068   | 25,069  | 3,084                  | 547,350    | 703,572    |
| 06.00*         | 19,497    | 1,377   | 92                     | 81,504     | 102,470    |
| 07.00*         | 85,702    | 6,794   | 5,251                  | 261,610    | 359,358    |
| 08.00*         | 5,200     | 65      | 14                     | 417,893    | 423,172    |
| 08.25          | 233       | 11      | -                      | 3,926      | 4,169      |
| 08.50          | 1,045     | 27      | -                      | 18,476     | 19,548     |
| 08.75          | 108       | -       | -                      | 6,311      | 6,419      |
| 09.00          | 24,633    | 820     | 8                      | 126,687    | 152,148    |
| 09.25          | 87        | 5       | -                      | 7,052      | 7,144      |
| 09.50          | 134       | 63      | -                      | 106,258    | 106,454    |
| 09.75          | 265       | 29      | -                      | 4,663      | 4,958      |
| 10.00          | 839       | 13      | 30                     | 234,912    | 235,793    |
| 10.25          | 60        | 24      | -                      | 5,891      | 5,975      |
| 10.50          | 3,773     | 340     | -                      | 31,020     | 35,133     |
| 10.75          | 799       | 6       | 9                      | 36,426     | 37,239     |
| 11.00          | 3,322     | 414     | 12                     | 92,340     | 96,089     |
| 11.25          | 1,665     | 174     | -                      | 396,863    | 398,701    |
| 11.50          | 3,238     | 157     | 64                     | 649,057    | 652,516    |
| 11.75          | 3,085     | 71      | -                      | 515,751    | 518,908    |
| 12.00          | 13,087    | 644     | 390                    | 721,464    | 735,584    |
| 12.25          | 13,617    | 259     | 64                     | 920,213    | 934,154    |
| 12.50          | 13,332    | 716     | 308                    | 613,488    | 627,844    |
| 12.75          | 14,566    | 995     | 512                    | 555,755    | 571,828    |
| 13.00          | 11,157    | 776     | 520                    | 468,253    | 480,705    |
| 13.25          | 26,706    | 2,655   | 365                    | 396,535    | 426,262    |
| 13.50          | 17,570    | 949     | 77                     | 336,839    | 355,434    |
| 13.75          | 18,362    | 732     | 60                     | 245,986    | 265,141    |
| 14.00          | 21,048    | 1,510   | 708                    | 126,157    | 149,423    |
| 14.25          | 31,625    | 1,373   | 163                    | 131,370    | 164,531    |
| 14.50          | 29,677    | 2,825   | 120                    | 64,293     | 96,915     |
| 14.75          | 32,850    | 2,000   | 135                    | 109,403    | 144,389    |
| 15.00          | 50,966    | 3,228   | 333                    | 123,948    | 178,476    |
| 15.25          | 39,565    | 2,752   | 330                    | 77,443     | 120,090    |
| 15.50          | 24,666    | 1,948   | 1,287                  | 21,329     | 49,230     |
| 15.75          | 20,038    | 1,127   | 96                     | 64,620     | 85,881     |
| 16.00          | 23,944    | 1,690   | 891                    | 34,641     | 61,166     |
| 16.25          | 28,117    | 1,434   | 118                    | 28,946     | 58,615     |
| 16.50          | 18,199    | 1,125   | 54                     | 43,039     | 62,417     |
| 16.75          | 12,967    | 989     | 54                     | 15,124     | 29,134     |
| 17.00          | 83,159    | 5,533   | 141                    | 548,533    | 637,366    |
| 17.25          | 21,794    | 948     | 64                     | 20,159     | 42,965     |
| 17.50          | 29,941    | 1,523   | 1,344                  | 129,252    | 162,060    |
| 17.75          | 9,404     | 353     | 60                     | 7,184      | 17,000     |
| 18.00          | 24,326    | 2,916   | 201                    | 66,156     | 93,599     |
| 18.25          | 44,156    | 1,831   | 43                     | 25,303     | 71,333     |
| 18.50          | 16,542    | 532     | 31                     | 5,858      | 22,962     |
| 18.75          | 5,991     | 378     | 2                      | 13,623     | 19,994     |
| 19.00          | 10,174    | 1,375   | 91                     | 22,184     | 33,824     |
| 19.25          | 56,552    | 4,437   | 179                    | 4,830      | 65,998     |
| 19.50          | 6,270     | 473     | 75                     | 2,948      | 9,765      |
| 19.75          | 27,594    | 1,937   | 32                     | 4,094      | 33,657     |
| 20.00          | 30,932    | 1,925   | 149                    | 11,360     | 44,366     |
| 20.25          | 30,705    | 2,374   | 265                    | 11,945     | 45,289     |
| 20.50          | 4,694     | 485     | 16                     | 4,851      | 10,045     |
| 20.75          | 4,080     | 257     | 17                     | 10,975     | 15,329     |
| 21.00          | 15,040    | 629     | 11                     | 5,049      | 20,729     |
| 21.25          | 3,842     | 261     | 107                    | 4,998      | 9,207      |
| 21.50          | 5,094     | 592     | 48                     | 2,194      | 7,928      |
| 21.75          | 2,875     | 250     | 37                     | 21,331     | 24,493     |
| 22.00          | 21,315    | 947     | 22                     | 3,832      | 26,116     |
| 22.25          | 7,027     | 1,074   | 84                     | 2,446      | 10,631     |
| 22.50          | 9,287     | 2,065   | 104                    | 5,793      | 17,248     |
| 22.75          | 1,439     | 159     | 45                     | 1,612      | 3,255      |
| 23.00          | 4,589     | 486     | 70                     | 19,558     | 24,703     |
| 23.25          | 4,355     | 343     | 372                    | 9,498      | 14,568     |
| 23.50          | 125,394   | 7,306   | 144                    | 25,050     | 157,893    |
| 23.75          | 1,879     | 149     | 284                    | 1,958      | 4,270      |
| 24.00          | 12,644    | 1,438   | 45                     | 1,016      | 15,143     |
| 24.25          | 2,202     | 183     | 270                    | 417        | 3,072      |
| 24.50          | 1,961     | 160     | 84                     | 821        | 3,026      |
| 24.75          | 1,560     | 111     | 234                    | 181        | 2,087      |
| 25.00 & above  | 228,174   | 30,670  | 568                    | 16,746     | 276,158    |
| Total          | 2,067,981 | 163,014 | 25,555                 | 10,861,655 | 13,118,205 |

\*01.00 stands for 00.25 to 01.00

: : : : : : : :

\*08.00 stands for 07.25 to 08.00

### 3.5 Advances Classified by Size

All  
As on

| Size of Account<br>(Rs.)        | Domestic           |           |                    |                |                                               |                  |                    |                |                              |                  |
|---------------------------------|--------------------|-----------|--------------------|----------------|-----------------------------------------------|------------------|--------------------|----------------|------------------------------|------------------|
|                                 | Non-Residents      |           | Government         |                | Non Financial<br>Public Sector<br>Enterprises |                  | NBFI's             |                | Private Sector<br>(Business) |                  |
|                                 | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount         | No. of<br>Accounts                            | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts           | Amount           |
| Less Than 5000                  | -                  | -         | 34                 | 0              | 58                                            | 0                | 132                | 0              | 239,981                      | 60               |
| 5,000 to 10,000                 | -                  | -         | -                  | -              | -                                             | -                | 1                  | -              | 47,585                       | 314              |
| 10,000 to 20,000                | -                  | -         | 1                  | 0              | -                                             | -                | -                  | -              | 47,987                       | 668              |
| 20,000 to 25,000                | -                  | -         | -                  | -              | -                                             | -                | -                  | -              | 27,567                       | 590              |
| 25,000 to 50,000                | -                  | -         | -                  | -              | 3                                             | 0                | 2                  | 0              | 118,710                      | 4,235            |
| 50,000 to 100,000               | -                  | -         | -                  | -              | 3                                             | 0                | 6                  | 0              | 205,381                      | 14,697           |
| 100,000 to 150,000              | -                  | -         | 1                  | 0              | 2                                             | 0                | 12                 | 2              | 162,287                      | 20,093           |
| 150,000 to 200,000              | -                  | -         | -                  | -              | 1                                             | 0                | 6                  | 1              | 96,868                       | 16,521           |
| 200,000 to 300,000              | -                  | -         | -                  | -              | 5                                             | 1                | 22                 | 5              | 130,123                      | 32,025           |
| 300,000 to 400,000              | -                  | -         | -                  | -              | 2                                             | 1                | 118                | 44             | 80,040                       | 27,309           |
| 400,000 to 500,000              | -                  | -         | -                  | -              | 5                                             | 2                | 28                 | 13             | 61,407                       | 27,768           |
| 500,000 to 750,000              | -                  | -         | 2                  | 1              | 6                                             | 4                | 69                 | 44             | 125,593                      | 76,975           |
| 750,000 to 1,000,000            | -                  | -         | 5                  | 4              | 2                                             | 2                | 47                 | 40             | 51,102                       | 45,378           |
| 1,000,000 to 2,000,000          | -                  | -         | 27                 | 40             | 19                                            | 28               | 130                | 189            | 98,671                       | 146,681          |
| 2,000,000 to 3,000,000          | -                  | -         | 22                 | 59             | 19                                            | 46               | 95                 | 225            | 39,920                       | 97,609           |
| 3,000,000 to 4,000,000          | 1                  | 3         | 49                 | 167            | 10                                            | 33               | 87                 | 297            | 22,808                       | 78,522           |
| 4,000,000 to 5,000,000          | -                  | -         | 26                 | 117            | 23                                            | 103              | 64                 | 281            | 20,935                       | 92,764           |
| 5,000,000 to 6,000,000          | -                  | -         | 20                 | 106            | 8                                             | 46               | 55                 | 287            | 9,833                        | 53,280           |
| 6,000,000 to 7,000,000          | 1                  | 7         | 8                  | 52             | 9                                             | 60               | 18                 | 115            | 8,321                        | 54,232           |
| 7,000,000 to 8,000,000          | 1                  | 8         | 7                  | 51             | 5                                             | 38               | 13                 | 97             | 6,897                        | 51,610           |
| 8,000,000 to 9,000,000          | -                  | -         | -                  | -              | 3                                             | 25               | 13                 | 112            | 4,554                        | 38,493           |
| 9,000,000 to 10,000,000         | 1                  | 9         | -                  | -              | 8                                             | 76               | 9                  | 88             | 4,485                        | 42,949           |
| 10,000,000 to 100,000,000       | -                  | -         | 44                 | 2,025          | 125                                           | 4,879            | 164                | 7,032          | 45,498                       | 1,401,607        |
| 100,000,000 to 500,000,000      | -                  | -         | 34                 | 8,450          | 123                                           | 31,347           | 146                | 36,314         | 9,341                        | 1,983,800        |
| 500,000,000 to 1,000,000,000    | -                  | -         | 11                 | 7,557          | 42                                            | 31,406           | 58                 | 38,399         | 1,475                        | 1,013,085        |
| 1,000,000,000 to 5,000,000,000  | -                  | -         | 8                  | 20,564         | 95                                            | 228,379          | 66                 | 125,338        | 1,078                        | 2,107,806        |
| 5,000,000,000 to 10,000,000,000 | -                  | -         | 3                  | 24,589         | 59                                            | 416,761          | 3                  | 17,780         | 77                           | 468,693          |
| 10,000,000,000 & Over           | -                  | -         | 10                 | 581,117        | 57                                            | 1,675,840        | 8                  | 492,000        | 18                           | 237,644          |
| <b>Total</b>                    | <b>4</b>           | <b>27</b> | <b>312</b>         | <b>644,898</b> | <b>692</b>                                    | <b>2,389,077</b> | <b>1,372</b>       | <b>718,701</b> | <b>1,668,542</b>             | <b>8,135,408</b> |

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 nu
2. 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

## of Accounts and Borrowers

Banks

30th June, 2025

(Million Rupees)

| Constituents                           |        |                 |           |                 |        |                 |            |                 |            |                                 | (Common Rupees) |
|----------------------------------------|--------|-----------------|-----------|-----------------|--------|-----------------|------------|-----------------|------------|---------------------------------|-----------------|
| Trust Funds & Non Profit Organizations |        | Personal        |           | Other           |        | Sub Total       |            | Total           |            | Size of Account * (Rs.)         |                 |
| No. of Accounts                        | Amount | No. of Accounts | Amount    | No. of Accounts | Amount | No. of Accounts | Amount     | No. of Accounts | Amount     |                                 |                 |
| 3,410                                  | 2      | 2,261,984       | 3,543     | -               | -      | 2,505,599       | 3,606      | 2,505,599       | 3,606      | Less Than 5000                  |                 |
| 43                                     | 0      | 467,157         | 3,018     | -               | -      | 514,786         | 3,332      | 514,786         | 3,332      | 5,000 to 10,000                 |                 |
| 541                                    | 9      | 253,439         | 3,624     | -               | -      | 301,968         | 4,301      | 301,968         | 4,301      | 10,000 to 20,000                |                 |
| 28                                     | 1      | 63,036          | 1,379     | -               | -      | 90,631          | 1,970      | 90,631          | 1,970      | 20,000 to 25,000                |                 |
| 754                                    | 26     | 364,630         | 13,253    | -               | -      | 484,099         | 17,514     | 484,099         | 17,514     | 25,000 to 50,000                |                 |
| 536                                    | 42     | 771,365         | 63,749    | -               | -      | 977,291         | 78,489     | 977,291         | 78,489     | 50,000 to 100,000               |                 |
| 12                                     | 1      | 459,842         | 57,909    | -               | -      | 622,156         | 78,005     | 622,156         | 78,005     | 100,000 to 150,000              |                 |
| 12                                     | 2      | 120,238         | 21,301    | -               | -      | 217,125         | 37,826     | 217,125         | 37,826     | 150,000 to 200,000              |                 |
| 56                                     | 14     | 176,924         | 44,122    | 2               | 0      | 307,132         | 76,169     | 307,132         | 76,169     | 200,000 to 300,000              |                 |
| 85                                     | 28     | 109,772         | 37,974    | 2               | 1      | 190,019         | 65,357     | 190,019         | 65,357     | 300,000 to 400,000              |                 |
| 28                                     | 13     | 221,009         | 96,683    | 4               | 2      | 282,481         | 124,481    | 282,481         | 124,481    | 400,000 to 500,000              |                 |
| 57                                     | 36     | 80,951          | 49,276    | 11              | 6      | 206,689         | 126,344    | 206,689         | 126,344    | 500,000 to 750,000              |                 |
| 30                                     | 24     | 48,167          | 41,810    | 1               | 1      | 99,354          | 87,260     | 99,354          | 87,260     | 750,000 to 1,000,000            |                 |
| 106                                    | 168    | 156,245         | 227,322   | 13              | 21     | 255,211         | 374,448    | 255,211         | 374,448    | 1,000,000 to 2,000,000          |                 |
| 61                                     | 144    | 58,288          | 142,608   | 2               | 4      | 98,407          | 240,694    | 98,407          | 240,694    | 2,000,000 to 3,000,000          |                 |
| 15                                     | 51     | 15,974          | 55,276    | -               | -      | 38,943          | 134,346    | 38,944          | 134,349    | 3,000,000 to 4,000,000          |                 |
| 4                                      | 19     | 12,147          | 54,136    | 2               | 9      | 33,201          | 147,428    | 33,201          | 147,428    | 4,000,000 to 5,000,000          |                 |
| 8                                      | 44     | 6,253           | 34,072    | 1               | 5      | 16,178          | 87,839     | 16,178          | 87,839     | 5,000,000 to 6,000,000          |                 |
| 2                                      | 13     | 4,217           | 27,272    | -               | -      | 12,575          | 81,743     | 12,576          | 81,750     | 6,000,000 to 7,000,000          |                 |
| 7                                      | 52     | 3,264           | 24,412    | -               | -      | 10,193          | 76,259     | 10,194          | 76,267     | 7,000,000 to 8,000,000          |                 |
| 5                                      | 43     | 2,880           | 24,425    | 1               | 8      | 7,456           | 63,107     | 7,456           | 63,107     | 8,000,000 to 9,000,000          |                 |
| 3                                      | 29     | 3,883           | 36,674    | -               | -      | 8,388           | 79,815     | 8,389           | 79,824     | 9,000,000 to 10,000,000         |                 |
| 36                                     | 1,290  | 6,356           | 127,358   | 8               | 459    | 52,231          | 1,544,650  | 52,231          | 1,544,650  | 10,000,000 to 100,000,000       |                 |
| 16                                     | 3,554  | 87              | 12,062    | 8               | 1,139  | 9,755           | 2,076,666  | 9,755           | 2,076,666  | 100,000,000 to 500,000,000      |                 |
| 3                                      | 2,147  | 2               | 1,325     | -               | -      | 1,591           | 1,093,919  | 1,591           | 1,093,919  | 500,000,000 to 1,000,000,000    |                 |
| 1                                      | 1,500  | 8               | 14,598    | -               | -      | 1,256           | 2,498,185  | 1,256           | 2,498,185  | 1,000,000,000 to 5,000,000,000  |                 |
| -                                      | -      | -               | -         | -               | -      | 142             | 927,822    | 142             | 927,822    | 5,000,000,000 to 10,000,000,000 |                 |
| -                                      | -      | -               | -         | -               | -      | 93              | 2,986,602  | 93              | 2,986,602  | 10,000,000,000 & Over           |                 |
| 5,859                                  | 9,254  | 5,668,118       | 1,219,183 | 55              | 1,656  | 7,344,950       | 13,118,178 | 7,344,954       | 13,118,205 | Total                           |                 |

number of deposits/advances accounts. For detail, see page xiv of this publication

### 3.5.1 Advances Classified by Size of Accounts and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Size of Account<br>(Rs.)        | Males              |                  | Females            |                | Both Males and Females |               | Others             |                   | Total              |                   |
|---------------------------------|--------------------|------------------|--------------------|----------------|------------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|                                 | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| Less Than 5000                  | 1,784,550          | 2,313            | 699,778            | 1,278          | 908                    | 0             | 20,363             | 15                | 2,505,599          | 3,606             |
| 5,000 to 10,000                 | 348,271            | 2,293            | 150,641            | 941            | -                      | -             | 15,874             | 98                | 514,786            | 3,332             |
| 10,000 to 20,000                | 261,879            | 3,770            | 39,058             | 516            | 6                      | 0             | 1,025              | 16                | 301,968            | 4,301             |
| 20,000 to 25,000                | 81,770             | 1,775            | 8,582              | 189            | 2                      | 0             | 277                | 6                 | 90,631             | 1,970             |
| 25,000 to 50,000                | 445,056            | 16,161           | 26,693             | 919            | 12                     | 0             | 12,338             | 434               | 484,099            | 17,514            |
| 50,000 to 100,000               | 858,224            | 70,273           | 93,692             | 6,593          | 23                     | 2             | 25,352             | 1,622             | 977,291            | 78,489            |
| 100,000 to 150,000              | 515,818            | 64,942           | 57,490             | 6,975          | 50                     | 6             | 48,798             | 6,083             | 622,156            | 78,005            |
| 150,000 to 200,000              | 197,284            | 34,411           | 17,721             | 3,049          | 15                     | 3             | 2,105              | 363               | 217,125            | 37,826            |
| 200,000 to 300,000              | 263,026            | 64,950           | 35,512             | 9,149          | 37                     | 9             | 8,557              | 2,060             | 307,132            | 76,169            |
| 300,000 to 400,000              | 171,782            | 59,054           | 14,961             | 5,161          | 37                     | 13            | 3,239              | 1,129             | 190,019            | 65,357            |
| 400,000 to 500,000              | 260,280            | 114,630          | 16,918             | 7,492          | 48                     | 22            | 5,235              | 2,336             | 282,481            | 124,481           |
| 500,000 to 750,000              | 137,825            | 83,573           | 13,857             | 8,360          | 184                    | 117           | 54,823             | 34,295            | 206,689            | 126,344           |
| 750,000 to 1,000,000            | 84,020             | 73,735           | 7,693              | 6,691          | 198                    | 170           | 7,443              | 6,663             | 99,354             | 87,260            |
| 1,000,000 to 2,000,000          | 210,659            | 305,182          | 14,797             | 21,169         | 657                    | 1,001         | 29,098             | 47,096            | 255,211            | 374,448           |
| 2,000,000 to 3,000,000          | 72,725             | 177,526          | 10,144             | 24,494         | 544                    | 1,330         | 14,994             | 37,344            | 98,407             | 240,694           |
| 3,000,000 to 4,000,000          | 22,896             | 79,007           | 2,345              | 8,092          | 405                    | 1,402         | 13,298             | 45,848            | 38,944             | 134,349           |
| 4,000,000 to 5,000,000          | 18,006             | 80,692           | 1,658              | 7,382          | 387                    | 1,728         | 13,150             | 57,626            | 33,201             | 147,428           |
| 5,000,000 to 6,000,000          | 9,346              | 50,880           | 803                | 4,347          | 308                    | 1,672         | 5,721              | 30,940            | 16,178             | 87,839            |
| 6,000,000 to 7,000,000          | 7,360              | 47,877           | 550                | 3,582          | 157                    | 1,014         | 4,509              | 29,276            | 12,576             | 81,750            |
| 7,000,000 to 8,000,000          | 5,707              | 42,717           | 410                | 3,068          | 144                    | 1,077         | 3,933              | 29,405            | 10,194             | 76,267            |
| 8,000,000 to 9,000,000          | 4,100              | 34,725           | 282                | 2,399          | 145                    | 1,231         | 2,929              | 24,752            | 7,456              | 63,107            |
| 9,000,000 to 10,000,000         | 4,886              | 46,398           | 385                | 3,646          | 190                    | 1,773         | 2,928              | 28,007            | 8,389              | 79,824            |
| 10,000,000 to 100,000,000       | 13,946             | 317,657          | 720                | 14,656         | 258                    | 6,343         | 37,307             | 1,205,994         | 52,231             | 1,544,650         |
| 100,000,000 to 500,000,000      | 547                | 106,511          | 39                 | 5,710          | 16                     | 3,847         | 9,153              | 1,960,598         | 9,755              | 2,076,666         |
| 500,000,000 to 1,000,000,000    | 44                 | 30,057           | 3                  | 1,720          | 2                      | 1,421         | 1,542              | 1,060,721         | 1,591              | 1,093,919         |
| 1,000,000,000 to 5,000,000,000  | 61                 | 138,772          | 3                  | 5,434          | 1                      | 1,374         | 1,191              | 2,352,605         | 1,256              | 2,498,185         |
| 5,000,000,000 to 10,000,000,000 | 1                  | 6,659            | -                  | -              | -                      | -             | 141                | 921,163           | 142                | 927,822           |
| 10,000,000,000 & Over           | 1                  | 11,441           | -                  | -              | -                      | -             | 92                 | 2,975,161         | 93                 | 2,986,602         |
| <b>Total</b>                    | <b>5,780,070</b>   | <b>2,067,981</b> | <b>1,214,735</b>   | <b>163,014</b> | <b>4,734</b>           | <b>25,555</b> | <b>345,415</b>     | <b>10,861,655</b> | <b>7,344,954</b>   | <b>13,118,205</b> |

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. 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

### 3.6 Advances Classified by Tenure/Maturity

#### All Banks

| Loan Tenure                             | (Million Rupees)   |            |                    |            |                    |            |
|-----------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                         | Jun-24             |            | Mar-25 R           |            | Jun-25 P           |            |
|                                         | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| 1. Short Term                           | 2,463,053          | 6,379,687  | 5,879,595          | 7,161,782  | 5,590,220          | 6,825,998  |
| 1.1. Overnight                          | 384,059            | 627,419    | 193,064            | 356,289    | 140,749            | 534,391    |
| 1.2. 2 days to 7 days                   | 1,434              | 38,970     | 1,154              | 79,238     | 1,253              | 79,154     |
| 1.3. For 8 days to 1 month              | 53,365             | 211,544    | 695,057            | 155,213    | 507,210            | 213,773    |
| 1.4. For above 1 month but <= 3 month   | 456,763            | 526,971    | 2,829,619          | 754,414    | 2,812,172          | 801,151    |
| 1.5. For above 3 months but <= 6 months | 49,880             | 1,367,213  | 537,343            | 1,729,491  | 534,126            | 1,081,410  |
| 1.6. For above 6 months but <= one year | 1,517,552          | 3,607,570  | 1,623,358          | 4,087,137  | 1,594,710          | 4,116,120  |
| 2. Medium Term                          | 310,959            | 1,004,756  | 288,022            | 968,035    | 481,418            | 1,289,756  |
| 2.1. For above 1 year but <= 2 years    | 145,780            | 488,255    | 201,697            | 681,186    | 348,858            | 1,063,844  |
| 2.2. For above 2 years but <= 3 years   | 165,179            | 516,501    | 86,325             | 286,849    | 132,560            | 225,912    |
| 3. Long Term                            | 1,274,534          | 4,685,168  | 1,158,559          | 4,986,590  | 1,273,316          | 5,002,451  |
| 3.1. For above 3 years but <= 4 years   | 254,482            | 928,077    | 239,601            | 1,025,208  | 244,421            | 1,043,883  |
| 3.2. For above 4 years but <= 5 years   | 372,156            | 706,258    | 377,211            | 1,022,509  | 414,656            | 948,110    |
| 3.3. For above 5 years but <= 7 years   | 466,172            | 1,181,220  | 400,789            | 1,178,841  | 445,864            | 1,178,503  |
| 3.4. For above 7 years but <= 10 years  | 81,247             | 873,024    | 66,516             | 858,875    | 65,455             | 910,149    |
| 3.5. For above 10 years but <= 15 years | 24,095             | 670,368    | 23,885             | 585,077    | 26,045             | 605,044    |
| 3.6. For above 15 years but <= 20 years | 22,163             | 139,029    | 23,219             | 128,988    | 20,069             | 117,543    |
| 3.7. For above 20 years but <= 25 years | 50,207             | 170,199    | 22,908             | 156,634    | 50,106             | 155,026    |
| 3.8. For above 25 years but <= 30 years | 3,740              | 14,238     | 4,235              | 25,456     | 6,318              | 38,251     |
| 3.9. For above 30 years                 | 272                | 2,756      | 195                | 5,003      | 382                | 5,940      |
| Total                                   | 4,048,546          | 12,069,611 | 7,326,176          | 13,116,407 | 7,344,954          | 13,118,205 |

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

### 3.6.1 Advances Classified by Tenure/Maturity

| Conventional Banking                    |                  |                  |                  |                  |                  |                  |
|-----------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| (Million Rupees)                        |                  |                  |                  |                  |                  |                  |
| Loan Tenure                             | Jun-24           |                  | Mar-25 R         |                  | Jun-25 P         |                  |
|                                         | No. of Accounts  | Amount           | No. of Accounts  | Amount           | No. of Accounts  | Amount           |
| 1. Short Term                           | 2,178,234        | 4,465,794        | 5,562,457        | 4,744,214        | 5,258,767        | 4,559,896        |
| 1.1. Overnight                          | 370,478          | 595,557          | 192,495          | 304,722          | 139,947          | 295,032          |
| 1.2. 2 days to 7 days                   | 1,286            | 7,096            | 770              | 3,575            | 579              | 7,430            |
| 1.3. For 8 days to 1 month              | 51,998           | 113,953          | 694,052          | 126,342          | 505,956          | 148,892          |
| 1.4. For above 1 month but <= 3 month   | 455,038          | 340,727          | 2,813,081        | 394,719          | 2,794,107        | 436,948          |
| 1.5. For above 3 months but <= 6 months | 39,566           | 518,344          | 528,256          | 778,365          | 525,616          | 669,523          |
| 1.6. For above 6 months but <= one year | 1,259,868        | 2,890,118        | 1,333,803        | 3,136,490        | 1,292,562        | 3,002,071        |
| 2. Medium Term                          | 280,310          | 911,776          | 254,130          | 758,051          | 443,305          | 1,059,829        |
| 2.1. For above 1 year but <= 2 years    | 138,154          | 445,296          | 191,351          | 541,414          | 336,100          | 909,092          |
| 2.2. For above 2 years but <= 3 years   | 142,156          | 466,480          | 62,779           | 216,637          | 107,205          | 150,737          |
| 3. Long Term                            | 1,065,794        | 3,195,009        | 943,326          | 3,467,692        | 1,046,741        | 3,339,265        |
| 3.1. For above 3 years but <= 4 years   | 202,016          | 645,485          | 186,749          | 816,734          | 184,367          | 728,290          |
| 3.2. For above 4 years but <= 5 years   | 328,007          | 464,027          | 329,089          | 700,374          | 352,330          | 700,578          |
| 3.3. For above 5 years but <= 7 years   | 393,624          | 869,734          | 328,961          | 859,816          | 384,369          | 847,197          |
| 3.4. For above 7 years but <= 10 years  | 66,686           | 629,334          | 52,772           | 547,292          | 51,475           | 540,921          |
| 3.5. For above 10 years but <= 15 years | 16,838           | 383,746          | 14,070           | 363,153          | 15,026           | 350,845          |
| 3.6. For above 15 years but <= 20 years | 13,899           | 83,922           | 14,914           | 78,828           | 13,338           | 66,952           |
| 3.7. For above 20 years but <= 25 years | 41,733           | 111,123          | 14,011           | 97,367           | 41,673           | 94,819           |
| 3.8. For above 25 years but <= 30 years | 2,781            | 6,771            | 2,648            | 3,830            | 4,065            | 9,469            |
| 3.9. For above 30 years                 | 210              | 868              | 112              | 298              | 98               | 196              |
| <b>Total</b>                            | <b>3,524,338</b> | <b>8,572,579</b> | <b>6,759,913</b> | <b>8,969,957</b> | <b>6,748,813</b> | <b>8,958,990</b> |

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



### 3.6.2 Advances Classified by Tenure/Maturity

| Islamic Banking                         |                    |           |                    |           |                    |           |
|-----------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
| (Million Rupees)                        |                    |           |                    |           |                    |           |
| Loan Tenure                             | Jun-24             |           | Mar-25 R           |           | Jun-25 P           |           |
|                                         | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 1. Short Term                           | 284,819            | 1,913,893 | 317,138            | 2,417,568 | 331,453            | 2,266,102 |
| 1.1. Overnight                          | 13,581             | 31,863    | 569                | 51,566    | 802                | 239,359   |
| 1.2. 2 days to 7 days                   | 148                | 31,874    | 384                | 75,663    | 674                | 71,724    |
| 1.3. For 8 days to 1 month              | 1,367              | 97,591    | 1,005              | 28,870    | 1,254              | 64,880    |
| 1.4. For above 1 month but <= 3 month   | 1,725              | 186,244   | 16,538             | 359,696   | 18,065             | 364,203   |
| 1.5. For above 3 months but <= 6 months | 10,314             | 848,869   | 9,087              | 951,126   | 8,510              | 411,887   |
| 1.6. For above 6 months but <= one year | 257,684            | 717,452   | 289,555            | 950,646   | 302,148            | 1,114,049 |
| 2. Medium Term                          | 30,649             | 92,979    | 33,892             | 209,984   | 38,113             | 229,927   |
| 2.1. For above 1 year but <= 2 years    | 7,626              | 42,959    | 10,346             | 139,772   | 12,758             | 154,752   |
| 2.2. For above 2 years but <= 3 years   | 23,023             | 50,021    | 23,546             | 70,212    | 25,355             | 75,175    |
| 3. Long Term                            | 208,740            | 1,490,159 | 215,233            | 1,518,898 | 226,575            | 1,663,186 |
| 3.1. For above 3 years but <= 4 years   | 52,466             | 282,592   | 52,852             | 208,474   | 60,054             | 315,593   |
| 3.2. For above 4 years but <= 5 years   | 44,149             | 242,231   | 48,122             | 322,134   | 62,326             | 247,533   |
| 3.3. For above 5 years but <= 7 years   | 72,548             | 311,486   | 71,828             | 319,025   | 61,495             | 331,306   |
| 3.4. For above 7 years but <= 10 years  | 14,561             | 243,690   | 13,744             | 311,583   | 13,980             | 369,229   |
| 3.5. For above 10 years but <= 15 years | 7,257              | 286,623   | 9,815              | 221,925   | 11,019             | 254,200   |
| 3.6. For above 15 years but <= 20 years | 8,264              | 55,106    | 8,305              | 50,160    | 6,731              | 50,592    |
| 3.7. For above 20 years but <= 25 years | 8,474              | 59,076    | 8,897              | 59,267    | 8,433              | 60,207    |
| 3.8. For above 25 years but <= 30 years | 959                | 7,467     | 1,587              | 21,625    | 2,253              | 28,782    |
| 3.9. For above 30 years                 | 62                 | 1,888     | 83                 | 4,705     | 284                | 5,745     |
| Total                                   | 524,208            | 3,497,031 | 566,263            | 4,146,450 | 596,141            | 4,159,215 |

### 3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th June, 2025

(Million Rupees)

| Loan Tenure                             | 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            |
| <b>1. Short Term</b>                    | <b>4,385,536</b> | <b>671,956</b>   | <b>1,063,644</b> | <b>39,767</b>  | <b>1,344</b>           | <b>7,733</b>  | <b>139,696</b>  | <b>6,106,542</b>  | <b>5,590,220</b> | <b>6,825,998</b>  |
| 1.1. Overnight                          | 121,526          | 34,025           | 12,791           | 1,283          | 44                     | 1,353         | 6,388           | 497,731           | 140,749          | 534,391           |
| 1.2. 2 days to 7 days                   | 724              | 2,172            | 77               | 467            | 33                     | 117           | 419             | 76,398            | 1,253            | 79,154            |
| 1.3. For 8 days to 1 month              | 327,195          | 47,886           | 177,416          | 2,772          | 81                     | 506           | 2,518           | 162,609           | 507,210          | 213,773           |
| 1.4. For above 1 month but <= 3 month   | 2,080,450        | 100,032          | 726,359          | 9,958          | 46                     | 104           | 5,317           | 691,057           | 2,812,172        | 801,151           |
| 1.5. For above 3 months but <= 6 months | 497,352          | 63,178           | 19,424           | 2,421          | 16                     | 37            | 17,334          | 1,015,774         | 534,126          | 1,081,410         |
| 1.6. For above 6 months but <= one year | 1,358,289        | 424,663          | 127,577          | 22,867         | 1,124                  | 5,616         | 107,720         | 3,662,974         | 1,594,710        | 4,116,120         |
| <b>2. Medium Term</b>                   | <b>360,011</b>   | <b>230,325</b>   | <b>54,097</b>    | <b>15,614</b>  | <b>34</b>              | <b>54</b>     | <b>67,276</b>   | <b>1,043,763</b>  | <b>481,418</b>   | <b>1,289,756</b>  |
| 2.1. For above 1 year but <= 2 years    | 284,331          | 174,461          | 45,760           | 10,730         | 3                      | 7             | 18,764          | 878,646           | 348,858          | 1,063,844         |
| 2.2. For above 2 years but <= 3 years   | 75,680           | 55,864           | 8,337            | 4,884          | 31                     | 47            | 48,512          | 165,117           | 132,560          | 225,912           |
| <b>3. Long Term</b>                     | <b>1,034,523</b> | <b>1,165,700</b> | <b>96,994</b>    | <b>107,633</b> | <b>3,356</b>           | <b>17,768</b> | <b>138,443</b>  | <b>3,711,349</b>  | <b>1,273,316</b> | <b>5,002,451</b>  |
| 3.1. For above 3 years but <= 4 years   | 178,905          | 203,559          | 35,329           | 28,078         | 152                    | 472           | 30,035          | 811,774           | 244,421          | 1,043,883         |
| 3.2. For above 4 years but <= 5 years   | 359,794          | 263,093          | 29,589           | 23,825         | 172                    | 365           | 25,101          | 660,827           | 414,656          | 948,110           |
| 3.3. For above 5 years but <= 7 years   | 355,802          | 331,759          | 18,830           | 20,581         | 275                    | 773           | 70,957          | 825,391           | 445,864          | 1,178,503         |
| 3.4. For above 7 years but <= 10 years  | 52,745           | 81,477           | 6,254            | 8,964          | 515                    | 2,117         | 5,941           | 817,591           | 65,455           | 910,149           |
| 3.5. For above 10 years but <= 15 years | 17,719           | 66,340           | 2,224            | 7,557          | 518                    | 3,191         | 5,584           | 527,957           | 26,045           | 605,044           |
| 3.6. For above 15 years but <= 20 years | 17,167           | 77,027           | 2,077            | 7,722          | 513                    | 3,369         | 312             | 29,426            | 20,069           | 117,543           |
| 3.7. For above 20 years but <= 25 years | 46,687           | 124,862          | 2,042            | 8,572          | 1,138                  | 7,059         | 239             | 14,533            | 50,106           | 155,026           |
| 3.8. For above 25 years but <= 30 years | 5,451            | 16,571           | 620              | 2,267          | 72                     | 418           | 175             | 18,995            | 6,318            | 38,251            |
| 3.9. For above 30 years                 | 253              | 1,013            | 29               | 67             | 1                      | 5             | 99              | 4,855             | 382              | 5,940             |
| <b>Total</b>                            | <b>5,780,070</b> | <b>2,067,981</b> | <b>1,214,735</b> | <b>163,014</b> | <b>4,734</b>           | <b>25,555</b> | <b>345,415</b>  | <b>10,861,655</b> | <b>7,344,954</b> | <b>13,118,205</b> |

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

### 3.7 Advances Classified by Nature\*

#### All Banks

(Million Rupees)

| Nature                              | Jun-24           |                   | Mar-25 R         |                   | Jun-25 P         |                   |
|-------------------------------------|------------------|-------------------|------------------|-------------------|------------------|-------------------|
|                                     | No. of Accounts  | Amount            | No. of Accounts  | Amount            | No. of Accounts  | Amount            |
| 1. CONVENTIONAL                     | 3,524,338        | 8,572,579         | 6,759,913        | 8,969,957         | 6,748,813        | 8,958,990         |
| 2. ISLAMIC                          | 524,208          | 3,497,031         | 566,263          | 4,146,450         | 596,141          | 4,159,215         |
| A. Ijara Finance                    | 71,693           | 105,499           | 73,180           | 122,026           | 76,367           | 144,521           |
| B. Diminishing Musharaka            | 69,540           | 915,661           | 71,047           | 1,062,477         | 76,290           | 1,130,456         |
| C. Istisna                          | 5,336            | 370,426           | 5,710            | 406,615           | 5,669            | 403,114           |
| D. Mudaraba                         | 81               | 1,629             | 109              | 1,859             | 113              | 1,747             |
| E. Murabaha                         | 13,748           | 137,298           | 12,722           | 229,401           | 14,224           | 159,420           |
| F. Musawamah finance                | 25,812           | 74,994            | 29,132           | 75,601            | 30,834           | 83,331            |
| G. Musharaka Finance                | 16,234           | 281,555           | 14,923           | 332,441           | 15,014           | 339,275           |
| H. Salam Finance                    | 1,583            | 77,199            | 1,370            | 68,508            | 1,567            | 55,448            |
| I. Commodity Murabahah / Tawwaruq   | 259,364          | 23,076            | 290,662          | 28,961            | 306,516          | 32,994            |
| J. Advance against financing        | 1,123            | 9,568             | 1,244            | 41,913            | 1,274            | 44,415            |
| K. Other Islamic Modes of Financing | 59,694           | 1,500,128         | 66,164           | 1,776,647         | 68,273           | 1,764,495         |
| <b>Total</b>                        | <b>4,048,546</b> | <b>12,069,611</b> | <b>7,326,176</b> | <b>13,116,407</b> | <b>7,344,954</b> | <b>13,118,205</b> |

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

\* Nature refers to Conventional/Islamic financing.

### 3.7.1 Advances Classified by Nature and Gender

All Banks  
As on 30th June, 2025

| Nature                              | (Million Rupees) |           |                 |         |                        |        |                 |            |                 |            |
|-------------------------------------|------------------|-----------|-----------------|---------|------------------------|--------|-----------------|------------|-----------------|------------|
|                                     | 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     |
| 1. CONVENTIONAL                     | 5,282,074        | 1,605,861 | 1,165,920       | 123,910 | 1,712                  | 6,635  | 299,107         | 7,222,584  | 6,748,813       | 8,958,990  |
| 2. ISLAMIC                          | 497,996          | 462,121   | 48,815          | 39,104  | 3,022                  | 18,919 | 46,308          | 3,639,071  | 596,141         | 4,159,215  |
| A. Ijara Finance                    | 59,269           | 85,530    | 5,065           | 6,797   | 16                     | 10     | 12,017          | 52,183     | 76,367          | 144,521    |
| B. Diminishing Musharaka            | 59,909           | 102,976   | 5,386           | 7,421   | 816                    | 1,745  | 10,179          | 1,018,314  | 76,290          | 1,130,456  |
| C. Istisna                          | 537              | 11,901    | 10              | 2,034   | -                      | -      | 5,122           | 389,180    | 5,669           | 403,114    |
| D. Mudaraba                         | 113              | 1,747     | -               | -       | -                      | -      | -               | -          | 113             | 1,747      |
| E. Murabaha                         | 7,871            | 16,681    | 471             | 594     | 8                      | 22     | 5,874           | 142,122    | 14,224          | 159,420    |
| F. Musawamah finance                | 25,340           | 9,874     | 3,604           | 1,195   | 1                      | 14     | 1,889           | 72,249     | 30,834          | 83,331     |
| G. Musharaka Finance                | 12,280           | 18,614    | 1,355           | 1,243   | 15                     | 111    | 1,364           | 319,307    | 15,014          | 339,275    |
| H. Salam Finance                    | 128              | 948       | -               | -       | -                      | -      | 1,439           | 54,500     | 1,567           | 55,448     |
| I. Commodity Murabahah / Tawwaruq   | 280,057          | 30,478    | 26,458          | 2,515   | -                      | -      | 1               | 1          | 306,516         | 32,994     |
| J. Advance against financing        | 1,108            | 1,543     | 84              | 54      | -                      | -      | 82              | 42,818     | 1,274           | 44,415     |
| K. Other Islamic Modes of Financing | 51,384           | 181,829   | 6,382           | 17,252  | 2,166                  | 17,017 | 8,341           | 1,548,397  | 68,273          | 1,764,495  |
| Total                               | 5,780,070        | 2,067,981 | 1,214,735       | 163,014 | 4,734                  | 25,555 | 345,415         | 10,861,655 | 7,344,954       | 13,118,205 |

Note(s)

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### 3.8 Advances Classified by Rate of

All  
As on

| Rate of<br>Int./Return | Rate of Margin |         |           |         |           |           |         |        |         |         |         |
|------------------------|----------------|---------|-----------|---------|-----------|-----------|---------|--------|---------|---------|---------|
|                        | 00.00          | 05.00   | 10.00     | 15.00   | 20.00     | 25.00     | 30.00   | 33.33  | 35.00   | 40.00   | 45.00   |
| 00.00                  | 412,497        | 9,988   | 39,203    | 18,538  | 89,022    | 283,976   | 24,052  | 310    | 10,014  | 12,186  | 11,356  |
| 01.00*                 | 9,336          | 522     | 742       | 737     | 1,598     | 2,986     | 625     | 69     | 1,490   | 2,782   | 51      |
| 02.00*                 | 23,801         | 3,852   | 19,458    | 3,494   | 28,795    | 25,798    | 7,952   | 258    | 4,621   | 4,270   | 14,337  |
| 03.00*                 | 100,622        | 3,106   | 28,242    | 14,490  | 21,336    | 55,265    | 19,473  | 999    | 8,925   | 7,676   | 4,344   |
| 04.00*                 | 56,151         | 744     | 24,390    | 6,699   | 23,807    | 38,297    | 3,634   | 124    | 2,688   | 4,371   | 4,902   |
| 05.00*                 | 489,783        | 3,234   | 26,271    | 31,670  | 33,143    | 60,321    | 14,773  | 168    | 8,555   | 4,758   | 1,938   |
| 06.00*                 | 29,464         | 4,344   | 7,718     | 2,308   | 13,238    | 20,267    | 5,247   | -      | 2,111   | 2,498   | 931     |
| 07.00*                 | 160,907        | 737     | 60,530    | 7,966   | 24,869    | 23,234    | 6,152   | 194    | 7,031   | 3,288   | 2,092   |
| 08.00*                 | 89,245         | 3,058   | 50,372    | 39,731  | 55,870    | 88,705    | 5,180   | 749    | 8,291   | 9,789   | 12,646  |
| 09.00*                 | 67,570         | 1,393   | 9,443     | 5,278   | 21,056    | 22,162    | 9,943   | 755    | 1,902   | 4,179   | 1,957   |
| 10.00*                 | 308,995        | 3,268   | 4,581     | 8,731   | 8,632     | 5,537     | 1,346   | -      | 1,469   | 1,617   | 507     |
| 10.25                  | 4,425          | -       | 7         | 42      | 1,392     | 1         | 1       | -      | -       | 78      | -       |
| 10.50                  | 3,221          | 19,568  | 866       | 200     | 5,421     | 613       | 21      | -      | 39      | -       | -       |
| 10.75                  | 23,228         | 51      | 7,549     | 13      | 607       | 5,395     | 303     | -      | 21      | 18      | 9       |
| 11.00                  | 18,643         | 7       | 13,362    | 2,261   | 21,593    | 5,925     | 1,297   | -      | 1       | 126     | 22      |
| 11.25                  | 171,508        | 4,761   | 42,189    | 2,528   | 79,577    | 46,469    | 5,972   | 488    | 452     | 8       | 1,484   |
| 11.50                  | 265,214        | 3,199   | 117,275   | 6,626   | 60,722    | 84,096    | 17,037  | -      | 6,556   | 1,240   | 2,254   |
| 11.75                  | 211,565        | 4,430   | 39,035    | 17,990  | 57,942    | 123,067   | 26,896  | -      | 2,922   | 3,544   | 1,321   |
| 12.00                  | 370,986        | 835     | 103,847   | 11,961  | 35,867    | 71,795    | 10,473  | -      | 3,548   | 5,414   | 1,234   |
| 12.25                  | 432,460        | 3,891   | 86,737    | 42,794  | 84,883    | 161,702   | 15,687  | 882    | 10,679  | 5,786   | 6,637   |
| 12.50                  | 284,858        | 5,655   | 49,140    | 18,724  | 67,147    | 98,545    | 29,540  | -      | 4,464   | 13,699  | 1,161   |
| 12.75                  | 213,325        | 1,805   | 47,551    | 28,693  | 63,007    | 101,362   | 29,401  | 385    | 3,813   | 9,212   | 7,243   |
| 13.00                  | 160,660        | 1,588   | 62,641    | 15,996  | 49,398    | 118,735   | 12,377  | 279    | 7,689   | 5,881   | 2,257   |
| 13.25                  | 163,229        | 7,840   | 43,737    | 21,581  | 48,382    | 61,580    | 11,728  | 113    | 9,300   | 8,626   | 3,156   |
| 13.50                  | 62,632         | 41,89   | 116,538   | 10,903  | 21,364    | 90,308    | 5,390   | 63     | 2,134   | 4,619   | 1,154   |
| 13.75                  | 89,887         | 2,529   | 22,035    | 27,847  | 24,080    | 46,559    | 13,590  | 2      | 3,649   | 4,738   | 2,103   |
| 14.00                  | 44,041         | 2,106   | 9,126     | 8,421   | 19,921    | 20,222    | 5,250   | 103    | 1,396   | 17,964  | 1,065   |
| 14.25                  | 47,877         | 2,693   | 10,061    | 8,398   | 27,731    | 28,483    | 6,302   | 266    | 2,185   | 6,303   | 1,039   |
| 14.50                  | 37,648         | 1,243   | 4,385     | 5,006   | 11,929    | 10,154    | 2,815   | 12     | 3,667   | 5,490   | 1,750   |
| 14.75                  | 45,058         | 6,571   | 13,441    | 3,465   | 29,530    | 20,591    | 5,676   | 875    | 1,177   | 4,244   | 875     |
| 15.00                  | 88,242         | 1,112   | 13,647    | 2,595   | 36,276    | 16,172    | 5,884   | 74     | 1,824   | 2,793   | 1,400   |
| 15.25                  | 39,782         | 6,877   | 8,227     | 10,328  | 14,863    | 19,058    | 5,066   | -      | 1,356   | 3,077   | 514     |
| 15.50                  | 8,076          | 601     | 3,604     | 9,146   | 5,558     | 8,179     | 2,235   | 13     | 1,130   | 1,363   | 879     |
| 15.75                  | 6,682          | 16,124  | 8,770     | 1,479   | 13,094    | 9,239     | 14,151  | 2      | 549     | 2,929   | 346     |
| 16.00                  | 25,291         | 416     | 3,333     | 1,542   | 4,968     | 6,475     | 3,740   | -      | 1,122   | 1,192   | 548     |
| 16.25                  | 7,713          | 3,669   | 4,804     | 2,405   | 6,160     | 8,204     | 3,888   | 6      | 934     | 1,491   | 497     |
| 16.50                  | 22,200         | 335     | 2,077     | 1,165   | 13,251    | 8,895     | 4,144   | -      | 1,046   | 1,897   | 440     |
| 16.75                  | 6,481          | 714     | 1,840     | 450     | 3,342     | 2,055     | 3,144   | -      | 6,629   | 528     | 181     |
| 17.00                  | 520,352        | 519     | 7,592     | 419     | 12,345    | 80,177    | 2,775   | -      | 1,594   | 1,955   | 4,048   |
| 17.25                  | 3,524          | 1,419   | 3,953     | 697     | 4,239     | 19,648    | 3,035   | 4      | 1,168   | 664     | 487     |
| 17.50                  | 38,511         | 3,068   | 1,855     | 4,120   | 9,486     | 33,660    | 2,008   | -      | 1,300   | 2,431   | 5,334   |
| 17.75                  | 3,275          | 1,758   | 994       | 115     | 1,982     | 5,203     | 542     | -      | 221     | 238     | 69      |
| 18.00                  | 33,675         | 2,690   | 1,095     | 298     | 4,421     | 32,979    | 2,745   | -      | 1,035   | 3,946   | 277     |
| 18.25                  | 6,970          | 43,168  | 4,108     | 1,250   | 4,406     | 4,701     | 1,701   | 7      | 1,217   | 1,272   | 143     |
| 18.50                  | 2,683          | 1,405   | 378       | 540     | 1,624     | 9,175     | 1,883   | 1      | 2,168   | 531     | 207     |
| 18.75                  | 3,018          | 6,207   | 1,397     | 902     | 1,150     | 378       | 520     | -      | 632     | 635     | 109     |
| 19.00                  | 10,685         | 378     | 1,436     | 2,357   | 1,417     | 3,329     | 3,610   | -      | 4,091   | 401     | 1,494   |
| 19.25                  | 21,604         | 6,408   | 621       | 401     | 26,645    | 6,810     | 720     | -      | 505     | 293     | 305     |
| 19.50                  | 2,652          | 428     | 704       | 419     | 1,510     | 358       | 2,154   | -      | 158     | 161     | 93      |
| 19.75                  | 629            | 110     | 2,522     | 556     | 25,406    | 130       | 633     | -      | 285     | 213     | 129     |
| 20.00                  | 13,679         | 6       | 378       | 86      | 18,213    | 2,988     | 1,057   | -      | 5,070   | 319     | 102     |
| 20.25                  | 6,652          | 17      | 4,586     | 533     | 26,303    | 1,844     | 2,195   | -      | 110     | 100     | 113     |
| 20.50                  | 3,326          | 247     | 298       | 635     | 767       | 625       | 695     | 19     | 199     | 667     | 530     |
| 20.75                  | 437            | 72      | 1,069     | 129     | 1,182     | 144       | 1,487   | -      | 292     | 5,217   | 127     |
| 21.00                  | 5,255          | 71      | 571       | 162     | 325       | 707       | 806     | -      | 337     | 408     | 616     |
| 21.25                  | 989            | 97      | 929       | 150     | 1,314     | 1,067     | 386     | -      | 186     | 77      | 254     |
| 21.50                  | 784            | 21      | 227       | 208     | 1,205     | 553       | 1,171   | -      | 380     | 464     | 271     |
| 21.75                  | 836            | 18      | 4,568     | 138     | 2,208     | 379       | 15,550  | -      | 138     | 86      | 105     |
| 22.00                  | 19,661         | 38      | 975       | 60      | 290       | 478       | 578     | -      | 211     | 234     | 137     |
| 22.25                  | 2,342          | 5       | 580       | 436     | 815       | 1,194     | 2,829   | -      | 135     | 135     | 121     |
| 22.50                  | 11,194         | 37      | 408       | 96      | 1,110     | 847       | 809     | -      | 456     | 216     | 899     |
| 22.75                  | 705            | 73      | 335       | 67      | 502       | 207       | 173     | -      | 39      | 75      | 66      |
| 23.00                  | 10,497         | 5       | 515       | 16      | 4,426     | 7,704     | 367     | -      | 182     | 97      | 110     |
| 23.25                  | 1,254          | 87      | 1,751     | 139     | 731       | 7,944     | 704     | -      | 228     | 206     | 439     |
| 23.50                  | 151,211        | 1       | 262       | 47      | 846       | 492       | 619     | -      | 315     | 279     | 2,304   |
| 23.75                  | 535            | -       | 632       | 52      | 306       | 327       | 118     | -      | 55      | 147     | 578     |
| 24.00                  | 5,670          | 1       | 4,452     | 4,016   | 79        | 146       | 141     | -      | 210     | 176     | 48      |
| 24.25                  | 380            | 18      | 552       | 3       | 556       | 553       | 413     | -      | 94      | 110     | 179     |
| 24.50                  | 837            | 5       | 168       | 5       | 336       | 134       | 347     | -      | 95      | 750     | 158     |
| 24.75                  | 394            | -       | 550       | 0       | 339       | 85        | 93      | -      | 79      | 29      | 299     |
| 25.00 & over           | 245,454        | 29      | 3,936     | 129     | 3,917     | 2,757     | 1,500   | 12,791 | 427     | 1,004   | 591     |
| Total                  | 5,732,978      | 205,455 | 1,161,572 | 421,380 | 1,289,772 | 2,828,148 | 394,752 | 20,011 | 158,990 | 193,209 | 115,373 |

\*01.00 stands for 00.25 to 01.24

\*10.00 stands for 09.25 to 10.24

## of Interest/Return and Rate of Margin

Banks

30th June, 2025

(Million Rupees)

| Rate of Margin |         |         |         |        |         |        |        |         |        |        |            | Rate of      |
|----------------|---------|---------|---------|--------|---------|--------|--------|---------|--------|--------|------------|--------------|
| 50.00          | 55.00   | 60.00   | 65.00   | 70.00  | 75.00   | 80.00  | 85.00  | 90.00   | 95.00  | 99.99  | Total      | Int./Return  |
| 32,967         | 10,306  | 7,231   | 6,445   | 5,188  | 9,193   | 11,366 | 4,221  | 7,943   | 17,586 | 3,854  | 1,027,443  | 00.00        |
| 53             | 57      | 37      | 28      | 12     | 96      | 17     | 8      | 4       | 221    | 1,907  | 23,379     | 01.00*       |
| 2,481          | 3,096   | 5,140   | 9,081   | 2,461  | 2,038   | 2,788  | 3,106  | 1,629   | 4,247  | 3,807  | 176,511    | 02.00*       |
| 2,421          | 4,969   | 2,108   | 3,146   | 876    | 6,714   | 482    | 1,610  | 3,152   | 693    | 954    | 291,602    | 03.00*       |
| 2,015          | 1,789   | 635     | 2,127   | 1,131  | 5,026   | 1,500  | 439    | 1,261   | 1,294  | 3,180  | 186,203    | 04.00*       |
| 5,181          | 2,229   | 3,229   | 2,568   | 643    | 2,846   | 4,118  | 828    | 3,565   | 444    | 3,308  | 703,572    | 05.00*       |
| 1,080          | 2,127   | 720     | 962     | 240    | 2,525   | 538    | 814    | 368     | 4,182  | 787    | 102,470    | 06.00*       |
| 4,082          | 1,121   | 1,688   | 2,410   | 1,083  | 3,448   | 2,224  | 3,041  | 41,380  | 612    | 1,269  | 359,358    | 07.00*       |
| 8,090          | 4,857   | 9,840   | 8,848   | 2,303  | 12,829  | 2,829  | 2,391  | 3,999   | 955    | 2,595  | 423,172    | 08.00*       |
| 3,125          | 3,717   | 5,667   | 1,367   | 1,367  | 4,335   | 2,445  | 1,608  | 6,103   | 1,472  | 199    | 182,284    | 09.00*       |
| 524            | 697     | 838     | 174     | 743    | 129     | 353    | 935    | 2,544   | 1,995  | 733    | 354,349    | 10.00*       |
| 0              | -       | 1       | 4       | 0      | 1       | 1      | 4      | 17      | 0      | -      | 5,975      | 10.25        |
| -              | 84      | 25      | 4       | 15     | 5,004   | 21     | 4      | 22      | 3      | 3      | 35,133     | 10.50        |
| 5              | -       | 19      | -       | -      | 3       | 2      | 10     | 5       | -      | -      | 37,239     | 10.75        |
| 3              | 13      | 2       | 6       | 4      | 32,368  | 70     | 4      | 3       | 341    | 37     | 96,089     | 11.00        |
| 1,983          | 1,092   | 2,223   | 1,821   | 124    | 17,363  | 4,186  | 10,419 | 2,293   | 1,634  | 127    | 398,701    | 11.25        |
| 3,082          | 2,139   | 860     | 3       | 238    | 60,813  | 3,993  | 15,518 | 949     | 325    | 378    | 652,516    | 11.50        |
| 867            | 5,251   | 3,329   | 305     | -      | 8,385   | 6,580  | 1,197  | 935     | 433    | 2,914  | 518,908    | 11.75        |
| 6,182          | 3,317   | 7,782   | 5,225   | 7,907  | 70,811  | 763    | 1,355  | 6,838   | 545    | 8,900  | 735,584    | 12.00        |
| 3,622          | 7,394   | 7,271   | 31,545  | 2,764  | 19,173  | 3,266  | 2,249  | 2,664   | 996    | 1,070  | 934,154    | 12.25        |
| 4,942          | 12,112  | 2,313   | 7,118   | 3,596  | 12,475  | 1,914  | 966    | 1,448   | 2,107  | 5,920  | 627,844    | 12.50        |
| 5,800          | 7,120   | 5,932   | 11,952  | 4,651  | 11,502  | 5,980  | 5,288  | 2,526   | 1,410  | 3,869  | 571,828    | 12.75        |
| 5,629          | 11,024  | 4,201   | 3,762   | 5,059  | 5,120   | 1,421  | 2,460  | 1,690   | 1,392  | 1,448  | 480,705    | 13.00        |
| 7,685          | 5,229   | 7,097   | 4,472   | 4,258  | 5,122   | 4,676  | 2,537  | 1,889   | 2,406  | 1,620  | 426,262    | 13.25        |
| 4,194          | 2,049   | 2,323   | 6,657   | 1,925  | 2,739   | 3,352  | 1,065  | 9,422   | 628    | 1,787  | 355,434    | 13.50        |
| 2,361          | 2,116   | 2,019   | 3,011   | 1,739  | 1,453   | 2,480  | 6,643  | 1,275   | 2,302  | 2,723  | 265,141    | 13.75        |
| 2,373          | 3,802   | 2,924   | 767     | 2,168  | 1,220   | 2,542  | 1,060  | 1,120   | 736    | 1,096  | 149,423    | 14.00        |
| 2,806          | 2,761   | 2,278   | 2,570   | 3,772  | 1,485   | 1,747  | 1,194  | 880     | 1,719  | 1,981  | 164,531    | 14.25        |
| 1,533          | 932     | 1,154   | 2,223   | 1,401  | 656     | 815    | 897    | 991     | 563    | 1,651  | 96,915     | 14.50        |
| 1,368          | 578     | 1,265   | 865     | 1,298  | 1,591   | 1,056  | 818    | 488     | 2,462  | 695    | 144,389    | 14.75        |
| 1,312          | 1,439   | 794     | 847     | 781    | 854     | 590    | 422    | 532     | 247    | 638    | 178,476    | 15.00        |
| 1,147          | 744     | 1,438   | 975     | 1,209  | 1,899   | 1,100  | 1,089  | 536     | 561    | 244    | 120,090    | 15.25        |
| 792            | 622     | 484     | 573     | 421    | 390     | 293    | 332    | 3,630   | 265    | 642    | 49,230     | 15.50        |
| 539            | 286     | 434     | 642     | 4,252  | 2,853   | 522    | 429    | 310     | 510    | 1,741  | 85,881     | 15.75        |
| 833            | 477     | 454     | 648     | 1,987  | 638     | 740    | 268    | 338     | 4,486  | 1,669  | 61,166     | 16.00        |
| 967            | 10,230  | 505     | 595     | 690    | 776     | 650    | 778    | 2,504   | 157    | 993    | 58,615     | 16.25        |
| 843            | 1,283   | 318     | 799     | 422    | 192     | 215    | 145    | 839     | 1,272  | 641    | 62,417     | 16.50        |
| 473            | 115     | 182     | 1,083   | 222    | 616     | 173    | 71     | 130     | 42     | 665    | 29,134     | 16.75        |
| 456            | 223     | 494     | 296     | 353    | 332     | 360    | 445    | 619     | 341    | 1,671  | 637,366    | 17.00        |
| 1,019          | 246     | 185     | 250     | 212    | 279     | 513    | 350    | 423     | 220    | 429    | 42,965     | 17.25        |
| 53,614         | 115     | 120     | 763     | 598    | 70      | 160    | 1,143  | 419     | 2,662  | 621    | 162,060    | 17.50        |
| 1,677          | 69      | 95      | 54      | 75     | 49      | 90     | 76     | 128     | 42     | 249    | 17,000     | 17.75        |
| 535            | 411     | 945     | 775     | 789    | 1,172   | 1,309  | 1,413  | 1,237   | 1,170  | 682    | 93,599     | 18.00        |
| 255            | 167     | 124     | 122     | 146    | 248     | 247    | 259    | 178     | 285    | 359    | 71,333     | 18.25        |
| 829            | 220     | 48      | 214     | 150    | 100     | 73     | 62     | 63      | 12     | 598    | 22,962     | 18.50        |
| 263            | 126     | 272     | 351     | 183    | 1,412   | 64     | 37     | 377     | 1,728  | 234    | 19,994     | 18.75        |
| 735            | 115     | 77      | 192     | 228    | 113     | 20     | 18     | 8       | 2,658  | 461    | 33,824     | 19.00        |
| 189            | 109     | 97      | 103     | 45     | 66      | 29     | 5      | 28      | 480    | 536    | 65,998     | 19.25        |
| 110            | 101     | 119     | 168     | 47     | 167     | 67     | 34     | 20      | 16     | 280    | 9,765      | 19.50        |
| 247            | 193     | 97      | 73      | 76     | 1,549   | 39     | 2      | 9       | 198    | 559    | 33,657     | 19.75        |
| 53             | 58      | 57      | 67      | 29     | 34      | 20     | 1,007  | 23      | 1      | 1,118  | 44,366     | 20.00        |
| 163            | 274     | 45      | 60      | 1,441  | 24      | 18     | -      | 15      | 438    | 360    | 45,289     | 20.25        |
| 102            | 280     | 77      | 60      | 176    | 488     | 32     | 2      | 80      | 529    | 210    | 10,045     | 20.50        |
| 358            | 116     | 76      | 158     | 101    | 616     | 20     | 14     | 13      | 3,599  | 102    | 15,329     | 20.75        |
| 8,935          | 232     | 408     | 220     | 96     | 520     | 85     | 106    | 118     | 586    | 166    | 20,729     | 21.00        |
| 161            | 374     | 103     | 59      | 17     | 151     | 56     | 9      | 148     | 2,589  | 92     | 9,207      | 21.25        |
| 314            | 166     | 170     | 345     | 126    | 111     | 29     | 970    | 331     | 68     | 15     | 7,928      | 21.50        |
| 101            | 50      | 73      | 26      | 71     | 16      | 9      | 0      | 1       | 95     | 24     | 24,493     | 21.75        |
| 138            | 60      | 74      | 63      | 83     | 86      | 12     | 4      | 1,934   | 903    | 96     | 26,116     | 22.00        |
| 71             | 41      | 37      | 34      | 25     | 167     | 5      | 38     | 853     | 636    | 134    | 10,631     | 22.25        |
| 58             | 42      | 31      | 51      | 3      | 10      | 921    | 2      | -       | 23     | 36     | 17,248     | 22.50        |
| 23             | 48      | 61      | 37      | 1      | 0       | 14     | 35     | 69      | 625    | 99     | 3,255      | 22.75        |
| 48             | 68      | 42      | 48      | 192    | 17      | 193    | 10     | 4       | 90     | 69     | 24,703     | 23.00        |
| 138            | 54      | 85      | 30      | 10     | 0       | -      | 4      | 635     | 13     | 115    | 14,568     | 23.25        |
| 56             | 77      | 35      | 13      | 10     | 103     | 2      | -      | 68      | 432    | 723    | 157,893    | 23.50        |
| 194            | 492     | 12      | 22      | 153    | 509     | 13     | -      | 26      | 65     | 33     | 4,270      | 23.75        |
| 40             | 35      | 13      | 14      | 3      | 15      | 19     | 7      | -       | 52     | 8      | 15,143     | 24.00        |
| 28             | 21      | 8       | 5       | 3      | 17      | -      | 0      | 73      | 1      | 59     | 3,072      | 24.25        |
| 48             | 8       | 35      | 3       | 3      | 11      | 12     | 11     | 15      | 10     | 36     | 3,026      | 24.50        |
| 25             | 20      | 8       | 9       | 19     | 5       | 18     | 0      | 3       | 7      | 108    | 2,087      | 24.75        |
| 308            | 196     | 178     | 132     | 135    | 459     | 112    | 208    | 80      | 1,403  | 410    | 276,158    | 25.00 & over |
| 194,648        | 121,978 | 100,006 | 134,744 | 72,549 | 323,597 | 82,372 | 82,494 | 124,221 | 83,222 | 76,734 | 13,118,285 | Total        |

### 3.8.1 Advances Classified by Rate of Margin and Gender

All Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Margin | 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            |
| 00.00          | 5,000,140        | 876,515          | 1,143,232        | 79,534         | 880                    | 893           | 234,707         | 4,776,035         | 6,378,959        | 5,732,978         |
| 05.00          | 39,789           | 56,531           | 1,794            | 3,228          | 3                      | 10            | 9,688           | 145,687           | 51,274           | 205,455           |
| 10.00          | 74,917           | 131,387          | 6,638            | 10,247         | 737                    | 4,794         | 15,670          | 1,015,144         | 97,962           | 1,161,572         |
| 15.00          | 12,092           | 57,005           | 4,805            | 13,475         | 63                     | 265           | 9,159           | 350,635           | 26,119           | 421,380           |
| 20.00          | 374,041          | 285,536          | 23,205           | 19,956         | 201                    | 857           | 13,929          | 983,424           | 411,376          | 1,289,772         |
| 25.00          | 78,544           | 298,398          | 5,830            | 10,782         | 301                    | 3,617         | 22,603          | 1,715,351         | 107,278          | 2,028,148         |
| 30.00          | 54,060           | 84,467           | 4,012            | 4,818          | 303                    | 1,188         | 6,393           | 304,279           | 64,768           | 394,752           |
| 33.33          | 33,779           | 9,382            | 16,115           | 4,089          | -                      | -             | 40              | 6,539             | 49,934           | 20,011            |
| 35.00          | 17,641           | 27,486           | 1,929            | 1,739          | 770                    | 3,761         | 4,836           | 126,004           | 25,176           | 158,990           |
| 40.00          | 24,151           | 33,238           | 2,180            | 4,103          | 112                    | 1,677         | 3,478           | 154,191           | 29,921           | 193,209           |
| 45.00          | 4,467            | 20,514           | 455              | 1,299          | 370                    | 4,310         | 1,629           | 89,249            | 6,921            | 115,373           |
| 50.00          | 12,716           | 56,316           | 812              | 1,335          | 72                     | 238           | 2,343           | 136,760           | 15,943           | 194,648           |
| 55.00          | 6,571            | 13,812           | 810              | 1,326          | 40                     | 282           | 1,975           | 106,559           | 9,396            | 121,978           |
| 60.00          | 4,339            | 14,136           | 356              | 814            | 22                     | 164           | 2,198           | 84,892            | 6,915            | 100,006           |
| 65.00          | 4,453            | 13,517           | 329              | 754            | 66                     | 164           | 1,867           | 120,310           | 6,715            | 134,744           |
| 70.00          | 3,654            | 12,380           | 210              | 585            | 44                     | 146           | 1,991           | 59,438            | 5,899            | 72,549            |
| 75.00          | 5,119            | 14,947           | 211              | 454            | 341                    | 551           | 2,907           | 307,644           | 8,578            | 323,597           |
| 80.00          | 4,679            | 12,551           | 205              | 564            | 182                    | 765           | 2,660           | 68,491            | 7,726            | 82,372            |
| 85.00          | 4,315            | 9,745            | 173              | 959            | 103                    | 216           | 1,658           | 71,574            | 6,249            | 82,494            |
| 90.00          | 4,012            | 10,617           | 183              | 606            | 74                     | 263           | 1,390           | 112,735           | 5,659            | 124,221           |
| 95.00          | 2,846            | 6,050            | 211              | 685            | 38                     | 1,366         | 1,470           | 75,121            | 4,565            | 83,222            |
| 99.99          | 13,745           | 23,451           | 1,040            | 1,660          | 12                     | 28            | 2,824           | 51,594            | 17,621           | 76,734            |
| <b>Total</b>   | <b>5,780,070</b> | <b>2,067,981</b> | <b>1,214,735</b> | <b>163,014</b> | <b>4,734</b>           | <b>25,555</b> | <b>345,415</b>  | <b>10,861,655</b> | <b>7,344,954</b> | <b>13,118,205</b> |

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

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Margin                                                               | Public Sector Banks |                  | Domestic Private Banks |                  | Foreign Banks   |          | All Banks       |                  |
|------------------------------------------------------------------------------|---------------------|------------------|------------------------|------------------|-----------------|----------|-----------------|------------------|
|                                                                              | No. of Accounts     | Amount           | No. of Accounts        | Amount           | No. of Accounts | Amount   | No. of Accounts | Amount           |
| <b>Gold, Bullion, Gold and Silver Ornaments, Precious Metals</b>             |                     |                  |                        |                  |                 |          |                 |                  |
| 00.00                                                                        | 173,161             | 101,827          | 353                    | 355              | -               | -        | 173,514         | 102,183          |
| 05.00                                                                        | -                   | -                | 11                     | 40               | -               | -        | 11              | 40               |
| 10.00                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| 15.00                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| 20.00                                                                        | 10                  | 6                | 366                    | 699              | -               | -        | 376             | 705              |
| 25.00                                                                        | -                   | -                | 2,861                  | 3,100            | -               | -        | 2,861           | 3,100            |
| 35.00                                                                        | -                   | -                | 58,779                 | 19,982           | -               | -        | 58,779          | 19,982           |
| 45.00                                                                        | 3                   | 1                | 4,006                  | 532              | -               | -        | 4,009           | 533              |
| 55.00                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| 65.00                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| 75.00                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| 85.00                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| 95.00                                                                        | -                   | -                | 465                    | 501              | -               | -        | 465             | 501              |
| 99.99                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| <b>Total</b>                                                                 | <b>173,174</b>      | <b>101,833.8</b> | <b>66,841</b>          | <b>25,209.5</b>  | <b>-</b>        | <b>-</b> | <b>240,015</b>  | <b>127,043.3</b> |
| <b>Weighted Average</b>                                                      |                     | <b>0.00</b>      |                        | <b>31.84</b>     |                 | <b>-</b> |                 | <b>6.32</b>      |
| <b>Securities Shares and Other Financial Instruments - To Stock Exchange</b> |                     |                  |                        |                  |                 |          |                 |                  |
| 00.00                                                                        | -                   | -                | 30                     | 1,343            | -               | -        | 30              | 1,343            |
| 05.00                                                                        | -                   | -                | 82                     | 2,883            | -               | -        | 82              | 2,883            |
| 10.00                                                                        | 2                   | 1,673            | 29                     | 1,303            | -               | -        | 31              | 2,976            |
| 15.00                                                                        | -                   | -                | 1                      | 842              | -               | -        | 1               | 842              |
| 20.00                                                                        | -                   | -                | 351                    | 3,786            | -               | -        | 351             | 3,786            |
| 25.00                                                                        | 4                   | 1,019            | 15                     | 2,190            | -               | -        | 19              | 3,209            |
| 35.00                                                                        | 8                   | 870              | 51                     | 7,099            | -               | -        | 59              | 7,969            |
| 45.00                                                                        | 3                   | 724              | 18                     | 3,254            | -               | -        | 21              | 3,978            |
| 55.00                                                                        | -                   | -                | 25                     | 4,303            | -               | -        | 25              | 4,303            |
| 65.00                                                                        | 1                   | 250              | 3                      | 3,447            | -               | -        | 4               | 3,697            |
| 75.00                                                                        | -                   | -                | 10                     | 2,559            | -               | -        | 10              | 2,559            |
| 85.00                                                                        | 1                   | 287              | -                      | -                | -               | -        | 1               | 287              |
| 95.00                                                                        | 1                   | 5                | 6                      | 278              | -               | -        | 7               | 283              |
| 99.99                                                                        | -                   | -                | -                      | -                | -               | -        | -               | -                |
| <b>Total</b>                                                                 | <b>20</b>           | <b>4,827.5</b>   | <b>621</b>             | <b>33,288.5</b>  | <b>-</b>        | <b>-</b> | <b>641</b>      | <b>38,116.0</b>  |
| <b>Weighted Average</b>                                                      |                     | <b>28.75</b>     |                        | <b>35.33</b>     |                 | <b>-</b> |                 | <b>34.49</b>     |
| <b>Securities Shares and Other Financial Instruments - To Others</b>         |                     |                  |                        |                  |                 |          |                 |                  |
| 00.00                                                                        | 6                   | 51               | 39                     | 244,179          | -               | -        | 45              | 244,230          |
| 05.00                                                                        | -                   | -                | 23                     | 21               | -               | -        | 23              | 21               |
| 10.00                                                                        | 6                   | 55               | 16                     | 10,476           | -               | -        | 22              | 10,531           |
| 15.00                                                                        | -                   | -                | 10                     | 6                | -               | -        | 10              | 6                |
| 20.00                                                                        | 5                   | 728              | 31                     | 6,699            | -               | -        | 36              | 7,427            |
| 25.00                                                                        | 17                  | 10,004           | 23                     | 2,360            | -               | -        | 40              | 12,364           |
| 35.00                                                                        | 8                   | 1,744            | 58                     | 10,739           | -               | -        | 66              | 12,483           |
| 45.00                                                                        | 3                   | 2,504            | 20                     | 1,477            | -               | -        | 23              | 3,981            |
| 55.00                                                                        | 3                   | 45               | 23                     | 3,576            | -               | -        | 26              | 3,620            |
| 65.00                                                                        | 1                   | 25,000           | 20                     | 7,013            | -               | -        | 21              | 32,013           |
| 75.00                                                                        | -                   | -                | 83                     | 1,538            | -               | -        | 83              | 1,538            |
| 85.00                                                                        | 2                   | 20,000           | 7                      | 50               | -               | -        | 9               | 20,050           |
| 95.00                                                                        | -                   | -                | 52                     | 176              | -               | -        | 52              | 176              |
| 99.99                                                                        | -                   | -                | 18                     | 7,322            | -               | -        | 18              | 7,322            |
| <b>Total</b>                                                                 | <b>51</b>           | <b>60,130.3</b>  | <b>423</b>             | <b>295,632.1</b> | <b>-</b>        | <b>-</b> | <b>474</b>      | <b>355,762.4</b> |
| <b>Weighted Average</b>                                                      |                     | <b>62.42</b>     |                        | <b>7.43</b>      |                 | <b>-</b> |                 | <b>16.73</b>     |
| <b>Merchandise - Food Items</b>                                              |                     |                  |                        |                  |                 |          |                 |                  |
| 00.00                                                                        | 37                  | 35,514           | 3,269                  | 158,818          | -               | -        | 3,306           | 194,332          |
| 05.00                                                                        | -                   | -                | 1,061                  | 10,278           | -               | -        | 1,061           | 10,278           |
| 10.00                                                                        | 12                  | 2,639            | 544                    | 47,423           | -               | -        | 556             | 50,062           |
| 15.00                                                                        | 41                  | 3,747            | 2,532                  | 54,867           | -               | -        | 2,573           | 58,614           |
| 20.00                                                                        | 308                 | 8,998            | 3,969                  | 57,410           | -               | -        | 4,277           | 66,408           |
| 25.00                                                                        | 416                 | 42,831           | 1,905                  | 153,479          | -               | -        | 2,321           | 196,310          |
| 35.00                                                                        | 54                  | 2,813            | 2,641                  | 30,484           | -               | -        | 2,695           | 33,297           |
| 45.00                                                                        | 27                  | 264              | 184                    | 20,092           | -               | -        | 211             | 20,356           |
| 55.00                                                                        | 142                 | 67,731           | 135                    | 26,644           | -               | -        | 277             | 94,375           |
| 65.00                                                                        | -                   | -                | 154                    | 10,150           | -               | -        | 154             | 10,150           |
| 75.00                                                                        | 2                   | 270              | 134                    | 11,097           | -               | -        | 136             | 11,368           |
| 85.00                                                                        | 3                   | 191              | 106                    | 11,575           | -               | -        | 109             | 11,766           |
| 95.00                                                                        | 5                   | 130              | 79                     | 6,137            | -               | -        | 84              | 6,268            |
| 99.99                                                                        | 6                   | 54               | 64                     | 2,102            | -               | -        | 70              | 2,156            |
| <b>Total</b>                                                                 | <b>1,053</b>        | <b>165,184.0</b> | <b>16,777</b>          | <b>600,555.4</b> | <b>-</b>        | <b>-</b> | <b>17,830</b>   | <b>765,739.4</b> |
| <b>Weighted Average</b>                                                      |                     | <b>29.49</b>     |                        | <b>21.36</b>     |                 | <b>-</b> |                 | <b>23.12</b>     |



### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Margin                                   | Public Sector Banks |                  | Domestic Private Banks |                    | Foreign Banks   |                | All Banks       |                    |
|--------------------------------------------------|---------------------|------------------|------------------------|--------------------|-----------------|----------------|-----------------|--------------------|
|                                                  | No. of Accounts     | Amount           | No. of Accounts        | Amount             | No. of Accounts | Amount         | No. of Accounts | Amount             |
| <b>Merchandise - Raw Materials</b>               |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                                            | 2,041               | 10,770           | 3,104                  | 185,035            | 1               | 706            | 5,146           | 196,512            |
| 05.00                                            | 1                   | 3                | 873                    | 8,958              | -               | -              | 874             | 8,961              |
| 10.00                                            | 42                  | 1,909            | 1,081                  | 286,595            | -               | -              | 1,123           | 288,504            |
| 15.00                                            | 48                  | 753              | 334                    | 22,541             | -               | -              | 382             | 23,294             |
| 20.00                                            | 316                 | 9,702            | 429                    | 43,553             | -               | -              | 745             | 53,255             |
| 25.00                                            | 15,349              | 115,032          | 782                    | 61,151             | -               | -              | 16,131          | 176,183            |
| 35.00                                            | 41                  | 497              | 359                    | 29,036             | -               | -              | 400             | 29,533             |
| 45.00                                            | 49                  | 343              | 201                    | 21,757             | -               | -              | 250             | 22,101             |
| 55.00                                            | 386                 | 4,949            | 171                    | 10,775             | -               | -              | 557             | 15,723             |
| 65.00                                            | -                   | -                | 144                    | 11,278             | -               | -              | 144             | 11,278             |
| 75.00                                            | 1                   | 106              | 121                    | 14,211             | -               | -              | 122             | 14,317             |
| 85.00                                            | 1                   | 250              | 70                     | 2,344              | -               | -              | 71              | 2,594              |
| 95.00                                            | 6                   | 759              | 59                     | 2,425              | -               | -              | 65              | 3,183              |
| 99.99                                            | 11                  | 378              | 43                     | 2,743              | -               | -              | 54              | 3,121              |
| <b>Total</b>                                     | <b>18,292</b>       | <b>145,450.8</b> | <b>7,771</b>           | <b>702,401.5</b>   | <b>1</b>        | <b>706.5</b>   | <b>26,064</b>   | <b>848,558.8</b>   |
| <b>Weighted Average</b>                          |                     | <b>24.17</b>     |                        | <b>14.96</b>       |                 | <b>-</b>       |                 | <b>16.52</b>       |
| <b>Merchandise - Finished/Manufactured Goods</b> |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                                            | 190                 | 5,500            | 3,371                  | 239,014            | 5               | 331            | 3,566           | 244,844            |
| 05.00                                            | -                   | -                | 507                    | 12,134             | -               | -              | 507             | 12,134             |
| 10.00                                            | 18                  | 1,420            | 1,379                  | 82,876             | -               | -              | 1,397           | 84,296             |
| 15.00                                            | 36                  | 2,384            | 725                    | 72,897             | -               | -              | 761             | 75,281             |
| 20.00                                            | 547                 | 9,594            | 2,022                  | 199,810            | -               | -              | 2,569           | 209,403            |
| 25.00                                            | 1,130               | 130,341          | 2,220                  | 113,733            | -               | -              | 3,350           | 244,074            |
| 35.00                                            | 55                  | 1,560            | 927                    | 63,714             | -               | -              | 982             | 65,275             |
| 45.00                                            | 65                  | 808              | 617                    | 44,951             | -               | -              | 682             | 45,759             |
| 55.00                                            | 230                 | 11,823           | 894                    | 58,105             | -               | -              | 1,124           | 69,928             |
| 65.00                                            | 4                   | 1,868            | 693                    | 59,490             | -               | -              | 697             | 61,357             |
| 75.00                                            | 4                   | 1,100            | 923                    | 53,488             | -               | -              | 927             | 54,589             |
| 85.00                                            | 10                  | 1,667            | 841                    | 23,529             | -               | -              | 851             | 25,196             |
| 95.00                                            | 13                  | 954              | 479                    | 24,127             | -               | -              | 492             | 25,081             |
| 99.99                                            | 47                  | 450              | 344                    | 8,360              | -               | -              | 391             | 8,810              |
| <b>Total</b>                                     | <b>2,349</b>        | <b>169,469.3</b> | <b>15,942</b>          | <b>1,056,227.4</b> | <b>5</b>        | <b>331.0</b>   | <b>18,296</b>   | <b>1,226,027.6</b> |
| <b>Weighted Average</b>                          |                     | <b>27.41</b>     |                        | <b>26.97</b>       |                 | <b>-</b>       |                 | <b>27.03</b>       |
| <b>Fixed Assets Including Machinery</b>          |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                                            | 10,906              | 89,761           | 103,175                | 298,990            | 43              | 115            | 114,124         | 388,867            |
| 05.00                                            | 1                   | 1                | 4,114                  | 20,666             | -               | -              | 4,115           | 20,667             |
| 10.00                                            | 531                 | 2,850            | 61,547                 | 241,036            | 5               | 4              | 62,083          | 243,890            |
| 15.00                                            | 4,117               | 32,078           | 3,845                  | 31,276             | -               | -              | 7,962           | 63,354             |
| 20.00                                            | 10,851              | 45,823           | 30,466                 | 215,811            | 1               | 0              | 41,318          | 261,635            |
| 25.00                                            | 7,063               | 160,317          | 39,245                 | 405,291            | 2               | 910            | 46,310          | 566,518            |
| 35.00                                            | 42,304              | 29,151           | 19,019                 | 145,935            | -               | -              | 61,323          | 175,086            |
| 45.00                                            | 11,754              | 7,142            | 10,541                 | 76,990             | -               | -              | 22,295          | 84,133             |
| 55.00                                            | 5,523               | 6,677            | 8,276                  | 38,868             | -               | -              | 13,799          | 45,545             |
| 65.00                                            | 175                 | 3,346            | 6,856                  | 34,527             | -               | -              | 7,031           | 37,874             |
| 75.00                                            | 147                 | 915              | 5,918                  | 232,311            | -               | -              | 6,065           | 233,226            |
| 85.00                                            | 56                  | 980              | 4,364                  | 43,388             | -               | -              | 4,420           | 44,368             |
| 95.00                                            | 90                  | 2,388            | 2,646                  | 63,212             | -               | -              | 2,736           | 65,599             |
| 99.99                                            | 86                  | 1,937            | 13,048                 | 19,964             | -               | -              | 13,134          | 21,901             |
| <b>Total</b>                                     | <b>93,604</b>       | <b>383,366.2</b> | <b>313,060</b>         | <b>1,868,266.4</b> | <b>51</b>       | <b>1,029.8</b> | <b>406,715</b>  | <b>2,252,662.4</b> |
| <b>Weighted Average</b>                          |                     | <b>20.21</b>     |                        | <b>31.06</b>       |                 | <b>22.14</b>   |                 | <b>29.21</b>       |
| <b>Real Estate - Land</b>                        |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                                            | 2,305               | 57,617           | 2,690                  | 20,844             | -               | -              | 4,995           | 78,462             |
| 05.00                                            | -                   | -                | 284                    | 2,684              | -               | -              | 284             | 2,684              |
| 10.00                                            | 184                 | 680              | 2,589                  | 31,964             | -               | -              | 2,773           | 32,644             |
| 15.00                                            | 643                 | 7,520            | 1,948                  | 58,802             | -               | -              | 2,591           | 66,321             |
| 20.00                                            | 1,017               | 12,189           | 4,840                  | 102,495            | -               | -              | 5,857           | 114,684            |
| 25.00                                            | 2,770               | 50,826           | 7,160                  | 134,506            | 2               | 340            | 9,932           | 185,672            |
| 35.00                                            | 605                 | 6,278            | 4,735                  | 37,461             | -               | -              | 5,340           | 43,739             |
| 45.00                                            | 1,082               | 3,544            | 2,355                  | 20,692             | -               | -              | 3,437           | 24,236             |
| 55.00                                            | 284                 | 2,915            | 4,141                  | 10,843             | -               | -              | 4,425           | 13,758             |
| 65.00                                            | 43                  | 239              | 2,193                  | 8,784              | -               | -              | 2,236           | 9,022              |
| 75.00                                            | 40                  | 148              | 4,029                  | 15,571             | -               | -              | 4,069           | 15,719             |
| 85.00                                            | 60                  | 342              | 5,500                  | 15,248             | -               | -              | 5,560           | 15,590             |
| 95.00                                            | 54                  | 429              | 3,372                  | 6,218              | -               | -              | 3,426           | 6,647              |
| 99.99                                            | 34                  | 25               | 1,472                  | 13,586             | -               | -              | 1,506           | 13,611             |
| <b>Total</b>                                     | <b>9,121</b>        | <b>142,752.3</b> | <b>47,308</b>          | <b>479,698.4</b>   | <b>2</b>        | <b>340.0</b>   | <b>56,431</b>   | <b>622,790.6</b>   |
| <b>Weighted Average</b>                          |                     | <b>15.49</b>     |                        | <b>29.32</b>       |                 | <b>25.00</b>   |                 | <b>26.15</b>       |

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Margin                    | Public Sector Banks |                  | Domestic Private Banks |                    | Foreign Banks   |                | All Banks       |                    |
|-----------------------------------|---------------------|------------------|------------------------|--------------------|-----------------|----------------|-----------------|--------------------|
|                                   | No. of Accounts     | Amount           | No. of Accounts        | Amount             | No. of Accounts | Amount         | No. of Accounts | Amount             |
| <b>Real Estate - Building</b>     |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | 47,182              | 106,514          | 23,816                 | 219,522            | 31              | 206            | 71,029          | 326,242            |
| 05.00                             | 9                   | 55               | 1,872                  | 18,590             | -               | -              | 1,881           | 18,645             |
| 10.00                             | 24                  | 281              | 12,265                 | 102,956            | -               | -              | 12,289          | 103,237            |
| 15.00                             | 1,340               | 7,632            | 8,608                  | 99,865             | 2               | 15             | 9,950           | 107,512            |
| 20.00                             | 598                 | 13,221           | 9,421                  | 100,405            | 6               | 34             | 10,025          | 113,660            |
| 25.00                             | 1,364               | 55,371           | 10,069                 | 130,156            | 2               | 896            | 11,435          | 186,424            |
| 35.00                             | 430                 | 9,658            | 6,658                  | 69,918             | -               | -              | 7,088           | 79,576             |
| 45.00                             | 197                 | 5,476            | 2,880                  | 49,465             | -               | -              | 3,077           | 54,940             |
| 55.00                             | 1,350               | 7,696            | 1,272                  | 14,463             | -               | -              | 2,622           | 22,159             |
| 65.00                             | 117                 | 640              | 1,145                  | 22,196             | -               | -              | 1,262           | 22,836             |
| 75.00                             | 182                 | 2,926            | 921                    | 18,161             | -               | -              | 1,103           | 21,086             |
| 85.00                             | 184                 | 3,276            | 856                    | 19,366             | -               | -              | 1,040           | 22,643             |
| 95.00                             | 255                 | 3,391            | 767                    | 29,225             | -               | -              | 1,022           | 32,616             |
| 99.99                             | 142                 | 794              | 313                    | 3,128              | -               | -              | 455             | 3,922              |
| <b>Total</b>                      | <b>53,374</b>       | <b>216,932.3</b> | <b>80,863</b>          | <b>897,415.5</b>   | <b>41</b>       | <b>1,150.8</b> | <b>134,278</b>  | <b>1,115,498.6</b> |
| <b>Weighted Average</b>           |                     | <b>16.51</b>     |                        | <b>22.61</b>       |                 | <b>20.25</b>   |                 | <b>21.42</b>       |
| <b>Against Fixed Deposits</b>     |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | 19                  | 41               | 2,269                  | 15,402             | 1               | 55             | 2,289           | 15,498             |
| 05.00                             | -                   | -                | 213                    | 8,686              | -               | -              | 213             | 8,686              |
| 10.00                             | 72                  | 2,449            | 5,058                  | 201,409            | -               | -              | 5,130           | 203,858            |
| 15.00                             | 24                  | 813              | 214                    | 3,671              | -               | -              | 238             | 4,484              |
| 20.00                             | 22                  | 150              | 6,921                  | 55,212             | -               | -              | 6,943           | 55,362             |
| 25.00                             | 81                  | 6,729            | 7,004                  | 275,119            | -               | -              | 7,085           | 281,848            |
| 35.00                             | 11                  | 313              | 884                    | 17,806             | -               | -              | 895             | 18,119             |
| 45.00                             | 17                  | 499              | 371                    | 10,801             | -               | -              | 388             | 11,300             |
| 55.00                             | 18                  | 1,039            | 179                    | 2,161              | -               | -              | 197             | 3,200              |
| 65.00                             | 6                   | 4                | 127                    | 5,029              | -               | -              | 133             | 5,032              |
| 75.00                             | 1                   | 1                | 195                    | 10,850             | -               | -              | 196             | 10,851             |
| 85.00                             | 2                   | 1                | 213                    | 5,549              | -               | -              | 215             | 5,549              |
| 95.00                             | 3                   | 159              | 392                    | 55,320             | -               | -              | 395             | 55,480             |
| 99.99                             | 158                 | 50               | 33                     | 323                | -               | -              | 191             | 373                |
| <b>Total</b>                      | <b>434</b>          | <b>12,247.1</b>  | <b>24,073</b>          | <b>667,337.5</b>   | <b>1</b>        | <b>55.0</b>    | <b>24,508</b>   | <b>679,639.6</b>   |
| <b>Weighted Average</b>           |                     | <b>25.34</b>     |                        | <b>26.90</b>       |                 | <b>-</b>       |                 | <b>26.87</b>       |
| <b>Against Insurance Policies</b> |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | -                   | -                | 4                      | 1                  | -               | -              | 4               | 1                  |
| 05.00                             | -                   | -                | 3                      | 1                  | -               | -              | 3               | 1                  |
| 10.00                             | -                   | -                | 1                      | 3                  | -               | -              | 1               | 3                  |
| 15.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 20.00                             | -                   | -                | 3                      | 9                  | -               | -              | 3               | 9                  |
| 25.00                             | -                   | -                | 15                     | 97                 | -               | -              | 15              | 97                 |
| 35.00                             | -                   | -                | 1                      | 0                  | -               | -              | 1               | 0                  |
| 45.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 55.00                             | -                   | -                | 10                     | 147                | -               | -              | 10              | 147                |
| 65.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 75.00                             | -                   | -                | 8                      | 121                | -               | -              | 8               | 121                |
| 85.00                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| 95.00                             | -                   | -                | 1                      | 8                  | -               | -              | 1               | 8                  |
| 99.99                             | -                   | -                | -                      | -                  | -               | -              | -               | -                  |
| <b>Total</b>                      | <b>-</b>            | <b>-</b>         | <b>46</b>              | <b>388.2</b>       | <b>-</b>        | <b>-</b>       | <b>46</b>       | <b>388.2</b>       |
| <b>Weighted Average</b>           |                     | <b>-</b>         |                        | <b>53.11</b>       |                 | <b>-</b>       |                 | <b>53.11</b>       |
| <b>Other Secured Advances</b>     |                     |                  |                        |                    |                 |                |                 |                    |
| 00.00                             | 141                 | 12,144           | 76,272                 | 728,270            | 22              | 9              | 76,435          | 740,423            |
| 05.00                             | 1                   | 13               | 40,150                 | 120,442            | -               | -              | 40,151          | 120,456            |
| 10.00                             | 2                   | 500              | 6,942                  | 139,131            | 1               | 1,942          | 6,945           | 141,572            |
| 15.00                             | 84                  | 2,142            | 1,210                  | 19,529             | -               | -              | 1,294           | 21,671             |
| 20.00                             | 31                  | 3,196            | 1,583                  | 268,052            | -               | -              | 1,614           | 271,247            |
| 25.00                             | 498                 | 69,872           | 1,507                  | 101,956            | 2               | 519            | 2,007           | 172,348            |
| 35.00                             | 136                 | 2,971            | 1,305                  | 85,724             | -               | -              | 1,441           | 88,695             |
| 45.00                             | 3                   | 6                | 667                    | 37,259             | -               | -              | 670             | 37,265             |
| 55.00                             | 2                   | 16               | 1,180                  | 43,851             | -               | -              | 1,182           | 43,867             |
| 65.00                             | 3                   | 1,001            | 1,024                  | 40,489             | -               | -              | 1,027           | 41,490             |
| 75.00                             | 1                   | 7                | 928                    | 30,765             | -               | -              | 929             | 30,773             |
| 85.00                             | 2                   | 31               | 807                    | 16,793             | -               | -              | 809             | 16,824             |
| 95.00                             | 1                   | 2                | 830                    | 11,599             | -               | -              | 831             | 11,601             |
| 99.99                             | -                   | -                | 244                    | 15,516             | -               | -              | 244             | 15,516             |
| <b>Total</b>                      | <b>905</b>          | <b>91,900.4</b>  | <b>134,649</b>         | <b>1,659,375.4</b> | <b>25</b>       | <b>2,470.2</b> | <b>135,579</b>  | <b>1,753,746.0</b> |
| <b>Weighted Average</b>           |                     | <b>21.83</b>     |                        | <b>15.37</b>       |                 | <b>13.12</b>   |                 | <b>15.70</b>       |

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 30th June, 2025

(Million Rupees)

| Rate of Margin                          | Public Sector Banks |                  | Domestic Private Banks |                    | Foreign Banks   |                  | All Banks        |                    |
|-----------------------------------------|---------------------|------------------|------------------------|--------------------|-----------------|------------------|------------------|--------------------|
|                                         | No. of Accounts     | Amount           | No. of Accounts        | Amount             | No. of Accounts | Amount           | No. of Accounts  | Amount             |
| <b>Advances Secured by Guarantee(s)</b> |                     |                  |                        |                    |                 |                  |                  |                    |
| 00.00                                   | 284,937             | 911,401          | 35,376                 | 1,507,859          | 149             | 43,863           | 320,462          | 2,463,123          |
| 05.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 10.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 15.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 20.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 25.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 35.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 45.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 55.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 65.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 75.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 85.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 95.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 99.99                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| <b>Total</b>                            | <b>284,937</b>      | <b>911,400.9</b> | <b>35,376</b>          | <b>1,507,858.5</b> | <b>149</b>      | <b>43,863.2</b>  | <b>320,462</b>   | <b>2,463,122.6</b> |
| <b>Weighted Average</b>                 |                     | -                |                        | -                  |                 | -                |                  | -                  |
| <b>Unsecured Advances</b>               |                     |                  |                        |                    |                 |                  |                  |                    |
| 00.00                                   | 544,548             | 84,929           | 4,559,185              | 269,241            | 1               | 368,472          | 5,103,734        | 722,641            |
| 05.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 10.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 15.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 20.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 25.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 35.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 45.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 55.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 65.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 75.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 85.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 95.00                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| 99.99                                   | -                   | -                | -                      | -                  | -               | -                | -                | -                  |
| <b>Total</b>                            | <b>544,548</b>      | <b>84,928.8</b>  | <b>4,559,185</b>       | <b>269,241.0</b>   | <b>1</b>        | <b>368,471.6</b> | <b>5,103,734</b> | <b>722,641.4</b>   |
| <b>Weighted Average</b>                 |                     | -                |                        | -                  |                 | -                |                  | -                  |
| <b>Grand Total</b>                      | <b>1,181,862</b>    | <b>2,490,424</b> | <b>5,302,935</b>       | <b>10,062,895</b>  | <b>276</b>      | <b>418,418</b>   | <b>6,485,073</b> | <b>12,971,737</b>  |
| <b>Weighted Average</b>                 |                     | <b>13.16</b>     |                        | <b>19.07</b>       |                 | <b>0.21</b>      |                  | <b>17.32</b>       |

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

### 3.10 Security and Nature\* wise Weighted Average Lending/Financing Rates

All Banks

|                             |       | (Percent)         |                                 |             |           |             |                          |         |                     |
|-----------------------------|-------|-------------------|---------------------------------|-------------|-----------|-------------|--------------------------|---------|---------------------|
| As at the<br>End of         |       | Precious<br>Metal | Stock<br>Exchange<br>Securities | Merchandise | Machinery | Real Estate | Financial<br>Obligations | Others  | Total<br>Advances** |
| <b>Conventional Banking</b> |       |                   |                                 |             |           |             |                          |         |                     |
| 2024                        | Jun   | 14.98             | 19.82                           | 17.12       | 16.80     | 14.28       | 17.79                    | 17.41   | 33.48               |
|                             |       | (14.98)           | (19.43)                         | (16.91)     | (16.33)   | (14.23)     | (17.43)                  | (19.56) | (33.48)             |
|                             | Mar R | 16.20             | 11.13                           | 10.20       | 11.42     | 10.91       | 11.93                    | 12.41   | 28.10               |
|                             |       | (16.20)           | (11.74)                         | (9.93)      | (11.21)   | (10.78)     | (10.77)                  | (13.17) | (28.10)             |
| 2025                        | Jun P | 16.50             | 10.43                           | 10.22       | 10.83     | 10.40       | 11.48                    | 12.37   | 15.93               |
|                             |       | (16.50)           | (10.75)                         | (9.64)      | (10.60)   | (10.40)     | (10.38)                  | (12.87) | (29.09)             |
| <b>Islamic Banking</b>      |       |                   |                                 |             |           |             |                          |         |                     |
| 2024                        | Jun   | -                 | 19.29                           | 17.89       | 18.13     | 16.22       | 19.64                    | 19.92   | 29.47               |
|                             |       | -                 | (18.70)                         | (17.04)     | (17.91)   | (15.82)     | (19.69)                  | (18.26) | (29.47)             |
|                             | Mar R | -                 | 12.12                           | 10.29       | 12.55     | 11.35       | 13.17                    | 11.54   | 30.84               |
|                             |       | -                 | (12.17)                         | (10.04)     | (12.58)   | (11.27)     | (13.17)                  | (11.11) | (30.84)             |
| 2025                        | Jun P | -                 | 10.65                           | 10.39       | 12.31     | 10.86       | 12.30                    | 12.04   | 21.50               |
|                             |       | -                 | (10.32)                         | (10.43)     | (12.35)   | (10.84)     | (12.33)                  | (10.56) | (21.50)             |
| <b>Overall Banking</b>      |       |                   |                                 |             |           |             |                          |         |                     |
| 2024                        | Jun   | 14.98             | 19.79                           | 17.38       | 17.22     | 14.87       | 18.07                    | 18.09   | 32.93               |
|                             |       | (14.98)           | (19.38)                         | (16.95)     | (16.91)   | (14.70)     | (17.77)                  | (19.16) | (32.93)             |
|                             | Mar R | 16.20             | 11.21                           | 10.23       | 11.78     | 11.05       | 12.20                    | 12.12   | 28.41               |
|                             |       | (16.20)           | (11.80)                         | (9.97)      | (11.73)   | (10.95)     | (11.40)                  | (12.48) | (28.41)             |
| 2025                        | Jun P | 16.50             | 10.48                           | 10.28       | 11.34     | 10.57       | 11.67                    | 12.26   | 16.24               |
|                             |       | (16.50)           | (10.56)                         | (9.92)      | (11.28)   | (10.56)     | (10.91)                  | (12.12) | (28.25)             |

\* Nature refers to Conventional/Islamic financing.

\*\* Weighted average rates shown in parentheses represent Private Sector.

### 3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

| Category of Financing                                                                                                                                                                                                      | Jun-24             |                   | Mar-25 R           |                   | Jun-25 P           |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                                                                                                                            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| 1. Export financing                                                                                                                                                                                                        | 8,943              | 860,945           | 9,577              | 1,078,851         | 9,603              | 1,066,617         |
| 1.1. Export finance schemes                                                                                                                                                                                                | 4,985              | 612,688           | 4,898              | 741,157           | 5,048              | 738,961           |
| 1.2. Others                                                                                                                                                                                                                | 3,958              | 248,258           | 4,679              | 337,694           | 4,555              | 327,655           |
| 2. Import financing                                                                                                                                                                                                        | 9,270              | 647,596           | 8,157              | 628,624           | 8,343              | 638,366           |
| 3. Government self employment schemes                                                                                                                                                                                      | 51,599             | 58,652            | 49,334             | 75,034            | 57,295             | 98,849            |
| 4. Working capital/short term                                                                                                                                                                                              | 2,504,170          | 5,256,873         | 5,742,967          | 5,748,389         | 5,665,560          | 5,792,360         |
| 4.1. Small Loans                                                                                                                                                                                                           | 874,687            | 359,330           | 4,409,336          | 481,402           | 4,169,513          | 497,380           |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA                                                                                                                                     | -                  | -                 | -                  | -                 | -                  | -                 |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 537                | 16,854            | 636                | 12,643            | 635                | 12,106            |
| 4.4. Others                                                                                                                                                                                                                | 1,628,540          | 3,523,259         | 1,332,679          | 4,332,355         | 1,495,112          | 4,240,343         |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 406                | 1,357,430         | 316                | 921,990           | 300                | 1,042,530         |
| 5. Fixed investment/long term                                                                                                                                                                                              | 1,474,564          | 5,245,544         | 1,516,141          | 5,585,509         | 1,604,153          | 5,522,013         |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 22,348             | 570,448           | 12,204             | 440,589           | 12,173             | 416,519           |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 2,677              | 93,045            | 2,785              | 90,278            | 2,960              | 86,990            |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)                                                                             | 65                 | 1,799             | 52                 | 751               | 53                 | 632               |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 1,644              | 5,105             | 1,016              | 4,797             | 1,130              | 5,533             |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 162                | 4,193             | 196                | 4,925             | 196                | 5,140             |
| 5.6. Small Loans                                                                                                                                                                                                           | 393,574            | 262,467           | 414,932            | 308,788           | 433,020            | 327,014           |
| 5.7. Others                                                                                                                                                                                                                | 926,857            | 3,512,291         | 981,061            | 3,987,069         | 1,022,768          | 3,934,141         |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 117,932            | 681,375           | 95,217             | 638,189           | 123,466            | 627,634           |
| 5.9. SME Asaan Finance (SAAF) Scheme                                                                                                                                                                                       | 8,878              | 37,696            | 8,292              | 31,604            | 8,039              | 30,721            |
| 5.10 Machinery                                                                                                                                                                                                             | 427                | 77,127            | 386                | 78,519            | 348                | 87,688            |
| <b>Total</b>                                                                                                                                                                                                               | <b>4,048,546</b>   | <b>12,069,611</b> | <b>7,326,176</b>   | <b>13,116,407</b> | <b>7,344,954</b>   | <b>13,118,205</b> |

Note(s)

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### 3.11.1 Advances Classified by Category of Financing

#### Conventional Banking

(Million Rupees)

| Category of Financing                                                                                                                                                                                                      | Jun-24           |                  | Mar-25 R         |                  | Jun-25 P         |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                                                                                                                                                                                                            | No. of Accounts  | Amount           | No. of Accounts  | Amount           | No. of Accounts  | Amount           |
| 1. Export financing                                                                                                                                                                                                        | 6,702            | 634,753          | 7,485            | 792,796          | 7,491            | 780,128          |
| 1.1. Export finance schemes                                                                                                                                                                                                | 3,073            | 410,917          | 3,174            | 491,033          | 3,331            | 487,626          |
| 1.2. Others                                                                                                                                                                                                                | 3,629            | 223,836          | 4,311            | 301,763          | 4,160            | 292,502          |
| 2. Import financing                                                                                                                                                                                                        | 8,478            | 610,196          | 7,524            | 594,742          | 7,572            | 598,192          |
| 3. Government self employment schemes                                                                                                                                                                                      | 51,120           | 57,307           | 48,178           | 72,727           | 56,015           | 95,624           |
| 4. Working capital/short term                                                                                                                                                                                              | 2,235,548        | 3,585,740        | 5,444,452        | 3,663,494        | 5,352,460        | 3,850,877        |
| 4.1. Small Loans                                                                                                                                                                                                           | 628,102          | 256,768          | 4,135,591        | 374,853          | 3,883,486        | 390,265          |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected /                                                                                                                                                         | -                | -                | -                | -                | -                | -                |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 473              | 13,139           | 622              | 12,631           | 621              | 12,095           |
| 4.4. Others                                                                                                                                                                                                                | 1,606,748        | 2,496,529        | 1,308,035        | 2,895,589        | 1,468,160        | 2,973,809        |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 225              | 819,305          | 204              | 380,421          | 193              | 474,708          |
| 5. Fixed investment/long term                                                                                                                                                                                              | 1,222,490        | 3,684,583        | 1,252,274        | 3,846,198        | 1,325,275        | 3,634,169        |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 19,382           | 407,885          | 9,212            | 308,960          | 9,466            | 285,858          |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 2,011            | 58,107           | 2,107            | 58,133           | 2,098            | 55,722           |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)                                                                             | 29               | 742              | 29               | 494              | 31               | 418              |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 1,624            | 4,858            | 982              | 4,485            | 1,090            | 5,149            |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 123              | 1,942            | 153              | 2,314            | 151              | 2,277            |
| 5.6. Small Loans                                                                                                                                                                                                           | 316,718          | 174,370          | 333,949          | 184,715          | 344,859          | 188,584          |
| 5.7. Others                                                                                                                                                                                                                | 787,068          | 2,531,986        | 835,166          | 2,828,299        | 869,739          | 2,659,124        |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 88,499           | 428,231          | 64,262           | 387,641          | 91,719           | 369,646          |
| 5.9. SME Asaan Finance (SAAF) Scheme                                                                                                                                                                                       | 6,734            | 30,156           | 6,139            | 25,207           | 5,882            | 24,883           |
| 5.10 Machinery                                                                                                                                                                                                             | 302              | 46,306           | 275              | 45,950           | 240              | 42,509           |
| <b>Total</b>                                                                                                                                                                                                               | <b>3,524,338</b> | <b>8,572,579</b> | <b>6,759,913</b> | <b>8,969,957</b> | <b>6,748,813</b> | <b>8,958,990</b> |

Note(s)

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### 3.11.2 Advances Classified by Category of Financing

#### Islamic Banking

(Million Rupees)

| Category of Financing                                                                                                                                                                                                      | Jun-24             |                  | Mar-25 R           |                  | Jun-25 P           |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                                                                                                                                                                                            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| 1. Export financing                                                                                                                                                                                                        | 2,241              | 226,193          | 2,092              | 286,055          | 2,112              | 286,489          |
| 1.1. Export finance schemes                                                                                                                                                                                                | 1,912              | 201,771          | 1,724              | 250,124          | 1,717              | 251,335          |
| 1.2. Others                                                                                                                                                                                                                | 329                | 24,422           | 368                | 35,931           | 395                | 35,153           |
| 2. Import financing                                                                                                                                                                                                        | 792                | 37,400           | 633                | 33,882           | 771                | 40,174           |
| 3. Government self employment schemes                                                                                                                                                                                      | 479                | 1,345            | 1,156              | 2,307            | 1,280              | 3,226            |
| 4. Working capital/short term                                                                                                                                                                                              | 268,622            | 1,671,133        | 298,515            | 2,084,895        | 313,100            | 1,941,483        |
| 4.1. Small Loans                                                                                                                                                                                                           | 246,585            | 102,561          | 273,745            | 106,549          | 286,027            | 107,115          |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA                                                                                                                                     | -                  | -                | -                  | -                | -                  | -                |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 64                 | 3,715            | 14                 | 11               | 14                 | 11               |
| 4.4. Others                                                                                                                                                                                                                | 21,792             | 1,026,731        | 24,644             | 1,436,765        | 26,952             | 1,266,534        |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 181                | 538,125          | 112                | 541,570          | 107                | 567,822          |
| 5. Fixed investment/long term                                                                                                                                                                                              | 252,074            | 1,560,961        | 263,867            | 1,739,311        | 278,878            | 1,887,844        |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 2,966              | 162,563          | 2,992              | 131,629          | 2,707              | 130,661          |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 666                | 34,938           | 678                | 32,145           | 862                | 31,268           |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)                                                                               | 36                 | 1,057            | 23                 | 257              | 22                 | 214              |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 20                 | 246              | 34                 | 312              | 40                 | 384              |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 39                 | 2,251            | 43                 | 2,611            | 45                 | 2,863            |
| 5.6. Small Loans                                                                                                                                                                                                           | 76,856             | 88,097           | 80,983             | 124,073          | 88,161             | 138,430          |
| 5.7. Others                                                                                                                                                                                                                | 139,789            | 980,304          | 145,895            | 1,158,770        | 153,029            | 1,275,017        |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 29,433             | 253,144          | 30,955             | 250,549          | 31,747             | 257,988          |
| 5.9. SME Asaan Finance (SAAF) Scheme                                                                                                                                                                                       | 2,144              | 7,540            | 2,153              | 6,397            | 2,157              | 5,839            |
| 5.10 Machinery                                                                                                                                                                                                             | 125                | 30,821           | 111                | 32,568           | 108                | 45,179           |
| <b>Total</b>                                                                                                                                                                                                               | <b>524,208</b>     | <b>3,497,031</b> | <b>566,263</b>     | <b>4,146,450</b> | <b>596,141</b>     | <b>4,159,215</b> |

### 3.11.3 Advances Classified by Category of Financing and Gender

All Banks  
As on 30th June, 2025

| Category of Financing                                                                                                                                                                                                      | (Million Rupees) |                  |                  |                |                      |               |                 |                   |                  |                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|----------------|----------------------|---------------|-----------------|-------------------|------------------|-------------------|
|                                                                                                                                                                                                                            | Male             |                  | Female           |                | Both Male and Female |               | Other           |                   | Total            |                   |
|                                                                                                                                                                                                                            | No. of Accounts  | Amount           | No. of Accounts  | Amount         | No. of Accounts      | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| 1. Export financing                                                                                                                                                                                                        | 788              | 39,335           | 31               | 556            | 12                   | 557           | 8,772           | 1,026,168         | 9,603            | 1,066,617         |
| 1.1. Export finance schemes                                                                                                                                                                                                | 478              | 25,087           | 12               | 277            | 5                    | 49            | 4,553           | 713,549           | 5,048            | 738,961           |
| 1.2. Others                                                                                                                                                                                                                | 310              | 14,249           | 19               | 280            | 7                    | 508           | 4,219           | 312,619           | 4,555            | 327,655           |
| 2. Import financing                                                                                                                                                                                                        | 540              | 7,244            | 92               | 430            | 3                    | 41            | 7,708           | 630,652           | 8,343            | 638,366           |
| 3. Government self employment schemes                                                                                                                                                                                      | 45,043           | 62,864           | 3,301            | 4,165          | 790                  | 15            | 8,161           | 31,805            | 57,295           | 98,849            |
| 4. Working capital/short term                                                                                                                                                                                              | 4,409,217        | 776,004          | 1,033,987        | 40,429         | 386                  | 3,473         | 221,970         | 4,972,454         | 5,665,560        | 5,792,360         |
| 4.1. Small Loans                                                                                                                                                                                                           | 3,185,756        | 236,088          | 937,391          | 17,057         | 91                   | 74            | 46,275          | 244,162           | 4,169,513        | 497,380           |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA                                                                                                                                     | -                | -                | -                | -              | -                    | -             | -               | -                 | -                | -                 |
| 4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional) | 22               | 48               | 2                | -              | -                    | -             | 611             | 12,058            | 635              | 12,106            |
| 4.4. Others                                                                                                                                                                                                                | 1,223,379        | 538,954          | 96,594           | 23,372         | 295                  | 3,399         | 174,844         | 3,674,619         | 1,495,112        | 4,240,343         |
| 4.5. Commodity Operations Financing                                                                                                                                                                                        | 60               | 915              | -                | -              | -                    | -             | 240             | 1,041,616         | 300              | 1,042,530         |
| 5. Fixed investment/long term                                                                                                                                                                                              | 1,324,482        | 1,182,535        | 177,324          | 117,434        | 3,543                | 21,469        | 98,804          | 4,200,575         | 1,604,153        | 5,522,013         |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)                                                                                                                 | 308              | 2,807            | 8                | 24             | 3                    | -             | 11,854          | 413,688           | 12,173           | 416,519           |
| 5.2. Financing Power Plants Using Renewable Energy                                                                                                                                                                         | 599              | 1,218            | 18               | 29             | 8                    | 10            | 2,335           | 85,733            | 2,960            | 86,990            |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)                                                                             | 5                | 49               | -                | -              | -                    | -             | 48              | 583               | 53               | 632               |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs                                                                                                         | 89               | 1,047            | 673              | 763            | -                    | -             | 368             | 3,723             | 1,130            | 5,533             |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)                                                                                                                                                        | 54               | 1,134            | -                | -              | -                    | -             | 142             | 4,005             | 196              | 5,140             |
| 5.6. Small Loans                                                                                                                                                                                                           | 350,305          | 179,162          | 58,497           | 19,001         | 702                  | 1,552         | 23,516          | 127,299           | 433,020          | 327,014           |
| 5.7. Others                                                                                                                                                                                                                | 865,697          | 577,085          | 99,737           | 58,329         | 392                  | 1,368         | 56,942          | 3,297,360         | 1,022,768        | 3,934,141         |
| 5.8. Financing for Construction Purposes                                                                                                                                                                                   | 100,890          | 395,974          | 18,207           | 38,509         | 2,438                | 18,539        | 1,931           | 174,611           | 123,466          | 627,634           |
| 5.9. SME Assan Finance (SAAF) Scheme                                                                                                                                                                                       | 6,512            | 24,027           | 183              | 775            | -                    | -             | 1,344           | 5,920             | 8,039            | 30,721            |
| 5.10 Machinery                                                                                                                                                                                                             | 23               | 31               | 1                | 4              | -                    | -             | 324             | 87,653            | 348              | 87,688            |
| <b>Total</b>                                                                                                                                                                                                               | <b>5,780,070</b> | <b>2,067,981</b> | <b>1,214,735</b> | <b>163,014</b> | <b>4,734</b>         | <b>25,555</b> | <b>345,415</b>  | <b>10,861,655</b> | <b>7,344,954</b> | <b>13,118,205</b> |

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



### 3.12 Advances to Textile & Readymade Garments Sectors

All Banks  
As on 30th June, 2025

(Million Rupees)

| Description                                                | Working Capital / Short Term     |                                     |                  |               |                |                  | Fixed Investment / Long Term       |                        |                |               |                |                | Total Outstanding |
|------------------------------------------------------------|----------------------------------|-------------------------------------|------------------|---------------|----------------|------------------|------------------------------------|------------------------|----------------|---------------|----------------|----------------|-------------------|
|                                                            | SRP Export Finance Schemes (EFS) | Export Financing Other than SRP EFS | Import Financing | Small Loans   | Others         | Total            | Government Self Employment Schemes | Construction Financing | LTFF & TERF    | Small Loans   | Others         | Total          |                   |
| <b>A - Manufacture of textiles</b>                         | <b>421,919</b>                   | <b>203,017</b>                      | <b>89,437</b>    | <b>49,874</b> | <b>500,558</b> | <b>1,264,805</b> | <b>1,514</b>                       | <b>4,158</b>           | <b>212,153</b> | <b>13,123</b> | <b>286,720</b> | <b>517,668</b> | <b>1,782,473</b>  |
| i. Preparation and spinning of textile fibres              | 75,511                           | 46,914                              | 43,815           | 28,365        | 212,922        | 407,526          | 30                                 | 665                    | 64,511         | 5,615         | 95,614         | 166,436        | 573,962           |
| 1. Cotton                                                  | 49,006                           | 30,041                              | 37,457           | 25,241        | 168,522        | 302,268          | 11                                 | 665                    | 46,694         | 3,175         | 53,711         | 104,257        | 406,525           |
| 2. Woolen                                                  | 200                              | 567                                 | 589              | 458           | 3,438          | 5,251            | -                                  | -                      | 690            | 133           | 1,313          | 2,136          | 7,387             |
| 3. Synthetic fibre                                         | 8,307                            | 144                                 | 567              | 314           | 14,161         | 23,492           | -                                  | -                      | 6,150          | 1,925         | 22,575         | 30,650         | 54,142            |
| 4. Others                                                  | 17,998                           | 16,162                              | 5,201            | 2,352         | 34,801         | 76,515           | 19                                 | -                      | 10,978         | 382           | 18,014         | 29,393         | 105,908           |
| ii. Weaving of textiles                                    | 86,191                           | 47,580                              | 22,409           | 5,554         | 87,473         | 249,207          | 514                                | 125                    | 49,509         | 2,396         | 71,681         | 124,225        | 373,431           |
| 1. Cotton                                                  | 66,178                           | 36,056                              | 13,564           | 2,689         | 55,832         | 174,319          | 221                                | 125                    | 41,497         | 1,104         | 45,586         | 88,533         | 262,852           |
| 2. Woolen                                                  | 343                              | -                                   | -                | -             | 89             | 431              | -                                  | -                      | -              | 79            | 6              | 85             | 516               |
| 3. Synthetic textile                                       | 2,695                            | -                                   | 137              | 644           | 3,981          | 7,457            | -                                  | -                      | 2,350          | -             | 2,449          | 4,799          | 12,256            |
| 4. Others                                                  | 16,975                           | 11,524                              | 8,708            | 2,221         | 27,571         | 67,000           | 292                                | -                      | 5,663          | 1,214         | 23,640         | 30,808         | 97,808            |
| iii. Finishing of textiles                                 | 78,985                           | 46,115                              | 9,495            | 4,588         | 96,649         | 235,831          | 99                                 | 471                    | 41,491         | 357           | 55,195         | 97,613         | 333,444           |
| 1. Cotton                                                  | 45,954                           | 27,706                              | 7,579            | 4,269         | 49,715         | 135,223          | 9                                  | 149                    | 30,003         | 325           | 39,684         | 70,170         | 205,393           |
| 2. Woolen                                                  | 180                              | 553                                 | -                | -             | 49             | 781              | -                                  | -                      | -              | -             | 1              | 1              | 782               |
| 3. Synthetic textile                                       | 2,304                            | -                                   | 25               | 51            | 2,880          | 5,260            | -                                  | -                      | 118            | 2             | 112            | 233            | 5,493             |
| 4. Others                                                  | 30,547                           | 17,856                              | 1,890            | 268           | 44,005         | 94,567           | 90                                 | 322                    | 11,370         | 30            | 15,398         | 27,210         | 121,776           |
| iv. Manufacture of knitted and crocheted fabrics           | 40,238                           | 11,623                              | 1,497            | 398           | 10,063         | 63,819           | 53                                 | 55                     | 3,864          | 468           | 7,278          | 11,718         | 75,536            |
| v. Manufacture of made-up textile articles, except apparel | 83,412                           | 35,153                              | 2,669            | 3,007         | 38,597         | 163,638          | 96                                 | 2,841                  | 28,515         | 3,148         | 26,397         | 60,997         | 224,636           |
| a. Manufacture of bed wear                                 | 17,673                           | 11,242                              | 773              | 157           | 2,371          | 32,216           | 0                                  | -                      | 9,779          | 438           | 3,366          | 13,583         | 45,796            |
| b. Manufacture of other made-up textile articles           | 65,739                           | 23,912                              | 1,897            | 3,650         | 36,226         | 131,423          | 96                                 | 2,841                  | 18,736         | 2,710         | 23,031         | 47,414         | 178,837           |
| vi. Manufacture of carpets and rugs                        | 154                              | 26                                  | 165              | 13            | 209            | 569              | -                                  | -                      | 10             | 9             | 326            | 345            | 913               |
| vii. Manufacture of other textiles n.e.c.                  | 57,428                           | 15,606                              | 9,386            | 7,148         | 54,646         | 144,215          | 723                                | -                      | 24,254         | 1,129         | 30,230         | 56,335         | 200,550           |
| <b>B - Manufacture of wearing apparel</b>                  | <b>82,393</b>                    | <b>26,689</b>                       | <b>5,530</b>     | <b>14,205</b> | <b>62,454</b>  | <b>192,779</b>   | <b>423</b>                         | <b>450</b>             | <b>20,428</b>  | <b>782</b>    | <b>38,449</b>  | <b>68,233</b>  | <b>253,063</b>    |
| i. Manufacture of wearing apparel                          | 16,864                           | 10,583                              | 1,875            | 12,264        | 12,964         | 54,570           | 243                                | 325                    | 2,914          | 63            | 11,035         | 14,580         | 69,150            |
| ii. Manufacture of Ready-made garments                     | 52,048                           | 11,886                              | 1,505            | 1,644         | 45,193         | 112,276          | 84                                 | 125                    | 15,178         | 717           | 15,924         | 32,027         | 144,303           |
| iii. Manufacture of articles of fur                        | 350                              | 722                                 | -                | 0             | 3,587          | 4,660            | -                                  | -                      | 94             | -             | 721            | 814            | 5,474             |
| iv. Manufacture of knitted and crocheted apparel           | 13,610                           | 3,498                               | 2,150            | 296           | 1,710          | 21,264           | 96                                 | -                      | 2,243          | 3             | 10,470         | 12,812         | 34,076            |
| <b>Total (A + B)</b>                                       | <b>504,312</b>                   | <b>229,706</b>                      | <b>94,967</b>    | <b>64,079</b> | <b>564,012</b> | <b>1,457,576</b> | <b>1,937</b>                       | <b>4,608</b>           | <b>232,581</b> | <b>13,905</b> | <b>324,870</b> | <b>577,901</b> | <b>2,035,476</b>  |

Notes:

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor 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

# **Scheduled Banks**

## **Bills Purchased and Discounted**

## 4.1 Classification of Bills Purchased and Discounted

### All Banks

(Million Rupees)

| Borrower                                                                         | Jun-24       |              |               |         | Mar-25 R     |              |               |         | Jun-25 P     |              |               |         |
|----------------------------------------------------------------------------------|--------------|--------------|---------------|---------|--------------|--------------|---------------|---------|--------------|--------------|---------------|---------|
|                                                                                  | Inland Bills | Import Bills | Foreign Bills | Total   | Inland Bills | Import Bills | Foreign Bills | Total   | Inland Bills | Import Bills | Foreign Bills | Total   |
|                                                                                  |              |              |               |         |              |              |               |         |              |              |               |         |
| 1. FOREIGN CONSTITUENTS                                                          | -            | -            | 664           | 664     | -            | -            | -             | -       | -            | -            | -             | -       |
| 2. DOMESTIC CONSTITUENTS                                                         | 118,963      | 28,328       | 215,147       | 362,439 | 107,655      | 38,790       | 244,910       | 391,355 | 126,041      | 42,624       | 228,904       | 397,569 |
| I. GOVERNMENT                                                                    | -            | 22           | -             | 22      | -            | -            | -             | -       | -            | 34           | -             | 34      |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                                      | 14,856       | -            | 0             | 14,856  | 2,070        | -            | 0             | 2,070   | 5,362        | -            | 2,968         | 8,329   |
| III. NON-BANK FINANCIAL INSTITUTIONS                                             | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| IV. PRIVATE SECTOR (BUSINESS)                                                    | 104,107      | 28,307       | 215,147       | 347,561 | 105,585      | 38,787       | 244,910       | 389,282 | 120,679      | 42,590       | 225,936       | 389,205 |
| A. Agriculture, forestry and fishing                                             | 59           | 33           | 610           | 703     | 18           | -            | 745           | 763     | 10           | -            | 447           | 457     |
| B. Mining and quarrying                                                          | 16           | 1,322        | -             | 1,338   | -            | 1,322        | -             | 1,322   | -            | 1,695        | 539           | 2,234   |
| C. Manufacturing                                                                 | 65,056       | 19,731       | 199,755       | 284,542 | 68,225       | 31,578       | 224,655       | 324,458 | 72,570       | 35,721       | 211,877       | 320,168 |
| 1 - Manufacture of food products                                                 | 10,976       | 3,330        | 11,680        | 25,986  | 11,910       | 7,290        | 14,199        | 33,399  | 9,061        | 9,353        | 13,262        | 31,676  |
| 2 - Manufacture of beverages                                                     | 973          | 468          | 8             | 1,449   | 100          | 465          | 8             | 573     | 3,275        | 465          | 25            | 3,766   |
| 3 - Manufacture of textiles                                                      | 35,856       | 4,643        | 154,441       | 194,939 | 38,165       | 11,390       | 171,361       | 220,917 | 38,049       | 12,757       | 159,566       | 210,372 |
| 4 - Manufacture of wearing apparel                                               | 545          | 1,748        | 24,258        | 26,551  | 1,520        | 2,144        | 27,527        | 31,191  | 1,339        | 1,368        | 27,791        | 30,498  |
| 5 - Manufacture of leather and related products                                  | 11           | 700          | 3,390         | 4,100   | 15           | 1,387        | 3,202         | 4,604   | 21           | 1,286        | 3,484         | 4,791   |
| 6 - Manufacture of paper and paper products                                      | -            | 274          | 102           | 376     | -            | 314          | 301           | 614     | -            | 305          | 282           | 586     |
| 7 - Manufacture of coke and refined petroleum products                           | 479          | 1,240        | -             | 1,719   | 1,196        | 785          | -             | 1,981   | 1,631        | 686          | -             | 2,318   |
| 8 - Manufacture of chemicals and chemical products                               | 8,513        | 1,419        | 304           | 10,235  | 9,944        | 1,297        | 409           | 11,651  | 9,837        | 2,843        | 204           | 12,884  |
| 9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 104          | 578          | 167           | 848     | 93           | 466          | 239           | 798     | 70           | 415          | 299           | 784     |
| 10 - Manufacture of rubber and plastics products                                 | 159          | 1,115        | 1,456         | 2,731   | 222          | 481          | 2,324         | 3,027   | 268          | 661          | 1,734         | 2,664   |
| 11 - Manufacture of other non-metallic mineral products                          | 13           | 237          | 892           | 1,142   | -            | 345          | 1,304         | 1,648   | 25           | 137          | 1,222         | 1,384   |
| 12 - Manufacture of basic metals                                                 | 163          | 1,354        | 380           | 1,898   | 501          | 2,905        | 139           | 3,545   | 431          | 2,933        | 317           | 3,682   |
| 13. Manufacture of fabricated metal products, except machinery and equipment     | 297          | 0            | -             | 298     | 211          | 92           | 55            | 358     | 166          | 293          | -             | 459     |
| 14 - Manufacture of computer, electronic and optical products                    | 55           | 355          | 95            | 505     | 55           | 8            | 65            | 128     | 70           | 6            | 65            | 141     |
| 15 - Manufacture of electrical equipment                                         | 112          | 973          | 86            | 1,171   | 355          | 589          | 137           | 1,081   | 295          | 376          | 92            | 763     |
| 16 - Manufacture of machinery and equipment                                      | -            | 69           | 298           | 367     | -            | 62           | 317           | 379     | -            | -            | 328           | 328     |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers                   | 382          | 1,136        | 15            | 1,533   | 379          | 1,433        | -             | 1,812   | 269          | 1,604        | -             | 1,873   |
| 18 - Manufacture of furniture                                                    | 10           | -            | -             | 10      | -            | -            | -             | -       | -            | -            | -             | -       |
| 19. Other manufacturing n.e.s                                                    | 6,409        | 92           | 2,182         | 8,683   | 3,558        | 125          | 3,069         | 6,752   | 7,760        | 233          | 3,206         | 11,199  |
| D. Electricity, gas, steam and air conditioning supply                           | 127          | -            | 265           | 392     | 125          | -            | 265           | 390     | 125          | -            | 215           | 340     |
| E. Water supply; sewerage, waste management and remediation activities           | -            | 53           | -             | 53      | 24           | 40           | -             | 64      | 24           | -            | -             | 24      |
| F. Construction                                                                  | -            | 190          | -             | 190     | 27           | 159          | -             | 186     | 43           | 182          | -             | 225     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles          | 13,549       | 4,516        | 13,038        | 31,103  | 10,697       | 4,454        | 17,750        | 32,901  | 19,225       | 4,023        | 11,318        | 34,566  |
| 1 - Wholesale and retail trade and repair of motor vehicles and motorcycles      | -            | 0            | 100           | 100     | -            | 170          | 31            | 202     | -            | 311          | 31            | 342     |
| 2 - Wholesale trade, except of motor vehicles and motorcycles                    | 4,324        | 4,283        | 4,472         | 13,079  | 2,894        | 3,937        | 2,478         | 9,309   | 2,992        | 2,937        | 1,989         | 7,918   |
| 3 - Retail trade, except of motor vehicles and motorcycles                       | 9,225        | 233          | 8,466         | 17,923  | 7,803        | 346          | 15,241        | 23,390  | 16,233       | 775          | 9,298         | 26,306  |
| H. Transportation and storage                                                    | 6            | 1,772        | 172           | 1,950   | 6            | 631          | 155           | 791     | -            | 277          | 165           | 442     |
| I. Accommodation and food service activities                                     | -            | 120          | -             | 120     | -            | 115          | -             | 115     | -            | 115          | -             | 115     |
| J. Information and communication                                                 | 17,411       | 106          | 356           | 17,873  | 22,394       | 89           | 188           | 22,671  | 24,773       | 30           | 249           | 25,052  |
| K. Real estate activities                                                        | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| L. Professional, scientific and technical activities                             | 536          | 436          | 25            | 996     | 191          | 354          | 140           | 684     | 375          | 225          | 311           | 911     |
| M. Administrative and support service activities                                 | 3,644        | 7            | 919           | 4,570   | 3,438        | 7            | 959           | 4,404   | 3,415        | 7            | 793           | 4,215   |
| N. Education                                                                     | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| O. Human health and social work activities                                       | -            | 4            | -             | 4       | -            | 4            | -             | 4       | -            | 313          | -             | 313     |
| P. Arts, entertainment and recreation                                            | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| Q. Other service activities                                                      | 3,703        | 16           | 7             | 3,726   | 440          | 35           | 53            | 528     | 119          | 2            | 23            | 143     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                      | -            | -            | -             | -       | -            | 3            | -             | 3       | -            | -            | -             | -       |
| VI. PERSONAL                                                                     | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| VII. OTHER                                                                       | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| Total                                                                            | 118,963      | 28,328       | 215,812       | 363,103 | 107,655      | 38,790       | 244,910       | 391,355 | 126,041      | 42,624       | 228,904       | 397,569 |

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

(Million Rupees)

| Borrower                                                                         | Jun-24        |              |               |               | Mar-25 R      |              |               |               | Jun-25 P      |              |               |               |
|----------------------------------------------------------------------------------|---------------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|
|                                                                                  | Inland Bills  | Import Bills | Foreign Bills | Total         | Inland Bills  | Import Bills | Foreign Bills | Total         | Inland Bills  | Import Bills | Foreign Bills | Total         |
| 1. FOREIGN CONSTITUENTS                                                          | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| 2. DOMESTIC CONSTITUENTS                                                         | 32,242        | 3,019        | 8,962         | 44,223        | 29,605        | 6,750        | 10,312        | 46,667        | 28,853        | 6,503        | 8,371         | 43,727        |
| I. GOVERNMENT                                                                    | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                                      | 5,399         | -            | -             | 5,399         | 194           | -            | -             | 194           | 12            | -            | -             | 12            |
| III. NON-BANK FINANCIAL INSTITUTIONS                                             | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| IV. PRIVATE SECTOR (BUSINESS)                                                    | 26,842        | 3,019        | 8,962         | 38,823        | 29,412        | 6,750        | 10,312        | 46,474        | 28,841        | 6,503        | 8,371         | 43,715        |
| A. Agriculture, forestry and fishing                                             | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| B. Mining and quarrying                                                          | -             | 1,322        | -             | 1,322         | -             | 1,322        | -             | 1,322         | -             | 1,322        | -             | 1,322         |
| C. Manufacturing                                                                 | 23,393        | 1,527        | 8,586         | 33,505        | 21,783        | 5,148        | 10,087        | 37,018        | 21,228        | 4,846        | 8,260         | 34,335        |
| 1 - Manufacture of food products                                                 | 3,319         | -            | 102           | 3,421         | 3,181         | -            | 275           | 3,457         | 2,978         | -            | 75            | 3,053         |
| 2 - Manufacture of beverages                                                     | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| 3 - Manufacture of textiles                                                      | 13,796        | 234          | 6,314         | 20,344        | 12,732        | 2,490        | 7,422         | 22,644        | 11,886        | 2,341        | 6,169         | 20,396        |
| 4 - Manufacture of wearing apparel                                               | 91            | -            | 755           | 846           | 266           | -            | 394           | 660           | 520           | -            | 133           | 653           |
| 5 - Manufacture of leather and related products                                  | 7             | 123          | 125           | 254           | 15            | 840          | 105           | 961           | 21            | 776          | 81            | 878           |
| 6 - Manufacture of paper and paper products                                      | -             | 187          | 102           | 289           | -             | 184          | 301           | 484           | -             | 172          | 282           | 454           |
| 7 - Manufacture of coke and refined petroleum products                           | 369           | 179          | -             | 547           | 1,196         | 476          | -             | 1,671         | 1,631         | 446          | -             | 2,077         |
| 8 - Manufacture of chemicals and chemical products                               | 5,691         | -            | -             | 5,691         | 4,283         | 246          | -             | 4,529         | 4,101         | 230          | -             | 4,331         |
| 9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | -             | 200          | -             | 200           | -             | 245          | -             | 245           | -             | 230          | -             | 230           |
| 10 - Manufacture of rubber and plastics products                                 | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| 11 - Manufacture of other non-metallic mineral products                          | -             | 159          | 860           | 1,018         | -             | 93           | 1,304         | 1,397         | -             | 87           | 1,222         | 1,309         |
| 12 - Manufacture of basic metals                                                 | -             | 0            | -             | 0             | -             | 140          | -             | 140           | -             | 131          | -             | 131           |
| 13. Manufacture of fabricated metal products, except machinery and equipment     | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| 14 - Manufacture of computer, electronic and optical products                    | 10            | 19           | -             | 29            | 10            | 8            | -             | 18            | 10            | 6            | -             | 16            |
| 15 - Manufacture of electrical equipment                                         | 100           | -            | 19            | 119           | 100           | -            | 35            | 135           | 50            | -            | 32            | 82            |
| 16 - Manufacture of machinery and equipment                                      | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers                   | -             | 426          | -             | 426           | -             | 426          | -             | 426           | -             | 426          | -             | 426           |
| 18 - Manufacture of furniture                                                    | 10            | -            | -             | 10            | -             | -            | -             | -             | -             | -            | -             | -             |
| 19. Other manufacturing n.e.s                                                    | -             | -            | 309           | 309           | -             | -            | 251           | 251           | 31            | -            | 266           | 297           |
| D. Electricity, gas, steam and air conditioning supply                           | 125           | -            | -             | 125           | 125           | -            | -             | 125           | 125           | -            | -             | 125           |
| E. Water supply; sewerage, waste management and remediation activities           | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| F. Construction                                                                  | -             | -            | -             | -             | -             | -            | -             | -             | 25            | -            | -             | 25            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles          | 555           | 170          | 376           | 1,101         | 272           | 279          | 225           | 776           | 259           | 335          | 111           | 705           |
| 1 - Wholesale and retail trade and repair of motor vehicles and motorcycles      | -             | -            | -             | -             | -             | 166          | -             | 166           | -             | 155          | -             | 155           |
| 2 - Wholesale trade, except of motor vehicles and motorcycles                    | 555           | 125          | 376           | 1,056         | 254           | 69           | 225           | 549           | 199           | 135          | 111           | 445           |
| 3 - Retail trade, except of motor vehicles and motorcycles                       | 0             | 45           | -             | 45            | 17            | 45           | -             | 62            | 61            | 45           | -             | 105           |
| H. Transportation and storage                                                    | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| I. Accommodation and food service activities                                     | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| J. Information and communication                                                 | 2,537         | -            | -             | 2,537         | 6,903         | -            | -             | 6,903         | 6,903         | -            | -             | 6,903         |
| K. Real estate activities                                                        | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| L. Professional, scientific and technical activities                             | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| M. Administrative and support service activities                                 | 233           | -            | -             | 233           | 329           | -            | -             | 329           | 300           | -            | -             | 300           |
| N. Education                                                                     | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| O. Human health and social work activities                                       | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| P. Arts, entertainment and recreation                                            | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| Q. Other service activities                                                      | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                      | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| VI. PERSONAL                                                                     | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| VII. OTHER                                                                       | -             | -            | -             | -             | -             | -            | -             | -             | -             | -            | -             | -             |
| <b>Total</b>                                                                     | <b>32,242</b> | <b>3,019</b> | <b>8,962</b>  | <b>44,223</b> | <b>29,605</b> | <b>6,750</b> | <b>10,312</b> | <b>46,667</b> | <b>28,853</b> | <b>6,503</b> | <b>8,371</b>  | <b>43,727</b> |

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

(Million Rupees)

| Borrower                                                                         | Jun-24       |              |               |         | Mar-25 R     |              |               |         | Jun-25 P     |              |               |         |
|----------------------------------------------------------------------------------|--------------|--------------|---------------|---------|--------------|--------------|---------------|---------|--------------|--------------|---------------|---------|
|                                                                                  | Inland Bills | Import Bills | Foreign Bills | Total   | Inland Bills | Import Bills | Foreign Bills | Total   | Inland Bills | Import Bills | Foreign Bills | Total   |
| 1. FOREIGN CONSTITUENTS                                                          | -            | -            | 664           | 664     | -            | -            | -             | -       | -            | -            | -             | -       |
| 2. DOMESTIC CONSTITUENTS                                                         | 73,450       | 25,310       | 206,119       | 304,879 | 67,685       | 32,040       | 234,532       | 334,258 | 81,671       | 34,636       | 220,468       | 336,774 |
| I. GOVERNMENT                                                                    | -            | 22           | -             | 22      | -            | -            | -             | -       | -            | 34           | -             | 34      |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                                      | 9,457        | -            | 0             | 9,457   | 1,877        | -            | 0             | 1,877   | 5,350        | -            | 2,968         | 8,317   |
| III. NON-BANK FINANCIAL INSTITUTIONS                                             | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| IV. PRIVATE SECTOR (BUSINESS)                                                    | 63,993       | 25,288       | 206,119       | 295,400 | 65,708       | 32,038       | 234,532       | 332,278 | 76,321       | 34,602       | 217,500       | 328,423 |
| A. Agriculture, forestry and fishing                                             | 59           | 33           | 610           | 703     | 18           | -            | 745           | 763     | 10           | -            | 447           | 457     |
| B. Mining and quarrying                                                          | 16           | -            | -             | 16      | -            | -            | -             | -       | -            | 373          | 539           | 912     |
| C. Manufacturing                                                                 | 28,622       | 18,205       | 191,103       | 237,929 | 36,180       | 26,430       | 214,503       | 277,112 | 35,904       | 30,875       | 203,551       | 270,330 |
| 1 - Manufacture of food products                                                 | 1,585        | 3,330        | 11,578        | 16,493  | 1,540        | 7,290        | 13,924        | 22,754  | 996          | 9,353        | 13,187        | 23,536  |
| 2 - Manufacture of beverages                                                     | 100          | 468          | 8             | 576     | 100          | 465          | 8             | 573     | 100          | 465          | 25            | 591     |
| 3 - Manufacture of textiles                                                      | 22,060       | 4,409        | 148,061       | 174,530 | 25,433       | 8,900        | 163,873       | 198,207 | 26,163       | 10,416       | 153,331       | 189,910 |
| 4 - Manufacture of wearing apparel                                               | 454          | 1,748        | 23,503        | 25,705  | 1,254        | 2,144        | 27,133        | 30,531  | 819          | 1,368        | 27,658        | 29,845  |
| 5 - Manufacture of leather and related products                                  | 4            | 577          | 3,265         | 3,846   | -            | 546          | 3,097         | 3,643   | -            | 510          | 3,404         | 3,913   |
| 6 - Manufacture of paper and paper products                                      | -            | 87           | -             | 87      | -            | 130          | -             | 130     | -            | 132          | -             | 132     |
| 7 - Manufacture of coke and refined petroleum products                           | 110          | 1,061        | -             | 1,171   | -            | 309          | -             | 309     | -            | 240          | -             | 240     |
| 8 - Manufacture of chemicals and chemical products                               | 2,769        | 1,419        | 304           | 4,491   | 5,623        | 1,052        | 409           | 7,084   | 5,721        | 2,612        | 204           | 8,537   |
| 9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 104          | 378          | 167           | 649     | 93           | 220          | 239           | 552     | 70           | 185          | 299           | 555     |
| 10 - Manufacture of rubber and plastics products                                 | 159          | 1,115        | 1,456         | 2,731   | 222          | 481          | 2,324         | 3,027   | 268          | 661          | 1,734         | 2,664   |
| 11 - Manufacture of other non-metallic mineral products                          | 13           | 78           | 33            | 123     | -            | 251          | -             | 251     | 25           | 50           | -             | 75      |
| 12 - Manufacture of basic metals                                                 | 163          | 1,354        | 380           | 1,897   | 501          | 2,765        | 139           | 3,405   | 431          | 2,802        | 317           | 3,551   |
| 13. Manufacture of fabricated metal products, except machinery and equipment     | 297          | 0            | -             | 298     | 211          | 92           | 55            | 358     | 166          | 293          | -             | 459     |
| 14 - Manufacture of computer, electronic and optical products                    | 45           | 335          | 95            | 476     | 45           | -            | 65            | 110     | 60           | -            | 65            | 125     |
| 15 - Manufacture of electrical equipment                                         | 12           | 973          | 67            | 1,052   | 255          | 589          | 102           | 946     | 245          | 376          | 60            | 681     |
| 16 - Manufacture of machinery and equipment                                      | -            | 69           | 298           | 367     | -            | 62           | 317           | 379     | -            | -            | 328           | 328     |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers                   | 382          | 710          | 15            | 1,107   | 379          | 1,007        | -             | 1,386   | 269          | 1,178        | -             | 1,447   |
| 18 - Manufacture of furniture                                                    | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| 19. Other manufacturing n.e.s                                                    | 365          | 92           | 1,873         | 2,330   | 524          | 125          | 2,818         | 3,466   | 569          | 233          | 2,939         | 3,741   |
| D. Electricity, gas, steam and air conditioning supply                           | 2            | -            | 265           | 267     | -            | -            | 265           | 265     | -            | -            | 215           | 215     |
| E. Water supply; sewerage, waste management and remediation activities           | -            | 53           | -             | 53      | 24           | 40           | -             | 64      | 24           | -            | -             | 24      |
| F. Construction                                                                  | -            | 190          | -             | 190     | 27           | 159          | -             | 186     | 18           | 182          | -             | 201     |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles          | 12,994       | 4,346        | 12,661        | 30,002  | 10,425       | 4,174        | 17,525        | 32,124  | 18,966       | 2,203        | 11,207        | 32,376  |
| 1 - Wholesale and retail trade and repair of motor vehicles and motorcycles      | -            | 0            | 100           | 100     | -            | 5            | 31            | 36      | -            | 156          | 31            | 187     |
| 2 - Wholesale trade, except of motor vehicles and motorcycles                    | 3,770        | 4,157        | 4,096         | 12,023  | 2,640        | 3,868        | 2,253         | 8,760   | 2,794        | 1,557        | 1,878         | 6,228   |
| 3 - Retail trade, except of motor vehicles and motorcycles                       | 9,225        | 188          | 8,466         | 17,879  | 7,786        | 301          | 15,241        | 23,328  | 16,172       | 490          | 9,298         | 25,961  |
| H. Transportation and storage                                                    | 6            | 1,772        | 172           | 1,950   | 6            | 631          | 155           | 791     | -            | 277          | 165           | 442     |
| I. Accommodation and food service activities                                     | -            | 120          | -             | 120     | -            | 115          | -             | 115     | -            | 115          | -             | 115     |
| J. Information and communication                                                 | 14,644       | 106          | 356           | 15,106  | 15,388       | 89           | 188           | 15,665  | 17,790       | 30           | 249           | 18,069  |
| K. Real estate activities                                                        | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| L. Professional, scientific and technical activities                             | 536          | 436          | 25            | 996     | 191          | 354          | 140           | 684     | 375          | 225          | 311           | 911     |
| M. Administrative and support service activities                                 | 3,411        | 7            | 919           | 4,337   | 3,109        | 7            | 959           | 4,075   | 3,115        | 7            | 793           | 3,915   |
| N. Education                                                                     | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| O. Human health and social work activities                                       | -            | 4            | -             | 4       | -            | 4            | -             | 4       | -            | 313          | -             | 313     |
| P. Arts, entertainment and recreation                                            | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| Q. Other service activities                                                      | 3,703        | 16           | 7             | 3,726   | 440          | 35           | 53            | 528     | 119          | 2            | 23            | 143     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                      | -            | -            | -             | -       | -            | 3            | -             | 3       | -            | -            | -             | -       |
| VI. PERSONAL                                                                     | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| VII. OTHER                                                                       | -            | -            | -             | -       | -            | -            | -             | -       | -            | -            | -             | -       |
| Total                                                                            | 73,450       | 25,310       | 206,784       | 305,543 | 67,685       | 32,040       | 234,532       | 334,258 | 81,671       | 34,636       | 220,468       | 336,774 |

### 4.1.3 Classification of Bills Purchased and Discounted

#### Foreign Banks

(Million Rupees)

| Borrower                                                                         | Jun-24       |              |               |        | Mar-25 R     |              |               |        | Jun-25 P     |              |               |        |
|----------------------------------------------------------------------------------|--------------|--------------|---------------|--------|--------------|--------------|---------------|--------|--------------|--------------|---------------|--------|
|                                                                                  | Inland Bills | Import Bills | Foreign Bills | Total  | Inland Bills | Import Bills | Foreign Bills | Total  | Inland Bills | Import Bills | Foreign Bills | Total  |
| 1. FOREIGN CONSTITUENTS                                                          | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 2. DOMESTIC CONSTITUENTS                                                         | 13,272       | -            | 66            | 13,337 | 10,365       | -            | 66            | 10,430 | 15,517       | 1,485        | 66            | 17,068 |
| I. GOVERNMENT                                                                    | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                                      | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| III. NON-BANK FINANCIAL INSTITUTIONS                                             | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| IV. PRIVATE SECTOR (BUSINESS)                                                    | 13,272       | -            | 66            | 13,337 | 10,365       | -            | 66            | 10,430 | 15,517       | 1,485        | 66            | 17,068 |
| A. Agriculture, forestry and fishing                                             | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| B. Mining and quarrying                                                          | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| C. Manufacturing                                                                 | 13,042       | -            | 66            | 13,107 | 10,262       | -            | 66            | 10,327 | 15,438       | -            | 66            | 15,503 |
| 1 - Manufacture of food products                                                 | 6,072        | -            | -             | 6,072  | 7,189        | -            | -             | 7,189  | 5,086        | -            | -             | 5,086  |
| 2 - Manufacture of beverages                                                     | 873          | -            | -             | 873    | -            | -            | -             | -      | 3,175        | -            | -             | 3,175  |
| 3 - Manufacture of textiles                                                      | -            | -            | 66            | 66     | -            | -            | 66            | 66     | -            | -            | 66            | 66     |
| 4 - Manufacture of wearing apparel                                               | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 5 - Manufacture of leather and related products                                  | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 6 - Manufacture of paper and paper products                                      | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 7 - Manufacture of coke and refined petroleum products                           | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 8 - Manufacture of chemicals and chemical products                               | 53           | -            | -             | 53     | 39           | -            | -             | 39     | 16           | -            | -             | 16     |
| 9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 10 - Manufacture of rubber and plastics products                                 | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 11 - Manufacture of other non-metallic mineral products                          | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 12 - Manufacture of basic metals                                                 | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 13. Manufacture of fabricated metal products, except machinery and equipment     | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 14 - Manufacture of computer, electronic and optical products                    | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 15 - Manufacture of electrical equipment                                         | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 16 - Manufacture of machinery and equipment                                      | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers                   | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 18 - Manufacture of furniture                                                    | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 19. Other manufacturing n.e.s                                                    | 6,043        | -            | -             | 6,043  | 3,035        | -            | -             | 3,035  | 7,161        | -            | -             | 7,161  |
| D. Electricity, gas, steam and air conditioning supply                           | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| E. Water supply; sewerage, waste management and remediation activities           | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| F. Construction                                                                  | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles          | -            | -            | -             | -      | -            | -            | -             | -      | -            | 1,485        | -             | 1,485  |
| 1 - Wholesale and retail trade and repair of motor vehicles and motorcycles      | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| 2 - Wholesale trade, except of motor vehicles and motorcycles                    | -            | -            | -             | -      | -            | -            | -             | -      | -            | 1,245        | -             | 1,245  |
| 3 - Retail trade, except of motor vehicles and motorcycles                       | -            | -            | -             | -      | -            | -            | -             | -      | -            | 240          | -             | 240    |
| H. Transportation and storage                                                    | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| I. Accommodation and food service activities                                     | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| J. Information and communication                                                 | 230          | -            | -             | 230    | 103          | -            | -             | 103    | 79           | -            | -             | 79     |
| K. Real estate activities                                                        | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| L. Professional, scientific and technical activities                             | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| M. Administrative and support service activities                                 | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| N. Education                                                                     | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| O. Human health and social work activities                                       | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| P. Arts, entertainment and recreation                                            | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| Q. Other service activities                                                      | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                      | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| VI. PERSONAL                                                                     | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| VII. OTHER                                                                       | -            | -            | -             | -      | -            | -            | -             | -      | -            | -            | -             | -      |
| Total                                                                            | 13,272       | -            | 66            | 13,337 | 10,365       | -            | 66            | 10,430 | 15,517       | 1,485        | 66            | 17,068 |

## 4.2 Classification of Bills Purchased and Discounted to Textile & Readymade Garments Sectors

As on 30th June, 2025

All Banks

| Description                                                | (Million Rupees) |               |                |                |
|------------------------------------------------------------|------------------|---------------|----------------|----------------|
|                                                            | Inland Bills     | Import Bills  | Foreign Bills  | Total          |
| <b>A - Manufacture of textiles</b>                         | <b>38,049</b>    | <b>12,757</b> | <b>159,566</b> | <b>210,372</b> |
| i. Preparation and spinning of textile fibres              | 18,740           | 8,314         | 39,801         | 66,855         |
| 1. Cotton                                                  | 17,457           | 5,982         | 29,743         | 53,182         |
| 2. Woolen                                                  | -                | 6             | -              | 6              |
| 3. Synthetic fibre                                         | 49               | 2,326         | 1,445          | 3,820          |
| 4. Others                                                  | 1,234            | -             | 8,613          | 9,847          |
| ii. Weaving of textiles                                    | 5,324            | 1,640         | 43,573         | 50,537         |
| 1. Cotton                                                  | 4,803            | 1,449         | 32,832         | 39,084         |
| 2. Woolen                                                  | 25               | -             | 11             | 36             |
| 3. Synthetic textile                                       | 9                | -             | 97             | 107            |
| 4. Others                                                  | 488              | 191           | 10,632         | 11,311         |
| iii. Finishing of textiles                                 | 7,177            | 1,982         | 20,580         | 29,739         |
| 1. Cotton                                                  | 6,129            | 1,364         | 15,230         | 22,723         |
| 2. Woolen                                                  | -                | -             | 332            | 332            |
| 3. Synthetic textile                                       | -                | -             | 82             | 82             |
| 4. Others                                                  | 1,048            | 618           | 4,936          | 6,602          |
| iv. Manufacture of knitted and crocheted fabrics           | 1,556            | 184           | 5,501          | 7,241          |
| v. Manufacture of made-up textile articles, except apparel | 3,501            | 187           | 36,450         | 40,139         |
| a. Manufacture of bed wear                                 | 473              | 7             | 20,774         | 21,254         |
| b. Manufacture of other made up textile articles           | 3,028            | 180           | 15,677         | 18,885         |
| vi. Manufacture of carpets and rugs                        | -                | -             | -              | -              |
| vii. Manufacture of other textiles n.e.c.                  | 1,750            | 450           | 13,661         | 15,861         |
| <b>B - Manufacture of wearing apparel</b>                  | <b>1,339</b>     | <b>1,368</b>  | <b>27,791</b>  | <b>30,498</b>  |
| i. Manufacture of wearing apparel,                         | 649              | 61            | 3,428          | 4,138          |
| ii. Manufacture of Ready made garments                     | 689              | 1,267         | 22,537         | 24,493         |
| iii. Manufacture of articles of fur                        | -                | -             | 550            | 550            |
| iv. Manufacture of knitted and crocheted apparel           | -                | 41            | 1,276          | 1,317          |
| <b>Total (A + B)</b>                                       | <b>39,388</b>    | <b>14,125</b> | <b>187,357</b> | <b>240,870</b> |

# **Scheduled Banks**

## **Investments**



## 5.1 Classification of Investments in Securities and Shares

### All Banks

(Million Rupees)

| Securities / Shares                        | Jun-24     |            |              | Mar-25 <sup>R</sup> |            |              | Jun-25 P   |            |              |
|--------------------------------------------|------------|------------|--------------|---------------------|------------|--------------|------------|------------|--------------|
|                                            | Book Value | Face Value | Market Value | Book Value          | Face Value | Market Value | Book Value | Face Value | Market Value |
| I. Federal Government                      | 25,649,888 | 27,013,423 | 26,401,194   | 25,057,240          | 26,751,313 | 26,776,944   | 29,324,686 | 30,629,781 | 30,155,428   |
| 1) Treasury Bills                          | 8,567,558  | 9,476,806  | 8,726,977    | 4,451,841           | 4,764,131  | 4,523,251    | 5,862,596  | 6,212,848  | 5,910,754    |
| 2) Pakistan Investment Bonds (PIBs)        | 17,079,494 | 17,533,781 | 17,671,331   | 20,594,557          | 21,976,437 | 22,242,750   | 23,451,402 | 24,415,951 | 24,233,952   |
| a. Fixed Rate                              | 5,251,522  | 5,550,293  | 5,443,118    | 7,465,273           | 8,421,520  | 8,896,724    | 8,816,279  | 9,190,307  | 9,086,751    |
| b. Floating Rate                           | 11,827,972 | 11,983,487 | 12,228,213   | 13,129,284          | 13,554,917 | 13,346,026   | 14,635,123 | 15,225,644 | 15,147,201   |
| 3) Others                                  | 2,836      | 2,836      | 2,886        | 10,842              | 10,744     | 10,943       | 10,688     | 982        | 10,722       |
| II. Provincial Government                  | 0          | 0          | 0            | 0                   | 0          | 0            | 0          | 0          | 0            |
| III. Local Government                      | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| IV. SHARES                                 | 405,767    | 292,117    | 486,294      | 474,949             | 326,393    | 576,964      | 486,468    | 332,792    | 592,913      |
| 1) Quoted On The Stock Exchange            | 186,008    | 81,679     | 258,624      | 228,968             | 86,108     | 335,332      | 239,139    | 92,891     | 334,531      |
| of which:                                  |            |            |              |                     |            |              |            |            |              |
| Financial Institutions                     | 21,695     | 16,182     | 36,423       | 26,169              | 16,092     | 32,719       | 25,595     | 15,632     | 29,637       |
| NFPSEs                                     | 27,134     | 10,372     | 33,911       | 38,663              | 10,647     | 65,945       | 42,296     | 12,248     | 64,525       |
| Private Sector                             | 106,206    | 39,956     | 140,735      | 124,803             | 43,357     | 188,534      | 125,585    | 43,579     | 182,332      |
| 2) Unquoted On The Stock Exchange          | 219,759    | 210,439    | 227,670      | 245,981             | 240,285    | 241,631      | 247,329    | 239,901    | 258,383      |
| of which:                                  |            |            |              |                     |            |              |            |            |              |
| Financial Institutions                     | 43,900     | 38,202     | 45,066       | 46,818              | 42,310     | 48,217       | 51,261     | 45,026     | 63,775       |
| NFPSEs                                     | 128,540    | 128,424    | 137,377      | 42,317              | 42,202     | 42,267       | 142,912    | 142,804    | 143,018      |
| Private Sector                             | 6,414      | 5,073      | 8,297        | 12,444              | 11,119     | 10,024       | 16,113     | 14,776     | 18,182       |
| V. DEBENTURES                              | 3          | 3          | 3            | 2                   | 2          | 2            | 2          | 2          | 2            |
| VI. PARTICIPATION TERM CERTIFICATES        | 0          | 0          | 0            | 0                   | 0          | 0            | 0          | 0          | 0            |
| VII. CERTIFICATE OF INVESTMENTS            | 5          | 5          | 5            | 5                   | 5          | 5            | 4          | 4          | 4            |
| VIII. TERM FINANCE CERTIFICATES            | 104,699    | 107,004    | 103,999      | 98,076              | 99,025     | 89,660       | 99,617     | 100,733    | 90,800       |
| IX. MUTUAL FUNDS                           | 10,905     | 10,853     | 11,901       | 14,699              | 13,335     | 15,584       | 70,792     | 69,305     | 74,573       |
| X. OTHERS                                  | 2,196      | 2,196      | 2,237        | 484                 | 484        | 484          | 2,100      | 2,100      | 2,100        |
| XI. Islamic Banking Products - Investments | 4,727,903  | 4,717,279  | 4,905,459    | 5,774,286           | 5,551,944  | 6,039,779    | 6,042,468  | 6,044,708  | 6,357,280    |
| a. Government Islamic Securities           | 4,178,597  | 4,173,348  | 4,326,039    | 5,086,653           | 4,859,932  | 5,502,136    | 5,572,960  | 5,571,861  | 5,857,909    |
| 1. GOP Ijara Sukuk                         | 4,144,297  | 4,134,379  | 4,289,992    | 4,977,179           | 4,746,882  | 5,389,120    | 5,373,610  | 5,371,243  | 5,653,529    |
| a. Variable Rental Rate                    | 2,875,001  | 2,854,324  | 3,002,777    | 3,875,096           | 3,403,554  | 4,253,213    | 3,995,815  | 3,993,578  | 4,258,002    |
| b. Fixed Rental Rate                       | 1,269,296  | 1,280,055  | 1,287,215    | 1,102,083           | 1,343,329  | 1,135,907    | 1,377,796  | 1,377,665  | 1,395,527    |
| 2. Bai Muajjal - Government                | -          | -          | -            | 93,861              | 93,861     | 96,605       | 185,899    | 185,670    | 190,722      |
| 3. Islamic Naya Pakistan Certificate       | 34,300     | 38,969     | 36,047       | 15,613              | 19,189     | 16,410       | 13,451     | 14,948     | 13,658       |
| 4. Other                                   | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| b. Corporate Sukuks                        | 507,629    | 503,608    | 536,499      | 482,908             | 482,596    | 501,190      | 460,416    | 463,329    | 489,819      |
| 1) Diminishing Musharaka Sukuk             | 149,352    | 147,291    | 153,882      | 143,743             | 142,163    | 148,670      | 137,222    | 136,866    | 140,084      |
| 2) Ijarah Sukuk                            | 198,871    | 196,383    | 215,186      | 188,030             | 186,220    | 196,786      | 173,053    | 173,341    | 196,346      |
| 3) Modaraba Sukuk                          | 10,932     | 10,941     | 11,183       | 9,234               | 9,234      | 9,619        | 8,772      | 9,084      | 8,840        |
| 4) Wakala Sukuk                            | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| 5) Any other                               | 148,474    | 148,994    | 156,249      | 141,901             | 144,979    | 146,115      | 141,369    | 144,038    | 144,550      |
| c. Wakala Placements                       | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| d. Commodity Murabaha                      | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| e. Modarba Certificates                    | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| f. Placements Bai Muajjal                  | -          | -          | -            | -                   | -          | -            | -          | -          | -            |
| g. Certificate of Investment (COIs)        | 9,370      | 9,370      | 9,616        | 6,605               | 6,605      | 6,830        | 5,253      | 5,652      | 5,748        |
| h. Other Islamic Mode of Investments       | 32,306     | 30,953     | 33,305       | 198,120             | 202,811    | 29,623       | 3,839      | 3,866      | 3,804        |
| Total                                      | 30,901,368 | 32,142,881 | 31,911,094   | 31,419,743          | 32,742,502 | 33,499,421   | 36,026,138 | 37,179,426 | 37,273,102   |

## 5.1.1 Classification of Investments in Securities and Shares

### Public Sector Banks

(Million Rupees)

| Securities / Shares                        | Jun-24     |            |              | Mar-25 R   |            |              | Jun-25 P   |            |              |
|--------------------------------------------|------------|------------|--------------|------------|------------|--------------|------------|------------|--------------|
|                                            | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value |
| I. Federal Government                      | 6,472,064  | 6,867,396  | 6,688,271    | 5,363,081  | 6,361,657  | 6,469,132    | 6,504,330  | 6,863,621  | 6,669,340    |
| 1) Treasury Bills                          | 1,296,602  | 1,555,040  | 1,400,263    | 1,549,050  | 1,741,687  | 1,636,799    | 1,741,443  | 1,915,414  | 1,818,504    |
| 2) Pakistan Investment Bonds (PIBs)        | 5,175,462  | 5,312,356  | 5,288,008    | 3,814,031  | 4,619,970  | 4,832,333    | 4,762,887  | 4,948,207  | 4,850,837    |
| a. Fixed Rate                              | 996,162    | 1,062,327  | 992,734      | 2,472,923  | 3,264,790  | 3,436,719    | 3,504,718  | 3,678,088  | 3,555,402    |
| b. Floating Rate                           | 4,179,300  | 4,250,029  | 4,295,274    | 1,341,109  | 1,355,180  | 1,395,615    | 1,258,170  | 1,270,119  | 1,295,435    |
| 3) Others                                  | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| II. Provincial Government                  | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| III. Local Government                      | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| IV. SHARES                                 | 77,220     | 7,212      | 105,137      | 81,346     | 8,565      | 130,525      | 75,847     | 8,491      | 114,986      |
| 1) Quoted On The Stock Exchange            | 66,085     | 3,518      | 92,969       | 71,483     | 3,790      | 118,535      | 66,013     | 3,748      | 100,879      |
| of which:                                  |            |            |              |            |            |              |            |            |              |
| Financial Institutions                     | 2,413      | 582        | 2,198        | 5,451      | 517        | 5,142        | 5,051      | 262        | 4,805        |
| NFPSEs                                     | 9,585      | 269        | 15,453       | 13,910     | 661        | 30,638       | 13,451     | 702        | 27,144       |
| Private Sector                             | 44,082     | 2,298      | 63,106       | 45,138     | 2,109      | 73,844       | 41,935     | 2,132      | 61,393       |
| 2) Unquoted On The Stock Exchange          | 11,135     | 3,695      | 12,168       | 9,862      | 4,775      | 11,990       | 9,833      | 4,743      | 14,107       |
| of which:                                  |            |            |              |            |            |              |            |            |              |
| Financial Institutions                     | 6,731      | 3,525      | 7,076        | 7,739      | 4,526      | 9,098        | 7,709      | 4,496      | 9,729        |
| NFPSEs                                     | 119        | 1          | 164          | 108        | 1          | 108          | 108        | 1          | 250          |
| Private Sector                             | 1,862      | 142        | 2,502        | 1,943      | 223        | 2,712        | 1,944      | 222        | 4,012        |
| V. DEBENTURES                              | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| VI. PARTICIPATION TERM CERTIFICATES        | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| VII. CERTIFICATE OF INVESTMENTS            | 1          | 1          | 1            | 1          | 1          | 1            | -          | -          | -            |
| VIII. TERM FINANCE CERTIFICATES            | 33,863     | 34,425     | 30,529       | 31,827     | 31,921     | 19,617       | 30,976     | 31,196     | 18,693       |
| IX. MUTUAL FUNDS                           | 66         | 66         | 81           | 165        | 165        | 335          | 164        | 164        | 354          |
| X. OTHERS                                  | 0          | 0          | 0            | 0          | 0          | 0            | 0          | 0          | 0            |
| XI. Islamic Banking Products - Investments | 195,473    | 193,470    | 191,189      | 389,562    | 379,889    | 397,909      | 265,204    | 275,863    | 419,194      |
| a. Government Islamic Securities           | 148,886    | 149,120    | 141,358      | 178,463    | 161,957    | 353,995      | 251,903    | 261,051    | 405,356      |
| 1. GOP Ijara Sukuk                         | 146,201    | 146,435    | 138,627      | 177,225    | 160,720    | 352,702      | 247,730    | 256,878    | 401,165      |
| a. Variable Rental Rate                    | 79,062     | 79,050     | 79,372       | 138,998    | 125,870    | 313,557      | 176,246    | 182,785    | 328,024      |
| b. Fixed Rental Rate                       | 67,140     | 67,385     | 59,255       | 38,227     | 34,850     | 39,145       | 71,484     | 74,093     | 73,141       |
| 2. Bai Muajjal - Government                | -          | -          | -            | -          | -          | -            | 3,226      | 3,226      | 3,226        |
| 3. Islamic Naya Pakistan Certificate       | 2,684      | 2,684      | 2,732        | 1,238      | 1,238      | 1,293        | 947        | 947        | 965          |
| 4. Other                                   | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| b. Corporate Sukuks                        | 19,344     | 18,521     | 21,482       | 16,811     | 18,987     | 18,100       | 13,213     | 14,724     | 13,750       |
| 1) Diminishing Musharaka Sukuk             | 4,426      | 4,437      | 4,522        | 3,692      | 3,693      | 3,867        | 3,222      | 3,223      | 3,265        |
| 2) Ijarah Sukuk                            | 150        | 150        | 154          | -          | -          | -            | -          | -          | -            |
| 3) Modaraba Sukuk                          | 2,541      | 2,544      | 2,663        | 776        | 776        | 807          | 776        | 776        | 806          |
| 4) Wakala Sukuk                            | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 5) Any other                               | 12,228     | 11,389     | 14,144       | 12,343     | 14,518     | 13,426       | 9,215      | 10,726     | 9,679        |
| c. Wakala Placements                       | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| d. Commodity Murabaha                      | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| e. Modarba Certificates                    | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| f. Placements Bai Muajjal                  | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| g. Certificate of Investment (COIs)        | 88         | 88         | 88           | 88         | 88         | 88           | 88         | 88         | 88           |
| h. Other Islamic Mode of Investments       | 27,155     | 25,742     | 28,261       | 194,200    | 198,857    | 25,726       | -          | -          | -            |
| Total                                      | 6,778,687  | 7,102,572  | 7,015,209    | 5,865,982  | 6,782,199  | 7,017,520    | 6,876,521  | 7,179,335  | 7,222,569    |

## 5.1.2 Classification of Investments in Securities and Shares

### Domestic Private Banks

(Million Rupees)

| Securities / Shares                        | Jun-24     |            |              | Mar-25 R   |            |              | Jun-25 P   |            |              |
|--------------------------------------------|------------|------------|--------------|------------|------------|--------------|------------|------------|--------------|
|                                            | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value |
| I. Federal Government                      | 17,349,105 | 18,145,849 | 17,879,096   | 18,667,211 | 19,296,648 | 19,281,796   | 21,826,523 | 22,728,037 | 22,487,772   |
| 1) Treasury Bills                          | 5,471,956  | 5,953,139  | 5,523,295    | 1,961,567  | 2,011,693  | 1,946,237    | 3,195,340  | 3,327,551  | 3,163,524    |
| 2) Pakistan Investment Bonds (PIBs)        | 11,874,313 | 12,189,874 | 12,352,915   | 16,694,802 | 17,274,211 | 17,324,616   | 18,620,496 | 19,399,504 | 19,313,526   |
| a. Fixed Rate                              | 4,233,275  | 4,465,466  | 4,427,609    | 4,972,744  | 5,137,714  | 5,440,322    | 5,306,581  | 5,507,219  | 5,526,166    |
| b. Floating Rate                           | 7,641,039  | 7,724,408  | 7,925,306    | 11,722,058 | 12,136,497 | 11,884,294   | 13,313,914 | 13,892,285 | 13,787,360   |
| 3) Others                                  | 2,836      | 2,836      | 2,886        | 10,842     | 10,744     | 10,943       | 10,688     | 982        | 10,722       |
| II. Provincial Government                  | 0          | 0          | 0            | 0          | 0          | 0            | 0          | 0          | 0            |
| III. Local Government                      | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| IV. SHARES                                 | 328,547    | 284,905    | 381,156      | 393,604    | 317,828    | 446,439      | 410,622    | 324,301    | 477,927      |
| 1) Quoted On The Stock Exchange            | 119,922    | 78,161     | 165,655      | 157,485    | 82,318     | 216,797      | 173,126    | 89,143     | 233,652      |
| of which:                                  |            |            |              |            |            |              |            |            |              |
| Financial Institutions                     | 19,281     | 15,600     | 34,225       | 20,718     | 15,574     | 27,578       | 20,544     | 15,370     | 24,832       |
| NFPSEs                                     | 17,549     | 10,103     | 18,458       | 24,753     | 9,986      | 35,307       | 28,846     | 11,546     | 37,381       |
| Private Sector                             | 62,124     | 37,658     | 77,629       | 79,666     | 41,248     | 114,689      | 83,651     | 41,447     | 120,939      |
| 2) Unquoted On The Stock Exchange          | 208,624    | 206,744    | 215,501      | 236,119    | 235,510    | 229,641      | 237,495    | 235,158    | 244,275      |
| of which:                                  |            |            |              |            |            |              |            |            |              |
| Financial Institutions                     | 37,169     | 34,676     | 37,990       | 39,078     | 37,783     | 39,120       | 43,552     | 40,530     | 54,045       |
| NFPSEs                                     | 128,420    | 128,423    | 137,213      | 42,210     | 42,201     | 42,160       | 142,805    | 142,803    | 142,768      |
| Private Sector                             | 4,552      | 4,931      | 5,795        | 10,501     | 10,896     | 7,312        | 14,169     | 14,554     | 14,170       |
| V. DEBENTURES                              | 3          | 3          | 3            | 2          | 2          | 2            | 2          | 2          | 2            |
| VI. PARTICIPATION TERM CERTIFICATES        | 0          | 0          | 0            | 0          | 0          | 0            | 0          | 0          | 0            |
| VII. CERTIFICATE OF INVESTMENTS            | 4          | 4          | 4            | 4          | 4          | 4            | 4          | 4          | 4            |
| VIII. TERM FINANCE CERTIFICATES            | 70,837     | 72,579     | 73,470       | 66,249     | 67,104     | 70,043       | 68,640     | 69,538     | 72,106       |
| IX. MUTUAL FUNDS                           | 10,839     | 10,786     | 11,820       | 14,534     | 13,170     | 15,249       | 70,628     | 69,141     | 74,219       |
| X. OTHERS                                  | 2,196      | 2,196      | 2,237        | 483        | 483        | 483          | 2,100      | 2,100      | 2,100        |
| XI. Islamic Banking Products - Investments | 4,532,430  | 4,523,809  | 4,714,270    | 5,384,724  | 5,172,056  | 5,641,869    | 5,777,264  | 5,768,845  | 5,938,086    |
| a. Government Islamic Securities           | 4,029,711  | 4,024,228  | 4,184,681    | 4,908,190  | 4,697,974  | 5,148,141    | 5,321,058  | 5,310,810  | 5,452,553    |
| 1. GOP Ijara Sukuk                         | 3,998,096  | 3,987,944  | 4,151,365    | 4,799,954  | 4,586,163  | 5,036,418    | 5,125,880  | 5,114,365  | 5,252,364    |
| a. Variable Rental Rate                    | 2,795,939  | 2,775,274  | 2,923,405    | 3,736,098  | 3,277,684  | 3,939,656    | 3,819,569  | 3,810,793  | 3,929,978    |
| b. Fixed Rental Rate                       | 1,202,157  | 1,212,670  | 1,227,960    | 1,063,856  | 1,308,479  | 1,096,762    | 1,306,311  | 1,303,572  | 1,322,387    |
| 2. Bai Muajjal - Government                | -          | -          | -            | 93,861     | 93,861     | 96,605       | 182,673    | 182,444    | 187,496      |
| 3. Islamic Naya Pakistan Certificate       | 31,615     | 36,284     | 33,316       | 14,376     | 17,951     | 15,117       | 12,504     | 14,001     | 12,693       |
| 4. Other                                   | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| b. Corporate Sukuks                        | 488,285    | 485,087    | 515,017      | 466,097    | 463,610    | 483,089      | 447,203    | 448,605    | 476,069      |
| 1) Diminishing Musharaka Sukuk             | 144,927    | 142,853    | 149,360      | 140,051    | 138,470    | 144,803      | 134,000    | 133,643    | 136,819      |
| 2) Ijarah Sukuk                            | 198,721    | 196,233    | 215,032      | 188,030    | 186,220    | 196,786      | 173,053    | 173,341    | 196,346      |
| 3) Modaraba Sukuk                          | 8,391      | 8,396      | 8,520        | 8,458      | 8,458      | 8,813        | 7,997      | 8,308      | 8,034        |
| 4) Wakala Sukuk                            | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 5) Any other                               | 136,246    | 137,605    | 142,105      | 129,558    | 130,461    | 132,689      | 132,154    | 133,313    | 134,871      |
| c. Wakala Placements                       | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| d. Commodity Murabaha                      | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| e. Modarba Certificates                    | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| f. Placements Bai Muajjal                  | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| g. Certificate of Investment (COIs)        | 9,282      | 9,282      | 9,528        | 6,517      | 6,517      | 6,742        | 5,165      | 5,564      | 5,660        |
| h. Other Islamic Mode of Investments       | 5,151      | 5,211      | 5,044        | 3,920      | 3,955      | 3,897        | 3,839      | 3,866      | 3,804        |
| Total                                      | 22,293,961 | 23,040,132 | 23,062,058   | 24,526,812 | 24,867,296 | 25,455,886   | 28,155,784 | 28,961,968 | 29,052,217   |

## 5.1.3 Classification of Investments in Securities and Shares

### Foreign Banks

(Million Rupees)

| Securities / Shares                        | Jun-24     |            |              | Mar-25 R   |            |              | Jun-25 P   |            |              |
|--------------------------------------------|------------|------------|--------------|------------|------------|--------------|------------|------------|--------------|
|                                            | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value |
| I. Federal Government                      | 1,828,719  | 2,000,178  | 1,833,827    | 1,026,948  | 1,093,008  | 1,026,016    | 993,833    | 1,038,123  | 998,316      |
| 1) Treasury Bills                          | 1,799,000  | 1,968,628  | 1,803,419    | 941,224    | 1,010,752  | 940,215      | 925,814    | 969,883    | 928,727      |
| 2) Pakistan Investment Bonds (PIBs)        | 29,719     | 31,550     | 30,408       | 85,724     | 82,256     | 85,801       | 68,019     | 68,240     | 69,589       |
| a. Fixed Rate                              | 22,085     | 22,500     | 22,775       | 19,607     | 19,017     | 19,684       | 4,980      | 5,000      | 5,183        |
| b. Floating Rate                           | 7,633      | 9,050      | 7,633        | 66,117     | 63,240     | 66,117       | 63,039     | 63,240     | 64,406       |
| 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            | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| VIII. TERM FINANCE CERTIFICATES            | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| IX. MUTUAL FUNDS                           | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| X. OTHERS                                  | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| XI. Islamic Banking Products - Investments | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| a. Government Islamic Securities           | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 1. GOP Ijara Sukuk                         | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| a. Variable Rental Rate                    | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| b. Fixed Rental Rate                       | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 2. Bai Muajjal - Government                | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 3. Islamic Naya Pakistan Certificate       | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 4. Other                                   | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| b. Corporate Sukuks                        | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 1) Diminishing Musharaka Sukuk             | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 2) Ijarah Sukuk                            | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 3) Modaraba Sukuk                          | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 4) Wakala Sukuk                            | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| 5) Any other                               | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| c. Wakala Placements                       | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| d. Commodity Murabaha                      | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| e. Modarba Certificates                    | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| f. Placements Bai Muajjal                  | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| g. Certificate of Investment (COIs)        | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| h. Other Islamic Mode of Investments       | -          | -          | -            | -          | -          | -            | -          | -          | -            |
| Total                                      | 1,828,719  | 2,000,178  | 1,833,827    | 1,026,948  | 1,093,008  | 1,026,016    | 993,833    | 1,038,123  | 998,316      |

## 5.2 Classification of Investments in

All  
As on 30th

| Securities / Shares                        | Less than or<br>equal to one<br>month | For above 1<br>month but <= 3<br>months | For above 3<br>months but <= 6<br>months | For above 6<br>months but <= 1<br>year | For above 1<br>year but <= 2<br>years | For above 2<br>years but <= 3<br>years | For above 3<br>years but <= 4<br>years | For above 4<br>years but <= 5<br>years |
|--------------------------------------------|---------------------------------------|-----------------------------------------|------------------------------------------|----------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|
| I. Federal Government                      | 1,056,394                             | 938,338                                 | 838,108                                  | 3,088,636                              | 1,771,169                             | 1,882,693                              | 1,696,168                              | 4,693,845                              |
| 1) Treasury Bills                          | 1,055,379                             | 938,338                                 | 838,108                                  | 3,078,929                              | -                                     | -                                      | -                                      | -                                      |
| 2) Pakistan Investment Bonds (PIBs)        | -                                     | -                                       | -                                        | -                                      | 1,771,169                             | 1,882,693                              | 1,696,168                              | 4,693,845                              |
| a. Fixed Rate                              | -                                     | -                                       | -                                        | -                                      | 1,513,793                             | 1,013,587                              | 1,200,820                              | 1,771,745                              |
| b. Floating Rate                           | -                                     | -                                       | -                                        | -                                      | 257,376                               | 869,106                                | 495,348                                | 2,922,099                              |
| 3) Others                                  | 1,015                                 | -                                       | -                                        | 9,707                                  | -                                     | -                                      | -                                      | -                                      |
| II. Provincial Government                  | 0                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| III. Local Government                      | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| IV. SHARES                                 | 65,603                                | 18,519                                  | 1,458                                    | -                                      | 3,000                                 | 80,552                                 | -                                      | -                                      |
| 1) Quoted On The Stock Exchange            | 54,433                                | 18,519                                  | 1,205                                    | -                                      | -                                     | 32,520                                 | -                                      | -                                      |
| Financial Institutions                     | 3,650                                 | 2,683                                   | 183                                      | -                                      | -                                     | 7,059                                  | -                                      | -                                      |
| NFPSEs                                     | 9,974                                 | 3,731                                   | 600                                      | -                                      | -                                     | 2,760                                  | -                                      | -                                      |
| Private Sector                             | 30,686                                | 10,853                                  | 422                                      | -                                      | -                                     | 15,156                                 | -                                      | -                                      |
| 2) Unquoted On The Stock Exchange          | 11,170                                | -                                       | 253                                      | -                                      | 3,000                                 | 48,032                                 | -                                      | -                                      |
| Financial Institutions                     | 7,014                                 | -                                       | -                                        | -                                      | 3,000                                 | 25,264                                 | -                                      | -                                      |
| NFPSEs                                     | 15                                    | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| Private Sector                             | 139                                   | -                                       | 173                                      | -                                      | -                                     | 9,439                                  | -                                      | -                                      |
| V. DEBENTURES                              | 2                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| VI. PARTICIPATION TERM CERTIFICATES        | 0                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| VII. CERTIFICATE OF INVESTMENTS            | -                                     | -                                       | -                                        | -                                      | 4                                     | -                                      | -                                      | -                                      |
| VIII. TERM FINANCE CERTIFICATES            | 1,312                                 | 41                                      | 305                                      | 652                                    | 3,391                                 | 4,372                                  | 1,475                                  | 3,152                                  |
| IX. MUTUAL FUNDS                           | 3,692                                 | -                                       | -                                        | -                                      | 44,052                                | -                                      | -                                      | -                                      |
| X. OTHERS                                  | 0                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| XI. Islamic Banking Products - Investments | 21,445                                | 2,463                                   | 104,990                                  | 136,957                                | 728,347                               | 452,434                                | 591,872                                | 260,057                                |
| a. Government Islamic Securities           | 20,923                                | 128                                     | 104,990                                  | 135,881                                | 728,178                               | 425,792                                | 583,298                                | 202,541                                |
| 1) GOP Ijara Sukuk                         | 15,392                                | 128                                     | 104,990                                  | 135,881                                | 728,178                               | 344,597                                | 582,333                                | 202,541                                |
| a. Variable Rental Rate                    | 6,014                                 | -                                       | 32,383                                   | 56,620                                 | 559,079                               | 293,593                                | 386,435                                | 159,779                                |
| b. Fixed Rental Rate                       | 9,378                                 | 128                                     | 72,608                                   | 79,261                                 | 169,099                               | 51,004                                 | 195,898                                | 42,762                                 |
| 2) Bai Muajjal - Government                | -                                     | -                                       | -                                        | -                                      | -                                     | 80,141                                 | -                                      | -                                      |
| 3) Islamic Naya Pakistan Certificate       | 5,531                                 | -                                       | -                                        | -                                      | -                                     | 1,054                                  | 965                                    | -                                      |
| 4) Other                                   | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| b. Corporate Sukuks                        | 522                                   | -                                       | -                                        | 1,076                                  | 169                                   | 26,642                                 | 8,573                                  | 57,515                                 |
| 1) Diminishing Musharaka Sukuk             | 522                                   | -                                       | -                                        | -                                      | 37                                    | 22,738                                 | 918                                    | 1,296                                  |
| 2) Ijarah Sukuk                            | -                                     | -                                       | -                                        | -                                      | -                                     | 581                                    | -                                      | 200                                    |
| 3) Modaraba Sukuk                          | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| 4) Wakala Sukuk                            | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| 5) Any other                               | -                                     | -                                       | -                                        | 1,076                                  | 131                                   | 3,322                                  | 7,656                                  | 56,019                                 |
| c. Wakala Placements                       | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| d. Commodity Murabaha                      | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| e. Placements Bai Muajjal                  | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| f. Modarba Certificates                    | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| g. Certificate of Investment (COIs)        | -                                     | 2,334                                   | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| h. Other Islamic Mode of Investments       | -                                     | -                                       | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| Total                                      | 1,148,449                             | 959,361                                 | 944,861                                  | 3,226,245                              | 2,549,963                             | 2,420,051                              | 2,289,515                              | 4,957,053                              |

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

June, 2025

(Million Rupees)

| For above 5<br>years but <= 7<br>years | For above 7<br>years but <= 10<br>years | For above 10<br>years but <= 15<br>years | For above 15<br>years but <= 20<br>years | For above 20<br>years but <= 25<br>years | For above 25 years<br>but <= 30 years | For above 30<br>years | Undefined* | Total Investment |
|----------------------------------------|-----------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|---------------------------------------|-----------------------|------------|------------------|
| 2,458,616                              | 8,769,345                               | 2,887,963                                | 30,093                                   | 44,062                                   | -                                     | -                     | -          | 30,155,428       |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 5,910,754        |
| 2,458,616                              | 8,769,345                               | 2,887,963                                | 30,093                                   | 44,062                                   | -                                     | -                     | -          | 24,233,952       |
| 504,806                                | 2,598,273                               | 409,573                                  | 30,093                                   | 44,062                                   | -                                     | -                     | -          | 9,086,751        |
| 1,953,810                              | 6,171,072                               | 2,478,389                                | -                                        | -                                        | -                                     | -                     | -          | 15,147,201       |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 10,722           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 0                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 300                                    | 5,673                                   | 127,344                                  | -                                        | 6,982                                    | -                                     | 160,210               | 123,271    | 592,913          |
| -                                      | 0                                       | 19,540                                   | -                                        | 6,228                                    | -                                     | 112,277               | 89,808     | 334,531          |
| -                                      | -                                       | 407                                      | -                                        | 8                                        | -                                     | 7,241                 | 8,407      | 29,637           |
| -                                      | -                                       | 3,720                                    | -                                        | 592                                      | -                                     | 24,004                | 19,143     | 64,525           |
| -                                      | 0                                       | 15,337                                   | -                                        | 2,942                                    | -                                     | 57,886                | 49,050     | 182,332          |
| 300                                    | 5,673                                   | 107,804                                  | -                                        | 754                                      | -                                     | 47,933                | 33,464     | 258,383          |
| 300                                    | 2,842                                   | 618                                      | -                                        | 750                                      | -                                     | 6,710                 | 17,276     | 63,775           |
| -                                      | -                                       | 106,965                                  | -                                        | -                                        | -                                     | 36,015                | 24         | 143,018          |
| -                                      | 2,831                                   | 173                                      | -                                        | -                                        | -                                     | 5,134                 | 293        | 18,182           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 2                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 0                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 4                |
| 12,856                                 | 29,324                                  | 7,813                                    | 14,734                                   | 1,125                                    | 2,165                                 | 4,982                 | 3,102      | 90,800           |
| -                                      | -                                       | 3,397                                    | -                                        | -                                        | -                                     | 550                   | 22,883     | 74,573           |
| -                                      | -                                       | 2,100                                    | -                                        | -                                        | -                                     | -                     | -          | 2,100            |
| 3,409,529                              | 235,716                                 | 281,278                                  | 2,458                                    | 1,418                                    | 134                                   | 125,500               | 2,682      | 6,357,280        |
| 3,382,669                              | 114,036                                 | 45,165                                   | -                                        | -                                        | -                                     | 112,597               | 1,708      | 5,857,909        |
| 3,380,286                              | 114,036                                 | 45,165                                   | -                                        | -                                        | -                                     | -                     | -          | 5,653,529        |
| 2,611,373                              | 114,036                                 | 38,690                                   | -                                        | -                                        | -                                     | -                     | -          | 4,258,002        |
| 768,912                                | -                                       | 6,476                                    | -                                        | -                                        | -                                     | -                     | -          | 1,395,527        |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | 110,581               | -          | 190,722          |
| 2,384                                  | -                                       | -                                        | -                                        | -                                        | -                                     | 2,016                 | 1,708      | 13,658           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 23,632                                 | 120,651                                 | 233,310                                  | 2,458                                    | 1,330                                    | 134                                   | 12,903                | 904        | 489,819          |
| 4,671                                  | 13,409                                  | 84,044                                   | -                                        | -                                        | 101                                   | 12,346                | -          | 140,084          |
| -                                      | 55,732                                  | 137,425                                  | 2,407                                    | -                                        | -                                     | -                     | -          | 196,346          |
| 2,068                                  | 5,615                                   | -                                        | -                                        | -                                        | -                                     | 253                   | 904        | 8,840            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 16,892                                 | 45,895                                  | 11,840                                   | 51                                       | 1,330                                    | 33                                    | 304                   | -          | 144,550          |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 452                                    | -                                       | 2,803                                    | -                                        | 88                                       | -                                     | -                     | 70         | 5,748            |
| 2,776                                  | 1,028                                   | -                                        | -                                        | -                                        | -                                     | -                     | -          | 3,804            |
| 5,881,301                              | 9,040,058                               | 3,309,895                                | 47,284                                   | 53,587                                   | 2,298                                 | 291,242               | 151,938    | 37,273,102       |

## 5.2.1 Classification of Investments in Public Sector As on 30th

| Securities / Shares                        | Less than or equal to<br>one month | For above 1 month<br>but <= 3 month | For above 3 months<br>but <= 6 months | For above 6 months<br>but <= one year | For above 1 year<br>but <= 2 years | For above 2 years<br>but <= 3 years | For above 3<br>years but <= 4<br>years | For above 4<br>years but <= 5<br>years |
|--------------------------------------------|------------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|------------------------------------|-------------------------------------|----------------------------------------|----------------------------------------|
| I. Federal Government                      | 133,468                            | 280,716                             | 591,869                               | 812,450                               | 1,270,225                          | 594,596                             | 697,362                                | 1,305,869                              |
| 1) Treasury Bills                          | 133,468                            | 280,716                             | 591,869                               | 812,450                               | -                                  | -                                   | -                                      | -                                      |
| 2) Pakistan Investment Bonds (PIBs)        | -                                  | -                                   | -                                     | -                                     | 1,270,225                          | 594,596                             | 697,362                                | 1,305,869                              |
| a. Fixed Rate                              | -                                  | -                                   | -                                     | -                                     | 1,258,174                          | 190,182                             | 697,362                                | 643,831                                |
| b. Floating Rate                           | -                                  | -                                   | -                                     | -                                     | 12,051                             | 404,414                             | -                                      | 662,038                                |
| 3) Others                                  | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| II. Provincial Government                  | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| III. Local Government                      | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| IV. SHARES                                 | 11,167                             | 18,519                              | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| 1) Quoted On The Stock Exchange            | 6,904                              | 18,519                              | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| Financial Institutions                     | 37                                 | 2,683                               | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| NFPSEs                                     | 1,317                              | 3,731                               | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| Private Sector                             | 4,134                              | 10,853                              | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| 2) Unquoted On The Stock Exchange          | 4,264                              | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| Financial Institutions                     | 4,148                              | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| NFPSEs                                     | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| Private Sector                             | 79                                 | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| V. DEBENTURES                              | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| VI. PARTICIPATION TERM CERTIFICATES        | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| VII. CERTIFICATE OF INVESTMENTS            | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| VIII. TERM FINANCE CERTIFICATES            | 122                                | -                                   | -                                     | -                                     | 27                                 | -                                   | 871                                    | 1,978                                  |
| IX. MUTUAL FUNDS                           | 354                                | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| X. OTHERS                                  | 0                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| XI. Islamic Banking Products - Investments | -                                  | -                                   | -                                     | 65,795                                | 52,139                             | 73,037                              | 1,200                                  | 86,954                                 |
| a. Government Islamic Securities           | -                                  | -                                   | -                                     | 65,795                                | 52,139                             | 73,037                              | 965                                    | 86,870                                 |
| 1) GOP Ijara Sukuk                         | -                                  | -                                   | -                                     | 65,795                                | 52,139                             | 69,811                              | -                                      | 86,870                                 |
| a. Variable Rental Rate                    | -                                  | -                                   | -                                     | 49,207                                | 52,139                             | 30,423                              | -                                      | 69,707                                 |
| b. Fixed Rental Rate                       | -                                  | -                                   | -                                     | 16,588                                | -                                  | 39,389                              | -                                      | 17,164                                 |
| 2) Bai Muajjal - Government                | -                                  | -                                   | -                                     | -                                     | -                                  | 3,226                               | -                                      | -                                      |
| 3) Islamic Naya Pakistan Certificate       | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | 965                                    | -                                      |
| 4) Other                                   | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| b. Corporate Sukuks                        | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | 234                                    | 84                                     |
| 1) Diminishing Musharaka Sukuk             | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | 84                                     |
| 2) Ijarah Sukuk                            | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| 3) Modaraba Sukuk                          | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| 4) Wakala Sukuk                            | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| 5) Any other                               | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | 234                                    | -                                      |
| c. Wakala Placements                       | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| d. Commodity Murabaha                      | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| e. Placements Bai Muajjal                  | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| f. Modarba Certificates                    | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| g. Certificate of Investment (COIs)        | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| h. Other Islamic Mode of Investments       | -                                  | -                                   | -                                     | -                                     | -                                  | -                                   | -                                      | -                                      |
| <b>Total</b>                               | <b>145,112</b>                     | <b>299,235</b>                      | <b>591,869</b>                        | <b>878,245</b>                        | <b>1,322,391</b>                   | <b>667,633</b>                      | <b>699,433</b>                         | <b>1,394,801</b>                       |

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

June, 2025

(Million Rupees)

| For above 5<br>years but <= 7<br>years | For above 7<br>years but <= 10<br>years | For above 10<br>years but <= 15<br>years | For above 15<br>years but <= 20<br>years | For above 20<br>years but <= 25<br>years | For above 25<br>years but <= 30<br>years | For above 30<br>years | Undefined* | Total Investment |
|----------------------------------------|-----------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|-----------------------|------------|------------------|
| 221,874                                | 745,750                                 | 8,830                                    | -                                        | 6,330                                    | -                                        | -                     | -          | 6,669,340        |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | 1,818,504        |
| 221,874                                | 745,750                                 | 8,830                                    | -                                        | 6,330                                    | -                                        | -                     | -          | 4,850,837        |
| 101,564                                | 649,129                                 | 8,830                                    | -                                        | 6,330                                    | -                                        | -                     | -          | 3,555,402        |
| 120,310                                | 96,621                                  | -                                        | -                                        | -                                        | -                                        | -                     | -          | 1,295,435        |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | 1,447                                    | -                                        | 83,496                | 357        | 114,986          |
| -                                      | -                                       | -                                        | -                                        | 693                                      | -                                        | 74,598                | 165        | 100,879          |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | 1,976                 | 109        | 4,805            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | 22,095                | -          | 27,144           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | 46,350                | 56         | 61,393           |
| -                                      | -                                       | -                                        | -                                        | 754                                      | -                                        | 8,898                 | 192        | 14,107           |
| -                                      | -                                       | -                                        | -                                        | 750                                      | -                                        | 4,640                 | 192        | 9,729            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | 250                   | -          | 250              |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | 3,934                 | 0          | 4,012            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| 1,494                                  | 5,818                                   | 3,452                                    | 2,581                                    | -                                        | -                                        | 925                   | 1,425      | 18,693           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | 354              |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | 0                |
| 72,766                                 | 67,215                                  | -                                        | -                                        | 88                                       | -                                        | -                     | -          | 419,194          |
| 71,300                                 | 55,249                                  | -                                        | -                                        | -                                        | -                                        | -                     | -          | 405,356          |
| 71,300                                 | 55,249                                  | -                                        | -                                        | -                                        | -                                        | -                     | -          | 401,165          |
| 71,300                                 | 55,249                                  | -                                        | -                                        | -                                        | -                                        | -                     | -          | 328,024          |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | 73,141           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | 3,226            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | 965              |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| 1,466                                  | 11,966                                  | -                                        | -                                        | -                                        | -                                        | -                     | -          | 13,750           |
| 313                                    | 2,868                                   | -                                        | -                                        | -                                        | -                                        | -                     | -          | 3,265            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | 806                                     | -                                        | -                                        | -                                        | -                                        | -                     | -          | 806              |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| 1,152                                  | 8,292                                   | -                                        | -                                        | -                                        | -                                        | -                     | -          | 9,679            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | 88                                       | -                                        | -                     | -          | 88               |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                        | -                     | -          | -                |
| 296,133                                | 818,784                                 | 12,283                                   | 2,581                                    | 7,865                                    | -                                        | 84,421                | 1,782      | 7,222,569        |



## 5.2.2 Classification of Investments in

Domestic Private

As on 30th

| Securities / Shares                        | Less than or<br>equal to one<br>month | For above 1<br>month but <= 3<br>month | For above 3<br>months but<br><= 6 months | For above 6<br>months but <= 1<br>year | For above 1<br>year but <= 2<br>years | For above 2<br>years but <= 3<br>years | For above 3<br>years but <= 4<br>years | For above 4<br>years but <= 5<br>years |
|--------------------------------------------|---------------------------------------|----------------------------------------|------------------------------------------|----------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|
| I. Federal Government                      | 898,045                               | 610,350                                | 215,568                                  | 1,450,284                              | 500,944                               | 1,288,097                              | 985,495                                | 3,387,975                              |
| 1) Treasury Bills                          | 897,030                               | 610,350                                | 215,568                                  | 1,440,576                              | -                                     | -                                      | -                                      | -                                      |
| 2) Pakistan Investment Bonds (PIBs)        | -                                     | -                                      | -                                        | -                                      | 500,944                               | 1,288,097                              | 985,495                                | 3,387,975                              |
| a. Fixed Rate                              | -                                     | -                                      | -                                        | -                                      | 255,619                               | 823,405                                | 498,275                                | 1,127,914                              |
| b. Floating Rate                           | -                                     | -                                      | -                                        | -                                      | 245,325                               | 464,692                                | 487,220                                | 2,260,061                              |
| 3) Others                                  | 1,015                                 | -                                      | -                                        | 9,707                                  | -                                     | -                                      | -                                      | -                                      |
| II. Provincial Government                  | 0                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| III. Local Government                      | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| IV. SHARES                                 | 54,436                                | -                                      | 1,458                                    | -                                      | 3,000                                 | 80,552                                 | -                                      | -                                      |
| 1) Quoted On The Stock Exchange            | 47,530                                | -                                      | 1,205                                    | -                                      | -                                     | 32,520                                 | -                                      | -                                      |
| Financial Institutions                     | 3,613                                 | -                                      | 183                                      | -                                      | -                                     | 7,059                                  | -                                      | -                                      |
| NFPSEs                                     | 8,656                                 | -                                      | 600                                      | -                                      | -                                     | 2,760                                  | -                                      | -                                      |
| Private Sector                             | 26,552                                | -                                      | 422                                      | -                                      | -                                     | 15,156                                 | -                                      | -                                      |
| 2) Unquoted On The Stock Exchange          | 6,906                                 | -                                      | 253                                      | -                                      | 3,000                                 | 48,032                                 | -                                      | -                                      |
| Financial Institutions                     | 2,866                                 | -                                      | -                                        | -                                      | 3,000                                 | 25,264                                 | -                                      | -                                      |
| NFPSEs                                     | 15                                    | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| Private Sector                             | 61                                    | -                                      | 173                                      | -                                      | -                                     | 9,439                                  | -                                      | -                                      |
| V. DEBENTURES                              | 2                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| VI. PARTICIPATION TERM CERTIFICATES        | 0                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| VII. CERTIFICATE OF INVESTMENTS            | -                                     | -                                      | -                                        | -                                      | 4                                     | -                                      | -                                      | -                                      |
| VIII. TERM FINANCE CERTIFICATES            | 1,190                                 | 41                                     | 305                                      | 652                                    | 3,364                                 | 4,372                                  | 604                                    | 1,174                                  |
| IX. MUTUAL FUNDS                           | 3,338                                 | -                                      | -                                        | -                                      | 44,052                                | -                                      | -                                      | -                                      |
| X. OTHERS                                  | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| XI. Islamic Banking Products - Investments | 21,445                                | 2,463                                  | 104,990                                  | 71,162                                 | 676,208                               | 379,397                                | 590,672                                | 173,103                                |
| a. Government Islamic Securities           | 20,923                                | 128                                    | 104,990                                  | 70,085                                 | 676,039                               | 352,755                                | 582,333                                | 115,671                                |
| 1) GOP Ijara Sukuk                         | 15,392                                | 128                                    | 104,990                                  | 70,085                                 | 676,039                               | 274,786                                | 582,333                                | 115,671                                |
| a. Variable Rental Rate                    | 6,014                                 | -                                      | 32,383                                   | 7,413                                  | 506,940                               | 263,171                                | 386,435                                | 90,073                                 |
| b. Fixed Rental Rate                       | 9,378                                 | 128                                    | 72,608                                   | 62,673                                 | 169,099                               | 11,616                                 | 195,898                                | 25,599                                 |
| 2) Bai Muajjal - Government                | -                                     | -                                      | -                                        | -                                      | -                                     | 76,915                                 | -                                      | -                                      |
| 3) Islamic Naya Pakistan Certificate       | 5,531                                 | -                                      | -                                        | -                                      | -                                     | 1,054                                  | -                                      | -                                      |
| 4) Other                                   | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| b. Corporate Sukuks                        | 522                                   | -                                      | -                                        | 1,076                                  | 169                                   | 26,642                                 | 8,339                                  | 57,432                                 |
| 1) Diminishing Musharaka Sukuk             | 522                                   | -                                      | -                                        | -                                      | 37                                    | 22,738                                 | 918                                    | 1,213                                  |
| 2) Ijarah Sukuk                            | -                                     | -                                      | -                                        | -                                      | -                                     | 581                                    | -                                      | 200                                    |
| 3) Modaraba Sukuk                          | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| 4) Wakala Sukuk                            | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| 5) Any other                               | -                                     | -                                      | -                                        | 1,076                                  | 131                                   | 3,322                                  | 7,421                                  | 56,019                                 |
| c. Wakala Placements                       | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| d. Commodity Murabaha                      | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| e. Placements Bai Muajjal                  | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| f. Modarba Certificates                    | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| g. Certificate of Investment (COIs)        | -                                     | 2,334                                  | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| h. Other Islamic Mode of Investments       | -                                     | -                                      | -                                        | -                                      | -                                     | -                                      | -                                      | -                                      |
| Total                                      | 978,456                               | 612,854                                | 322,321                                  | 1,522,097                              | 1,227,572                             | 1,752,417                              | 1,576,771                              | 3,562,252                              |

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

# Securities/Shares and Term to Maturity

Banks

June, 2025

(Million Rupees)

| For above 5<br>years but <= 7<br>years | For above 7<br>years but <= 10<br>years | For above 10<br>years but <= 15<br>years | For above 15<br>years but <= 20<br>years | For above 20<br>years but <= 25<br>years | For above 25 years<br>but <= 30 years | For above 30<br>years | Undefined* | Total Investment |
|----------------------------------------|-----------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|---------------------------------------|-----------------------|------------|------------------|
| 2,180,463                              | 8,023,595                               | 2,879,132                                | 30,093                                   | 37,732                                   | -                                     | -                     | -          | 22,487,772       |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 3,163,524        |
| 2,180,463                              | 8,023,595                               | 2,879,132                                | 30,093                                   | 37,732                                   | -                                     | -                     | -          | 19,313,526       |
| 403,242                                | 1,949,144                               | 400,743                                  | 30,093                                   | 37,732                                   | -                                     | -                     | -          | 5,526,166        |
| 1,777,221                              | 6,074,451                               | 2,478,389                                | -                                        | -                                        | -                                     | -                     | -          | 13,787,360       |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 10,722           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 0                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 300                                    | 5,673                                   | 127,344                                  | -                                        | 5,535                                    | -                                     | 76,714                | 122,914    | 477,927          |
| -                                      | 0                                       | 19,540                                   | -                                        | 5,535                                    | -                                     | 37,679                | 89,642     | 233,652          |
| -                                      | -                                       | 407                                      | -                                        | 8                                        | -                                     | 5,265                 | 8,297      | 24,832           |
| -                                      | -                                       | 3,720                                    | -                                        | 592                                      | -                                     | 1,909                 | 19,143     | 37,381           |
| -                                      | 0                                       | 15,337                                   | -                                        | 2,942                                    | -                                     | 11,536                | 48,994     | 120,939          |
| 300                                    | 5,673                                   | 107,804                                  | -                                        | -                                        | -                                     | 39,035                | 33,272     | 244,275          |
| 300                                    | 2,842                                   | 618                                      | -                                        | -                                        | -                                     | 2,070                 | 17,085     | 54,045           |
| -                                      | -                                       | 106,965                                  | -                                        | -                                        | -                                     | 35,764                | 24         | 142,768          |
| -                                      | 2,831                                   | 173                                      | -                                        | -                                        | -                                     | 1,201                 | 293        | 14,170           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 2                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 0                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | 4                |
| 11,362                                 | 23,506                                  | 4,360                                    | 12,153                                   | 1,125                                    | 2,165                                 | 4,057                 | 1,677      | 72,106           |
| -                                      | -                                       | 3,397                                    | -                                        | -                                        | -                                     | 550                   | 22,883     | 74,219           |
| -                                      | -                                       | 2,100                                    | -                                        | -                                        | -                                     | -                     | -          | 2,100            |
| 3,336,763                              | 168,500                                 | 281,278                                  | 2,458                                    | 1,330                                    | 134                                   | 125,500               | 2,682      | 5,938,086        |
| 3,311,370                              | 58,787                                  | 45,165                                   | -                                        | -                                        | -                                     | 112,597               | 1,708      | 5,452,553        |
| 3,308,986                              | 58,787                                  | 45,165                                   | -                                        | -                                        | -                                     | -                     | -          | 5,252,364        |
| 2,540,074                              | 58,787                                  | 38,690                                   | -                                        | -                                        | -                                     | -                     | -          | 3,929,978        |
| 768,912                                | -                                       | 6,476                                    | -                                        | -                                        | -                                     | -                     | -          | 1,322,387        |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | 110,581               | -          | 187,496          |
| 2,384                                  | -                                       | -                                        | -                                        | -                                        | -                                     | 2,016                 | 1,708      | 12,693           |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 22,166                                 | 108,685                                 | 233,310                                  | 2,458                                    | 1,330                                    | 134                                   | 12,903                | 904        | 476,069          |
| 4,357                                  | 10,542                                  | 84,044                                   | -                                        | -                                        | 101                                   | 12,346                | -          | 136,819          |
| -                                      | 55,732                                  | 137,425                                  | 2,407                                    | -                                        | -                                     | -                     | -          | 196,346          |
| 2,068                                  | 4,808                                   | -                                        | -                                        | -                                        | -                                     | 253                   | 904        | 8,034            |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 15,740                                 | 37,603                                  | 11,840                                   | 51                                       | 1,330                                    | 33                                    | 304                   | -          | 134,871          |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| -                                      | -                                       | -                                        | -                                        | -                                        | -                                     | -                     | -          | -                |
| 452                                    | -                                       | 2,803                                    | -                                        | -                                        | -                                     | -                     | 70         | 5,660            |
| 2,776                                  | 1,028                                   | -                                        | -                                        | -                                        | -                                     | -                     | -          | 3,804            |
| 5,528,889                              | 8,221,274                               | 3,297,612                                | 44,704                                   | 45,722                                   | 2,298                                 | 206,821               | 150,156    | 29,052,217       |

## 5.2.3 Classification of Investments in

Foreign  
As on 30th

| Securities / Shares                        | Less than<br>or equal to<br>one month | For above 1<br>month but <= 3 month | For above 3<br>months but <= 6 months | For above 6<br>months but <= one year | For above 1<br>year but <= 2 years | For above 2<br>years but <= 3 years | For above 3<br>years but <= 4 years | For above 4<br>years but <= 5 years |
|--------------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|---------------------------------------|------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| I. Federal Government                      | 24,881                                | 47,273                              | 30,671                                | 825,903                               | -                                  | -                                   | 13,311                              | -                                   |
| 1) Treasury Bills                          | 24,881                                | 47,273                              | 30,671                                | 825,903                               | -                                  | -                                   | -                                   | -                                   |
| 2) Pakistan Investment Bonds (PIBs)        | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | 13,311                              | -                                   |
| a. Fixed Rate                              | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | 5,183                               | -                                   |
| b. Floating Rate                           | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | 8,128                               | -                                   |
| 3) Others                                  | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| II. Provincial Government                  | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| III. Local Government                      | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| IV. SHARES                                 | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 1) Quoted On The Stock Exchange            | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| Financial Institutions                     | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| NFPSEs                                     | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| Private Sector                             | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 2) Unquoted On The Stock Exchange          | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| Financial Institutions                     | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| NFPSEs                                     | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| Private Sector                             | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| V. DEBENTURES                              | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| VI. PARTICIPATION TERM CERTIFICATES        | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| VII. CERTIFICATE OF INVESTMENTS            | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| VIII. TERM FINANCE CERTIFICATES            | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| IX. MUTUAL FUNDS                           | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| X. OTHERS                                  | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| XI. Islamic Banking Products - Investments | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| a. Government Islamic Securities           | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 1) GOP Ijara Sukuk                         | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| a. Variable Rental Rate                    | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| b. Fixed Rental Rate                       | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 2) Bai Muajjal - Government                | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 3) Islamic Naya Pakistan Certificate       | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 4) Other                                   | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| b. Corporate Sukuks                        | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 1) Diminishing Musharaka Sukuk             | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 2) Ijarah Sukuk                            | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 3) Modaraba Sukuk                          | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 4) Wakala Sukuk                            | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| 5) Any other                               | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| c. Wakala Placements                       | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| d. Commodity Murabaha                      | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| e. Placements Bai Muajjal                  | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| f. Modarba Certificates                    | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| g. Certificate of Investment (COIs)        | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| h. Other Islamic Mode of Investments       | -                                     | -                                   | -                                     | -                                     | -                                  | -                                   | -                                   | -                                   |
| <b>Total</b>                               | <b>24,881</b>                         | <b>47,273</b>                       | <b>30,671</b>                         | <b>825,903</b>                        | <b>-</b>                           | <b>-</b>                            | <b>13,311</b>                       | <b>-</b>                            |

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

**June, 2025**

[illegible]

# **Regional Advances and Deposits**

**6.1 Province/Region wise Deposits by Categories - Scheduled Banks**  
(Outstanding Position)

(Billion Rupees)

| Provinces/Regions  | Category         | Jun-24 R |        |        | Mar-25 |        |        | Jun-25 P |        |        |
|--------------------|------------------|----------|--------|--------|--------|--------|--------|----------|--------|--------|
|                    |                  | Rural    | Urban  | Total  | Rural  | Urban  | Total  | Rural    | Urban  | Total  |
| Overall            | Foreign          | 66       | 783    | 849    | 78     | 876    | 954    | 91       | 918    | 1,009  |
|                    | Govt.            | 109      | 4,271  | 4,380  | 155    | 4,392  | 4,548  | 144      | 5,077  | 5,221  |
|                    | NFPSEs           | 66       | 1,818  | 1,884  | 23     | 1,466  | 1,489  | 26       | 1,971  | 1,997  |
|                    | NBFCs & Fin Aux. | 4        | 1,389  | 1,393  | 2      | 1,095  | 1,097  | 3        | 1,746  | 1,748  |
|                    | Private Sector   | 537      | 6,107  | 6,644  | 558    | 6,061  | 6,619  | 548      | 6,681  | 7,229  |
|                    | Trust Fund       | 15       | 723    | 738    | 16     | 701    | 717    | 20       | 738    | 758    |
|                    | Personal         | 2,304    | 11,902 | 14,205 | 2,498  | 13,094 | 15,592 | 2,578    | 13,950 | 16,528 |
|                    | Others           | 19       | 70     | 89     | 8      | 41     | 48     | 2        | 48     | 50     |
|                    | Total            | 3,119    | 27,062 | 30,181 | 3,339  | 27,725 | 31,063 | 3,412    | 31,128 | 34,540 |
| Punjab             | Foreign          | 49       | 309    | 358    | 58     | 347    | 405    | 65       | 375    | 440    |
|                    | Govt.            | 33       | 1,701  | 1,734  | 36     | 1,667  | 1,703  | 26       | 1,886  | 1,911  |
|                    | NFPSEs           | 15       | 869    | 884    | 4      | 726    | 731    | 8        | 974    | 982    |
|                    | NBFCs & Fin Aux. | 1        | 149    | 150    | 0      | 147    | 147    | 0        | 159    | 159    |
|                    | Private Sector   | 315      | 2,408  | 2,723  | 335    | 2,469  | 2,804  | 355      | 2,866  | 3,221  |
|                    | Trust Fund       | 8        | 288    | 295    | 9      | 259    | 268    | 12       | 244    | 256    |
|                    | Personal         | 1,304    | 6,061  | 7,365  | 1,404  | 6,693  | 8,097  | 1,501    | 6,795  | 8,295  |
|                    | Others           | 2        | 31     | 33     | 0      | 14     | 15     | 1        | 26     | 28     |
|                    | Total            | 1,725    | 11,815 | 13,540 | 1,847  | 12,322 | 14,170 | 1,968    | 13,324 | 15,292 |
| Sindh              | Foreign          | 2        | 340    | 342    | 1      | 392    | 393    | 1        | 383    | 384    |
|                    | Govt.            | 17       | 1,076  | 1,093  | 74     | 1,168  | 1,242  | 69       | 1,693  | 1,763  |
|                    | NFPSEs           | 23       | 349    | 372    | 17     | 269    | 286    | 12       | 415    | 427    |
|                    | NBFCs & Fin Aux. | 0        | 1,163  | 1,163  | 0      | 757    | 757    | 0        | 1,478  | 1,478  |
|                    | Private Sector   | 87       | 2,513  | 2,600  | 83     | 2,529  | 2,612  | 41       | 2,602  | 2,643  |
|                    | Trust Fund       | 2        | 293    | 295    | 2      | 313    | 315    | 3        | 348    | 351    |
|                    | Personal         | 238      | 3,470  | 3,708  | 254    | 3,764  | 4,018  | 222      | 4,245  | 4,466  |
|                    | Others           | 0        | 5      | 5      | 6      | 4      | 10     | 0        | 9      | 9      |
|                    | Total            | 369      | 9,210  | 9,579  | 436    | 9,197  | 9,634  | 347      | 11,172 | 11,519 |
| Khyber Pakhtunkhwa | Foreign          | 6        | 22     | 28     | 7      | 29     | 36     | 9        | 32     | 41     |
|                    | Govt.            | 23       | 377    | 400    | 22     | 381    | 402    | 28       | 490    | 517    |
|                    | NFPSEs           | 0        | 26     | 26     | 1      | 47     | 47     | 1        | 39     | 41     |
|                    | NBFCs & Fin Aux. | 1        | 4      | 5      | 0      | 1      | 1      | 0        | 11     | 11     |
|                    | Private Sector   | 75       | 190    | 265    | 74     | 173    | 248    | 82       | 196    | 279    |
|                    | Trust Fund       | 2        | 32     | 34     | 1      | 20     | 21     | 1        | 29     | 30     |
|                    | Personal         | 403      | 889    | 1,291  | 442    | 948    | 1,390  | 485      | 1,220  | 1,705  |
|                    | Others           | 1        | 14     | 16     | 1      | 9      | 10     | 1        | 7      | 8      |
|                    | Total            | 511      | 1,554  | 2,065  | 548    | 1,608  | 2,155  | 608      | 2,024  | 2,632  |

**6.1 Province/Region wise Deposits by Categories - Scheduled Banks**  
(Outstanding Position)

| (Outstanding Position) |                  |          |       |       |        |       |       |          |       | (Billion Rupees) |
|------------------------|------------------|----------|-------|-------|--------|-------|-------|----------|-------|------------------|
| Provinces/Regions      | Category         | Jun-24 R |       |       | Mar-25 |       |       | Jun-25 P |       |                  |
|                        |                  | Rural    | Urban | Total | Rural  | Urban | Total | Rural    | Urban | Total            |
| Balochistan            | Foreign          | 0        | 2     | 2     | 0      | 1     | 1     | 0        | 2     | 2                |
|                        | Govt.            | 24       | 187   | 211   | 11     | 216   | 227   | 9        | 140   | 149              |
|                        | NFPSEs           | 1        | 13    | 14    | 1      | 7     | 8     | 4        | 13    | 17               |
|                        | NBFCs & Fin Aux. | 0        | 0     | 0     | 0      | 0     | 0     | 0        | 0     | 0                |
|                        | Private Sector   | 31       | 99    | 130   | 35     | 88    | 123   | 35       | 119   | 154              |
|                        | Trust Fund       | 0        | 9     | 9     | 0      | 11    | 11    | 0        | 9     | 9                |
|                        | Personal         | 83       | 245   | 328   | 76     | 279   | 356   | 80       | 306   | 386              |
|                        | Others           | 15       | 1     | 16    | 0      | 1     | 1     | 0        | 1     | 1                |
|                        | Total            | 155      | 556   | 711   | 124    | 603   | 728   | 130      | 588   | 717              |
| Islamabad              | Foreign          | 1        | 93    | 94    | 1      | 86    | 87    | 1        | 103   | 105              |
|                        | Govt.            | 3        | 886   | 888   | 2      | 919   | 922   | 1        | 825   | 826              |
|                        | NFPSEs           | 0        | 549   | 549   | 0      | 406   | 406   | 0        | 515   | 515              |
|                        | NBFCs & Fin Aux. | -        | 60    | 60    | 0      | 174   | 174   | 0        | 83    | 83               |
|                        | Private Sector   | 5        | 838   | 843   | 4      | 761   | 765   | 5        | 843   | 847              |
|                        | Trust Fund       | 1        | 96    | 97    | 1      | 91    | 92    | 1        | 101   | 103              |
|                        | Personal         | 29       | 857   | 886   | 32     | 1,006 | 1,038 | 31       | 1,014 | 1,045            |
|                        | Others           | 0        | 18    | 19    | 0      | 12    | 13    | -        | 5     | 5                |
|                        | Total            | 40       | 3,396 | 3,435 | 41     | 3,454 | 3,495 | 39       | 3,489 | 3,528            |
| Gilgit-Baltistan       | Foreign          | 0        | 0     | 1     | 0      | 1     | 1     | 1        | 1     | 2                |
|                        | Govt.            | 8        | 21    | 29    | 9      | 18    | 27    | 11       | 8     | 19               |
|                        | NFPSEs           | 0        | 10    | 10    | 0      | 9     | 10    | 0        | 13    | 13               |
|                        | NBFCs & Fin Aux. | 2        | 5     | 7     | 1      | 8     | 9     | 2        | 7     | 9                |
|                        | Private Sector   | 7        | 16    | 23    | 7      | 12    | 19    | 11       | 16    | 26               |
|                        | Trust Fund       | 1        | 1     | 2     | 1      | 1     | 2     | 1        | 1     | 2                |
|                        | Personal         | 27       | 55    | 82    | 32     | 51    | 83    | 32       | 49    | 81               |
|                        | Others           | 0        | 0     | 0     | 0      | 0     | 0     | 0        | 0     | 0                |
|                        | Total            | 46       | 107   | 153   | 51     | 99    | 150   | 59       | 94    | 153              |
| AJK                    | Foreign          | 8        | 17    | 25    | 11     | 20    | 30    | 13       | 23    | 36               |
|                        | Govt.            | 1        | 23    | 25    | 2      | 23    | 24    | 0        | 36    | 36               |
|                        | NFPSEs           | 27       | 2     | 29    | 0      | 1     | 1     | 0        | 1     | 1                |
|                        | NBFCs & Fin Aux. | 0        | 8     | 8     | 0      | 8     | 9     | 0        | 9     | 9                |
|                        | Private Sector   | 16       | 44    | 60    | 19     | 28    | 48    | 19       | 40    | 59               |
|                        | Trust Fund       | 1        | 5     | 6     | 1      | 6     | 8     | 1        | 6     | 8                |
|                        | Personal         | 220      | 325   | 544   | 257    | 354   | 611   | 227      | 322   | 549              |
|                        | Others           | 0        | 0     | 0     | 0      | 0     | 0     | 0        | 0     | 0                |
|                        | Total            | 273      | 424   | 697   | 290    | 441   | 731   | 262      | 437   | 699              |

Note:

"Outstanding Deposits" show position of deposits held by banks at the end of the period.

**6.2 Province/Region wise Advances by Borrowers - Scheduled Banks**  
(Outstanding Position)

| (Billion Rupees)   |                  |        |        |        |          |        |        |          |        |        |
|--------------------|------------------|--------|--------|--------|----------|--------|--------|----------|--------|--------|
| Provinces/Regions  | Category         | Jun-24 |        |        | Mar-25 R |        |        | Jun-25 P |        |        |
|                    |                  | Rural  | Urban  | Total  | Rural    | Urban  | Total  | Rural    | Urban  | Total  |
| Overall            | Foreign          | -      | 4      | 4      | -        | 7      | 7      | -        | 0      | 0      |
|                    | Govt.            | 2      | 973    | 975    | 0        | 440    | 440    | 0        | 645    | 645    |
|                    | NFPSEs           | -      | 2,398  | 2,398  | 2        | 2,399  | 2,400  | -        | 2,389  | 2,389  |
|                    | NBFCs & Fin Aux. | 0      | 255    | 255    | 0        | 1,016  | 1,016  | 0        | 719    | 719    |
|                    | Private Sector   | 312    | 6,973  | 7,285  | 481      | 7,578  | 8,060  | 437      | 7,699  | 8,135  |
|                    | Trust Fund       | 0      | 15     | 15     | 0        | 10     | 10     | 1        | 9      | 9      |
|                    | Personal         | 80     | 1,056  | 1,136  | 128      | 1,054  | 1,182  | 107      | 1,112  | 1,219  |
|                    | Others           | 1      | 2      | 2      | 0        | 1      | 2      | 0        | 1      | 2      |
|                    | Total            | 395    | 11,675 | 12,070 | 612      | 12,586 | 13,118 | 545      | 12,573 | 13,118 |
| Punjab             | Foreign          | -      | -      | -      | -        | -      | -      | -        | 0      | 0      |
|                    | Govt.            | -      | 313    | 313    | -        | 27     | 27     | -        | 27     | 27     |
|                    | NFPSEs           | -      | 1,002  | 1,002  | -        | 847    | 847    | -        | 777    | 777    |
|                    | NBFCs & Fin Aux. | -      | 43     | 43     | -        | 38     | 38     | -        | 38     | 38     |
|                    | Private Sector   | 211    | 3,035  | 3,247  | 355      | 3,320  | 3,675  | 352      | 3,381  | 3,733  |
|                    | Trust Fund       | 0      | 6      | 7      | 0        | 4      | 5      | 1        | 2      | 3      |
|                    | Personal         | 35     | 336    | 370    | 34       | 309    | 343    | 31       | 344    | 375    |
|                    | Others           | 1      | 0      | 1      | 0        | 1      | 1      | 0        | 1      | 1      |
|                    | Total            | 247    | 4,735  | 4,982  | 390      | 4,545  | 4,935  | 383      | 4,570  | 4,954  |
| Sindh              | Foreign          | -      | 4      | 4      | -        | 7      | 7      | -        | 0      | 0      |
|                    | Govt.            | 2      | 287    | 289    | 0        | 264    | 264    | 0        | 228    | 228    |
|                    | NFPSEs           | -      | 1,069  | 1,069  | -        | 1,269  | 1,269  | -        | 1,311  | 1,311  |
|                    | NBFCs & Fin Aux. | 0      | 144    | 144    | 0        | 955    | 955    | 0        | 659    | 659    |
|                    | Private Sector   | 39     | 3,067  | 3,106  | 40       | 3,403  | 3,443  | 41       | 3,397  | 3,438  |
|                    | Trust Fund       | -      | 3      | 3      | -        | 1      | 1      | -        | 2      | 2      |
|                    | Personal         | 28     | 626    | 654    | 21       | 669    | 690    | 10       | 681    | 691    |
|                    | Others           | -      | 2      | 2      | -        | 0      | 0      | -        | 1      | 1      |
|                    | Total            | 69     | 5,201  | 5,269  | 61       | 6,570  | 6,631  | 51       | 6,279  | 6,330  |
| Khyber Pakhtunkhwa | Foreign          | -      | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Govt.            | -      | 0      | 0      | -        | -      | -      | -        | 0      | 0      |
|                    | NFPSEs           | -      | 18     | 18     | -        | 18     | 18     | -        | 44     | 44     |
|                    | NBFCs & Fin Aux. | -      | 0      | 0      | -        | 0      | 0      | -        | 0      | 0      |
|                    | Private Sector   | 52     | 71     | 122    | 78       | 58     | 136    | 35       | 94     | 129    |
|                    | Trust Fund       | -      | 0      | 0      | -        | 0      | 0      | -        | 0      | 0      |
|                    | Personal         | 7      | 50     | 57     | 67       | 36     | 103    | 62       | 43     | 104    |
|                    | Others           | -      | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Total            | 58     | 139    | 197    | 144      | 112    | 257    | 97       | 181    | 277    |



**6.2 Province/Region wise Advances by Borrowers - Scheduled Banks**  
(Outstanding Position)

| (Billion Rupees)  |                  |        |       |       |          |       |       |          |       |       |
|-------------------|------------------|--------|-------|-------|----------|-------|-------|----------|-------|-------|
| Provinces/Regions | Category         | Jun-24 |       |       | Mar-25 R |       |       | Jun-25 P |       |       |
|                   |                  | Rural  | Urban | Total | Rural    | Urban | Total | Rural    | Urban | Total |
| Balochistan       | Foreign          | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Govt.            | -      | 2     | 2     | -        | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Private Sector   | 5      | 6     | 11    | 3        | 5     | 9     | 4        | 6     | 9     |
|                   | Trust Fund       | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Personal         | 8      | 5     | 13    | 3        | 3     | 6     | 2        | 4     | 6     |
|                   | Others           | 0      | -     | 0     | -        | -     | -     | -        | -     | -     |
|                   | Total            | 13     | 13    | 25    | 7        | 9     | 15    | 5        | 10    | 15    |
| Islamabad         | Foreign          | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Govt.            | -      | 371   | 371   | -        | 150   | 150   | -        | 389   | 389   |
|                   | NFPSEs           | -      | 310   | 310   | -        | 264   | 264   | -        | 257   | 257   |
|                   | NBFCs & Fin Aux. | -      | 68    | 68    | -        | 23    | 23    | -        | 22    | 22    |
|                   | Private Sector   | 0      | 767   | 768   | 0        | 752   | 752   | 0        | 784   | 784   |
|                   | Trust Fund       | -      | 5     | 5     | -        | 4     | 4     | -        | 4     | 4     |
|                   | Personal         | 0      | 33    | 33    | 0        | 31    | 31    | 0        | 35    | 35    |
|                   | Others           | -      | 0     | 0     | -        | 0     | 0     | -        | 0     | 0     |
|                   | Total            | 1      | 1,554 | 1,555 | 1        | 1,224 | 1,224 | 1        | 1,490 | 1,491 |
| Gilgit-Baltistan  | Foreign          | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Govt.            | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Private Sector   | 3      | 3     | 7     | 3        | 2     | 6     | 4        | 2     | 6     |
|                   | Trust Fund       | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Personal         | 1      | 2     | 2     | 1        | 2     | 2     | 1        | 1     | 2     |
|                   | Others           | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Total            | 4      | 5     | 9     | 4        | 4     | 8     | 4        | 4     | 8     |
| AJK               | Foreign          | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Govt.            | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Private Sector   | 1      | 24    | 25    | 1        | 38    | 39    | 1        | 35    | 36    |
|                   | Trust Fund       | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Personal         | 2      | 4     | 6     | 2        | 4     | 6     | 2        | 4     | 6     |
|                   | Others           | -      | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Total            | 3      | 28    | 32    | 4        | 42    | 46    | 3        | 39    | 42    |

Note:  
"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland/ foreign/ import bills .

# **Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks**

## 7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

| Period                       | Province/<br>Region | Total Disbursement |        | Utilization in Same Region |                                      | Utilized in Other Regions |                                      | Disbursed<br>from Other<br>but Utilized<br>in Given<br>Region | Total Utilization |        | Utilization as %<br>of Disbursement |
|------------------------------|---------------------|--------------------|--------|----------------------------|--------------------------------------|---------------------------|--------------------------------------|---------------------------------------------------------------|-------------------|--------|-------------------------------------|
|                              |                     | Amount             | %age   | Amount                     | % of<br>Regional<br>Disbursemen<br>t | Amount                    | % of<br>Regional<br>Disburseme<br>nt |                                                               | Amount            | %age   |                                     |
| Apr-Jun<br>2025 <sup>1</sup> | Punjab              | 5,688.48           | 38.45  | 5,491.82                   | 96.54                                | 196.66                    | 3.46                                 | 245.73                                                        | 5,737.55          | 38.78  | 100.86                              |
|                              | Sindh               | 6,878.75           | 46.49  | 6,702.99                   | 97.44                                | 175.76                    | 2.56                                 | 170.26                                                        | 6,873.25          | 46.46  | 99.92                               |
|                              | KPK                 | 119.44             | 0.81   | 115.65                     | 96.82                                | 3.79                      | 3.18                                 | 662.77                                                        | 778.42            | 5.26   | 651.72                              |
|                              | Balochistan         | 10.39              | 0.07   | 10.27                      | 98.83                                | 0.12                      | 1.17                                 | 8.23                                                          | 18.50             | 0.13   | 178.00                              |
|                              | Islamabad           | 2,079.90           | 14.06  | 1,325.75                   | 63.74                                | 754.15                    | 36.26                                | 39.01                                                         | 1,364.76          | 9.22   | 65.62                               |
|                              | Gilgit-Baltistan    | 5.95               | 0.04   | 5.83                       | 97.93                                | 0.12                      | 2.07                                 | 3.13                                                          | 8.96              | 0.06   | 150.58                              |
|                              | AJK                 | 12.29              | 0.08   | 12.23                      | 99.50                                | 0.06                      | 0.50                                 | 1.54                                                          | 13.77             | 0.09   | 112.00                              |
| Total                        |                     | 14,795.21          | 100.00 | 13,664.54                  | 92.36                                | 1,130.67                  | 7.64                                 | 1,130.67                                                      | 14,795.21         | 100.00 |                                     |
| Jan-Mar<br>2025              | Punjab              | 5,452.68           | 39.00  | 5,295.64                   | 97.12                                | 157.04                    | 2.88                                 | 317.79                                                        | 5,613.43          | 40.15  | 102.95                              |
|                              | Sindh               | 7,053.79           | 50.45  | 6,832.79                   | 96.87                                | 221.00                    | 3.13                                 | 145.10                                                        | 6,977.89          | 49.90  | 98.92                               |
|                              | KPK                 | 79.94              | 0.57   | 76.99                      | 96.30                                | 2.95                      | 3.70                                 | 84.32                                                         | 161.30            | 1.15   | 201.78                              |
|                              | Balochistan         | 12.43              | 0.09   | 12.35                      | 99.38                                | 0.08                      | 0.62                                 | 8.94                                                          | 21.29             | 0.15   | 171.33                              |
|                              | Islamabad           | 1,365.27           | 9.76   | 1,151.79                   | 84.36                                | 213.48                    | 15.64                                | 37.00                                                         | 1,188.78          | 8.50   | 87.07                               |
|                              | Gilgit-Baltistan    | 6.17               | 0.04   | 6.10                       | 98.79                                | 0.07                      | 1.21                                 | 0.07                                                          | 6.17              | 0.04   | 99.89                               |
|                              | AJK                 | 12.11              | 0.09   | 12.07                      | 99.67                                | 0.04                      | 0.33                                 | 1.46                                                          | 13.53             | 0.10   | 111.71                              |
| Total                        |                     | 13,982.39          | 100.00 | 13,387.72                  | 95.75                                | 594.67                    | 4.25                                 | 594.67                                                        | 13,982.39         | 100.00 |                                     |
| Apr-Jun<br>2024              | Punjab              | 4,890.10           | 41.67  | 4,631.09                   | 94.70                                | 259.02                    | 5.30                                 | 254.85                                                        | 4,885.94          | 41.64  | 99.91                               |
|                              | Sindh               | 5,394.68           | 45.97  | 5,098.28                   | 94.51                                | 296.40                    | 5.49                                 | 194.83                                                        | 5,293.10          | 45.10  | 98.12                               |
|                              | KPK                 | 125.97             | 1.07   | 122.76                     | 97.46                                | 3.21                      | 2.54                                 | 40.43                                                         | 163.19            | 1.39   | 129.55                              |
|                              | Balochistan         | 9.75               | 0.08   | 9.67                       | 99.14                                | 0.08                      | 0.86                                 | 90.37                                                         | 100.04            | 0.85   | 1,025.87                            |
|                              | Islamabad           | 1,294.31           | 11.03  | 1,150.18                   | 88.86                                | 144.12                    | 11.14                                | 119.68                                                        | 1,269.87          | 10.82  | 98.11                               |
|                              | Gilgit-Baltistan    | 4.42               | 0.04   | 4.33                       | 97.80                                | 0.10                      | 2.20                                 | 1.91                                                          | 6.23              | 0.05   | 140.90                              |
|                              | AJK                 | 16.71              | 0.14   | 16.70                      | 99.95                                | 0.01                      | 0.05                                 | 0.87                                                          | 17.57             | 0.15   | 105.16                              |
| Total                        |                     | 11,735.94          | 100.00 | 11,033.00                  | 94.01                                | 702.94                    | 5.99                                 | 702.94                                                        | 11,735.94         | 100.00 |                                     |

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

“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, the disbursed amount means total amount availed by the borrower during the period.”

“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.

## 7.2 Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rs.)

| Place of Disbursement  | Place of Utilization | Apr-Jun 2025 <sup>P</sup> |        | Jan-Mar 2025 |        | Apr-Jun 2024 |        |
|------------------------|----------------------|---------------------------|--------|--------------|--------|--------------|--------|
|                        |                      | Amount                    | %age   | Amount       | %age   | Amount       | %age   |
| Punjab                 | Punjab               | 5,491.82                  | 96.54  | 5,295.64     | 97.12  | 4,631.09     | 94.70  |
|                        | Sindh                | 154.22                    | 2.71   | 122.92       | 2.25   | 154.04       | 3.15   |
|                        | KPK                  | 6.73                      | 0.12   | 8.03         | 0.15   | 6.10         | 0.12   |
|                        | Balochistan          | 0.95                      | 0.02   | 1.47         | 0.03   | 0.61         | 0.01   |
|                        | Islamabad            | 30.53                     | 0.54   | 23.41        | 0.43   | 97.71        | 2.00   |
|                        | Gilgit-Baltistan     | 2.92                      | 0.05   | 0.03         | -      | 0.15         | -      |
|                        | AJK                  | 1.31                      | 0.02   | 1.17         | 0.02   | 0.41         | 0.01   |
| Punjab Total           |                      | 5,688.48                  | 100.00 | 5,452.68     | 100.00 | 4,890.10     | 100.00 |
| Sindh                  | Punjab               | 139.68                    | 2.03   | 193.89       | 2.75   | 167.47       | 3.10   |
|                        | Sindh                | 6,702.99                  | 97.44  | 6,832.79     | 96.87  | 5,098.28     | 94.51  |
|                        | KPK                  | 23.80                     | 0.35   | 8.80         | 0.12   | 17.32        | 0.32   |
|                        | Balochistan          | 7.00                      | 0.10   | 7.32         | 0.10   | 89.76        | 1.66   |
|                        | Islamabad            | 5.06                      | 0.07   | 10.82        | 0.15   | 19.68        | 0.36   |
|                        | Gilgit-Baltistan     | 0.03                      | -      | 0.02         | -      | 1.75         | 0.03   |
|                        | AJK                  | 0.18                      | -      | 0.15         | -      | 0.42         | 0.01   |
| Sindh Total            |                      | 6,878.75                  | 100.00 | 7,053.79     | 100.00 | 5,394.68     | 100.00 |
| KPK                    | Punjab               | 0.11                      | 0.10   | 0.12         | 0.16   | 0.10         | 0.08   |
|                        | Sindh                | 0.25                      | 0.21   | 0.08         | 0.10   | 0.90         | 0.71   |
|                        | KPK                  | 115.65                    | 96.82  | 76.99        | 96.30  | 122.76       | 97.46  |
|                        | Balochistan          | 0.02                      | 0.01   | 0.02         | 0.02   | -            | -      |
|                        | Islamabad            | 3.34                      | 2.80   | 2.71         | 3.38   | 2.20         | 1.75   |
|                        | Gilgit-Baltistan     | 0.06                      | 0.05   | ..           | -      | -            | -      |
|                        | AJK                  | 0.01                      | 0.01   | 0.03         | 0.030  | 0.01         | 0.01   |
| KPK Total              |                      | 119.44                    | 100.00 | 79.94        | 100.00 | 125.97       | 100.00 |
| Balochistan            | Punjab               | 0.04                      | 0.43   | 0.01         | 0.10   | ..           | 0.04   |
|                        | Sindh                | 0.08                      | 0.72   | 0.06         | 0.50   | 0.08         | 0.82   |
|                        | KPK                  | ..                        | 0.01   | ..           | 0.02   | -            | -      |
|                        | Balochistan          | 10.27                     | 98.83  | 12.35        | 99.38  | 9.67         | 99.14  |
|                        | Islamabad            | -                         | -      | -            | -      | -            | -      |
|                        | Gilgit-Baltistan     | ..                        | 0.01   | -            | -      | -            | -      |
|                        | AJK                  | ..                        | -      | ..           | 0.01   | -            | -      |
| Balochistan Total      |                      | 10.39                     | 100.00 | 12.43        | 100.00 | 9.75         | 100.00 |
| Islamabad              | Punjab               | 105.86                    | 5.09   | 123.73       | 9.06   | 87.28        | 6.74   |
|                        | Sindh                | 15.70                     | 0.75   | 22.03        | 1.61   | 39.81        | 3.08   |
|                        | KPK                  | 632.22                    | 30.40  | 67.47        | 4.94   | 17.01        | 1.31   |
|                        | Balochistan          | 0.26                      | 0.01   | 0.13         | 0.01   | -            | -      |
|                        | Islamabad            | 1,325.75                  | 63.74  | 1,151.79     | 84.36  | 1,150.18     | 88.86  |
|                        | Gilgit-Baltistan     | 0.08                      | -      | 0.01         | -      | ..           | -      |
|                        | AJK                  | 0.04                      | -      | 0.11         | 0.01   | 0.03         | -      |
| Islamabad Total        |                      | 2,079.90                  | 100.00 | 1,365.27     | 100.00 | 1,294.31     | 100.00 |
| Gilgit-Baltistan       | Punjab               | 0.03                      | 0.43   | 0.02         | 0.31   | ..           | -      |
|                        | Sindh                | 0.01                      | 0.12   | ..           | 0.01   | -            | -      |
|                        | KPK                  | 0.01                      | 0.25   | 0.01         | 0.14   | 0.01         | 0.17   |
|                        | Balochistan          | -                         | -      | -            | -      | ..           | -      |
|                        | Islamabad            | 0.08                      | 1.26   | 0.05         | 0.74   | 0.09         | 2.03   |
|                        | Gilgit-Baltistan     | 5.83                      | 97.93  | 6.10         | 98.79  | 4.33         | 97.80  |
|                        | AJK                  | ..                        | 0.01   | ..           | 0.01   | -            | -      |
| Gilgit-Baltistan Total |                      | 5.95                      | 100.00 | 6.17         | 100.00 | 4.42         | 100.00 |
| AJK                    | Punjab               | 0.01                      | 0.06   | 0.01         | 0.11   | ..           | -      |
|                        | Sindh                | ..                        | 0.02   | ..           | 0.02   | -            | -      |
|                        | KPK                  | ..                        | 0.02   | ..           | 0.02   | ..           | -      |
|                        | Balochistan          | -                         | -      | -            | -      | -            | -      |
|                        | Islamabad            | 0.01                      | 0.06   | 0.02         | 0.17   | 0.01         | 0.05   |
|                        | Gilgit-Baltistan     | 0.04                      | 0.33   | ..           | -      | -            | -      |
|                        | AJK                  | 12.23                     | 99.50  | 12.07        | 99.67  | 16.70        | 99.95  |
| AJK Total              |                      | 12.29                     | 100.00 | 12.11        | 100.00 | 16.71        | 100.00 |
| Grand Total            |                      | 14,795.21                 |        | 13,982.39    |        | 11,735.94    | -      |

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

## 7.3 Province/Region-wise Advances by Place of Utilization and Disbursement

(Billion Rs.)

| Place of Utilization   | Place of Disbursement | Apr-Jun 2025 P |        | Jan-Mar 2025 |        | Apr-Jun 2024 |        |
|------------------------|-----------------------|----------------|--------|--------------|--------|--------------|--------|
|                        |                       | Amount         | %age   | Amount       | %age   | Amount       | %age   |
| Punjab                 | Punjab                | 5491.82        | 95.72  | 5295.64      | 94.34  | 4631.09      | 94.78  |
|                        | Sindh                 | 139.68         | 2.43   | 193.89       | 3.45   | 167.47       | 3.43   |
|                        | KPK                   | 0.11           | -      | 0.12         | -      | 0.10         | -      |
|                        | Balochistan           | 0.04           | -      | 0.01         | -      | ..           | -      |
|                        | Islamabad             | 105.86         | 1.84   | 123.73       | 2.20   | 87.28        | 1.79   |
|                        | Gilgit-Baltistan      | 0.03           | -      | 0.02         | -      | ..           | -      |
|                        | AJK                   | 0.01           | -      | 0.01         | -      | ..           | -      |
| Punjab Total           |                       | 5737.55        | 100.00 | 5613.43      | 100.00 | 4885.94      | 100.00 |
| Sindh                  | Punjab                | 154.22         | 2.24   | 122.92       | 1.76   | 154.04       | 2.91   |
|                        | Sindh                 | 6702.99        | 97.52  | 6832.79      | 97.92  | 5098.28      | 96.32  |
|                        | KPK                   | 0.25           | -      | 0.08         | -      | 0.90         | 0.02   |
|                        | Balochistan           | 0.08           | -      | 0.06         | -      | 0.08         | -      |
|                        | Islamabad             | 15.70          | 0.23   | 22.03        | 0.32   | 39.81        | 0.75   |
|                        | Gilgit-Baltistan      | 0.01           | -      | ..           | -      | -            | -      |
|                        | AJK                   | ..             | -      | ..           | -      | -            | -      |
| Sindh Total            |                       | 6873.25        | 100.00 | 6977.89      | 100.00 | 5293.10      | 100.00 |
| KPK                    | Punjab                | 6.73           | 0.86   | 8.03         | 4.98   | 6.10         | 3.74   |
|                        | Sindh                 | 23.80          | 3.06   | 8.80         | 5.46   | 17.32        | 10.61  |
|                        | KPK                   | 115.65         | 14.86  | 76.99        | 47.73  | 122.76       | 75.23  |
|                        | Balochistan           | ..             | -      | ..           | -      | -            | -      |
|                        | Islamabad             | 632.22         | 81.22  | 67.47        | 41.83  | 17.01        | 10.42  |
|                        | Gilgit-Baltistan      | 0.01           | -      | 0.01         | 0.01   | 0.01         | -      |
|                        | AJK                   | ..             | -      | ..           | -      | ..           | -      |
| KPK Total              |                       | 778.42         | 100.00 | 161.30       | 100.00 | 163.19       | 100.00 |
| Balochistan            | Punjab                | 0.95           | 5.16   | 1.47         | 6.92   | 0.61         | 0.61   |
|                        | Sindh                 | 7.00           | 37.85  | 7.32         | 34.38  | 89.76        | 89.73  |
|                        | KPK                   | 0.02           | 0.08   | 0.02         | 0.07   | -            | -      |
|                        | Balochistan           | 10.27          | 55.52  | 12.35        | 58.00  | 9.67         | 9.66   |
|                        | Islamabad             | 0.26           | 1.39   | 0.13         | 0.63   | -            | -      |
|                        | Gilgit-Baltistan      | -              | -      | -            | -      | ..           | -      |
|                        | AJK                   | -              | -      | -            | -      | -            | -      |
| Balochistan Total      |                       | 18.50          | 100.00 | 21.29        | 100.00 | 100.04       | 100.00 |
| Islamabad              | Punjab                | 30.53          | 2.24   | 23.41        | 1.97   | 97.71        | 7.69   |
|                        | Sindh                 | 5.06           | 0.37   | 10.82        | 0.91   | 19.68        | 1.55   |
|                        | KPK                   | 3.34           | 0.24   | 2.71         | 0.23   | 2.20         | 0.17   |
|                        | Balochistan           | -              | -      | -            | -      | -            | -      |
|                        | Islamabad             | 1325.75        | 97.14  | 1151.79      | 96.89  | 1150.18      | 90.58  |
|                        | Gilgit-Baltistan      | 0.08           | 0.01   | 0.05         | -      | 0.09         | 0.01   |
|                        | AJK                   | 0.01           | -      | 0.02         | -      | 0.01         | -      |
| Islamabad Total        |                       | 1364.76        | 100.00 | 1188.78      | 100.00 | 1269.87      | 100.00 |
| Gilgit-Baltistan       | Punjab                | 2.92           | 32.62  | 0.03         | 0.52   | 0.15         | 2.47   |
|                        | Sindh                 | 0.03           | 0.34   | 0.02         | 0.39   | 1.75         | 28.08  |
|                        | KPK                   | 0.06           | 0.66   | ..           | 0.02   | -            | -      |
|                        | Balochistan           | ..             | 0.01   | -            | -      | -            | -      |
|                        | Islamabad             | 0.08           | 0.90   | 0.01         | 0.17   | ..           | 0.04   |
|                        | Gilgit-Baltistan      | 5.83           | 65.04  | 6.10         | 98.89  | 4.33         | 69.41  |
|                        | AJK                   | 0.04           | 0.45   | ..           | 0.01   | -            | -      |
| Gilgit-Baltistan Total |                       | 8.96           | 100.00 | 6.17         | 100.00 | 6.23         | 100.00 |
| AJK                    | Punjab                | 1.31           | 9.50   | 1.17         | 8.68   | 0.41         | 2.32   |
|                        | Sindh                 | 0.18           | 1.31   | 0.15         | 1.09   | 0.42         | 2.41   |
|                        | KPK                   | 0.01           | 0.08   | 0.03         | 0.20   | 0.01         | 0.07   |
|                        | Balochistan           | ..             | -      | ..           | 0.01   | -            | -      |
|                        | Islamabad             | 0.04           | 0.26   | 0.11         | 0.80   | 0.03         | 0.14   |
|                        | Gilgit-Baltistan      | ..             | -      | ..           | -      | -            | -      |
|                        | AJK                   | 12.23          | 88.84  | 12.07        | 89.22  | 16.70        | 95.05  |
| AJK Total              |                       | 13.77          | 100.00 | 13.53        | 100.00 | 17.57        | 100.00 |
| Grand Total            |                       | 14795.21       |        | 13982.39     |        | 11735.94     | -      |

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

## 7.4 Gross Disbursement - Loan to Textile &amp; Readymade Garments Sectors

April 01, 2025 to June 30, 2025

All Banks

(Million Rupees)

| Description                                                | Working Capital / Short Term     |                                     |                  |                                   |                                   |                |                  | Fixed Investment / Long Term |                                    |                        |              |              |                |                | Foreign B/R Purchased & Discounted | Total Disbursement |
|------------------------------------------------------------|----------------------------------|-------------------------------------|------------------|-----------------------------------|-----------------------------------|----------------|------------------|------------------------------|------------------------------------|------------------------|--------------|--------------|----------------|----------------|------------------------------------|--------------------|
|                                                            | SRP Export Finance Schemes (EFS) | Export Financing Other than SRP EFS | Import Financing | Import B/R Purchased & Discounted | Inland B/R Purchased & Discounted | Small Loans    | Others           | Total                        | Government Self Employment Schemes | Construction Financing | LTFE & TERF  | Small Loans  | Others         | Total          |                                    |                    |
| <b>A - Manufacture of textiles</b>                         | <b>312,231</b>                   | <b>152,848</b>                      | <b>81,475</b>    | <b>11,146</b>                     | <b>24,676</b>                     | <b>184,665</b> | <b>991,858</b>   | <b>1,759,199</b>             | <b>875</b>                         | <b>63</b>              | <b>7,027</b> | <b>4,488</b> | <b>93,754</b>  | <b>186,287</b> | <b>158,325</b>                     | <b>2,815,731</b>   |
| i. Preparation and spinning of textile fibres              | 59,746                           | 34,669                              | 40,375           | 4,563                             | 13,248                            | 80,273         | 436,268          | 669,142                      | -                                  | -                      | 1,534        | 1,332        | 32,550         | 35,416         | 40,861                             | 745,419            |
| 1. Cotton                                                  | 38,221                           | 21,232                              | 28,151           | 4,505                             | 12,716                            | 65,243         | 311,410          | 481,478                      | -                                  | -                      | 1,477        | 754          | 15,750         | 17,981         | 32,974                             | 532,433            |
| 2. Woolen                                                  | -                                | 363                                 | 1,121            | 8                                 | -                                 | 129            | 4,380            | 6,000                        | -                                  | -                      | -            | 13           | 18             | 31             | -                                  | 6,081              |
| 3. Synthetic fibre                                         | 7,898                            | -                                   | 3,902            | 24                                | 23                                | 10,660         | 50,964           | 73,471                       | -                                  | -                      | 39           | 58           | 11,714         | 11,811         | 2,152                              | 87,434             |
| 4. Others                                                  | 13,627                           | 13,074                              | 7,202            | 26                                | 508                               | 4,241          | 69,515           | 108,193                      | -                                  | -                      | 17           | 507          | 5,968          | 5,592          | 5,735                              | 119,521            |
| ii. Weaving of textiles                                    | 61,705                           | 37,481                              | 18,012           | 2,810                             | 3,049                             | 56,874         | 158,799          | 338,731                      | 347                                | -                      | 1,878        | 727          | 12,553         | 15,506         | 36,097                             | 390,334            |
| 1. Cotton                                                  | 43,851                           | 29,026                              | 8,953            | 1,047                             | 2,434                             | 40,395         | 99,484           | 225,188                      | 123                                | -                      | 1,872        | 252          | 8,218          | 10,465         | 25,505                             | 261,158            |
| 2. Woolen                                                  | -                                | -                                   | -                | -                                 | -                                 | -              | 79               | 79                           | -                                  | -                      | -            | -            | 6              | 6              | 11                                 | 96                 |
| 3. Synthetic textile                                       | 2,703                            | -                                   | -                | -                                 | 9                                 | 13             | 3,869            | 6,594                        | -                                  | -                      | 6            | -            | 43             | 49             | 245                                | 6,888              |
| 4. Others                                                  | 15,152                           | 8,455                               | 9,060            | 1,763                             | 606                               | 16,467         | 55,367           | 106,871                      | 224                                | -                      | -            | 475          | 4,286          | 4,986          | 10,336                             | 122,192            |
| iii. Finishing of textiles                                 | 48,791                           | 36,431                              | 9,413            | 688                               | 1,716                             | 38,025         | 127,912          | 262,975                      | 73                                 | 7                      | 2,195        | 291          | 20,451         | 23,017         | 8,488                              | 294,480            |
| 1. Cotton                                                  | 31,567                           | 19,197                              | 8,422            | 566                               | 1,115                             | 36,191         | 68,514           | 165,571                      | -                                  | -                      | 1,439        | 245          | 16,384         | 18,068         | 4,042                              | 187,682            |
| 2. Woolen                                                  | -                                | 450                                 | -                | -                                 | -                                 | -              | 2                | 452                          | -                                  | -                      | -            | -            | -              | -              | 562                                | 1,014              |
| 3. Synthetic textile                                       | 2,304                            | -                                   | -                | -                                 | -                                 | -              | 887              | 3,191                        | -                                  | -                      | -            | -            | 0              | 0              | 181                                | 3,372              |
| 4. Others                                                  | 14,920                           | 16,784                              | 991              | 122                               | 600                               | 1,834          | 58,509           | 93,761                       | 73                                 | 7                      | 755          | 46           | 4,967          | 4,949          | 3,702                              | 102,412            |
| iv. Manufacture of knitted and crocheted fabrics           | 31,971                           | 5,674                               | 1,184            | 82                                | 891                               | 1,554          | 61,957           | 103,313                      | 30                                 | 55                     | 75           | 36           | 675            | 871            | 7,458                              | 111,642            |
| v. Manufacture of made-up textile articles, except apparel | 62,164                           | 26,934                              | 4,013            | 318                               | 3,194                             | 484            | 97,894           | 195,002                      | 45                                 | -                      | 621          | 2,017        | 6,857          | 8,740          | 33,971                             | 237,714            |
| a. Manufacture of bed wear                                 | 14,056                           | 6,616                               | 1,207            | 106                               | 309                               | -              | 13,598           | 35,873                       | -                                  | -                      | 3            | 137          | 969            | 1,109          | 18,564                             | 55,546             |
| b. Manufacture of other made up textile articles           | 48,127                           | 20,318                              | 2,806            | 211                               | 2,885                             | 484            | 84,296           | 159,129                      | 45                                 | -                      | 618          | 1,880        | 5,888          | 7,631          | 15,408                             | 182,168            |
| vi. Manufacture of carpets and runs                        | 95                               | -                                   | 382              | -                                 | -                                 | 52             | 765              | 1,294                        | -                                  | -                      | -            | -            | 61             | 61             | -                                  | 1,355              |
| vii. Manufacture of other textiles n.e.c.                  | 47,860                           | 12,659                              | 8,096            | 2,684                             | 2,578                             | 7,402          | 107,462          | 188,741                      | 380                                | -                      | 725          | 85           | 21,406         | 22,596         | 23,450                             | 234,787            |
| <b>B - Manufacture of wearing apparel</b>                  | <b>57,876</b>                    | <b>29,695</b>                       | <b>4,591</b>     | <b>191</b>                        | <b>1,897</b>                      | <b>6,363</b>   | <b>183,349</b>   | <b>283,161</b>               | <b>225</b>                         | <b>125</b>             | <b>1,279</b> | <b>385</b>   | <b>18,977</b>  | <b>12,911</b>  | <b>24,649</b>                      | <b>248,721</b>     |
| i. Manufacture of wearing apparel                          | 13,897                           | 18,624                              | 870              | 10                                | 594                               | 567            | 23,187           | 57,659                       | 165                                | -                      | 395          | 61           | 5,678          | 6,299          | 1,008                              | 64,966             |
| ii. Manufacture of Ready made garments                     | 33,431                           | 7,823                               | 1,282            | 19                                | 594                               | 5,774          | 75,099           | 124,021                      | 10                                 | 125                    | 883          | 244          | 3,001          | 4,263          | 22,047                             | 150,332            |
| iii. Manufacture of articles of fur                        | 200                              | 523                                 | 298              | -                                 | -                                 | -              | 2,802            | 3,823                        | -                                  | -                      | -            | -            | 895            | 895            | 400                                | 5,118              |
| iv. Manufacture of knitted and crocheted apparel           | 10,347                           | 2,726                               | 2,141            | 162                               | -                                 | 21             | 2,261            | 17,658                       | 50                                 | -                      | -            | -            | 1,403          | 1,453          | 1,194                              | 20,305             |
| <b>Total (A + B)</b>                                       | <b>370,287</b>                   | <b>183,543</b>                      | <b>86,066</b>    | <b>11,337</b>                     | <b>25,774</b>                     | <b>191,028</b> | <b>1,874,486</b> | <b>1,962,360</b>             | <b>1,100</b>                       | <b>187</b>             | <b>8,306</b> | <b>4,793</b> | <b>104,731</b> | <b>119,118</b> | <b>174,974</b>                     | <b>2,256,452</b>   |

# **Microfinance Banks**

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

| Item                                              | Jun-24 <sup>R</sup> | Mar-25 <sup>R</sup> | Jun-25 P           |
|---------------------------------------------------|---------------------|---------------------|--------------------|
| <b>Assets</b>                                     | <b>883,891,919</b>  | <b>907,535,504</b>  | <b>952,221,461</b> |
| <b>I. Currency and Deposits</b>                   | <b>96,150,676</b>   | <b>90,861,761</b>   | <b>92,714,200</b>  |
| 1. Currency                                       | 11,382,701          | 11,216,041          | 11,100,332         |
| 2. Transferable Deposits                          | 76,724,429          | 69,439,564          | 69,230,829         |
| 3. Restricted/ compulsory deposits                | 747,488             | 489,070             | 1,974,790          |
| 4 Other Deposits                                  | 7,296,058           | 9,717,086           | 10,408,248         |
| <b>II. Securities (other than shares)</b>         | <b>165,626,969</b>  | <b>195,581,089</b>  | <b>216,953,693</b> |
| 1. Short-term                                     | 92,899,670          | 112,490,026         | 128,189,062        |
| 2. Long-term                                      | 72,727,299          | 83,091,063          | 88,764,632         |
| <b>III. Loans extended (Advances)<sup>1</sup></b> | <b>507,192,430</b>  | <b>501,015,759</b>  | <b>526,050,766</b> |
| 1. Short-term                                     | 323,499,609         | 251,789,205         | 310,228,603        |
| A) Money at call                                  | 4,062,034           | 7,331,231           | 12,157,222         |
| B) Reverse Repo                                   | 9,108,169           | 26,071,938          | 22,075,605         |
| C) Bills purchased and discounted                 | -                   | -                   | -                  |
| D) Other short-term loans                         | 310,329,406         | 218,386,036         | 275,995,776        |
| 2. Long-term                                      | 183,692,821         | 249,226,553         | 215,822,163        |
| <b>IV. Shares and other equity</b>                | <b>164,238</b>      | <b>-</b>            | <b>-</b>           |
| 1. Quoted                                         | -                   | -                   | -                  |
| 2. Non quoted                                     | -                   | -                   | -                  |
| 3. Investment fund shares                         | 164,238             | -                   | -                  |
| <b>V. Insurance Technical Reserve</b>             | <b>173,979</b>      | <b>169,266</b>      | <b>151,328</b>     |
| <b>VI. Financial Derivatives</b>                  | <b>-</b>            | <b>-</b>            | <b>-</b>           |
| <b>VII. Other accounts receivable</b>             | <b>52,046,424</b>   | <b>68,113,283</b>   | <b>63,683,411</b>  |
| 1. Trade credit and advances                      | 45,009              | 53,844              | 43,856             |
| 2. Others                                         | 52,001,415          | 68,059,439          | 63,639,555         |
| A) Dividends receivable resident sector           | -                   | -                   | -                  |
| B) Settlement accounts resident sector            | -                   | -                   | -                  |
| C) Items in the process of collection             | 5,705,708           | 300,807             | -                  |
| D) Miscellaneous assets residents sector          | 46,295,707          | 67,758,632          | 63,639,546         |
| E) Other non- resident accounts receivable        | -                   | -                   | 9                  |
| <b>VIII. Non-financial assets</b>                 | <b>62,537,203</b>   | <b>51,794,346</b>   | <b>52,668,062</b>  |
| 1. Produced assets                                | 60,652,892          | 48,848,385          | 49,402,614         |
| A) Tangible fixed assets                          | 48,518,125          | 42,920,947          | 40,941,127         |
| a) Dwellings                                      | 3,160,323           | 169,440             | 184,807            |
| i) Building on freehold land                      | 253,420             | -                   | -                  |
| ii) Building on leasehold land                    | 2,906,903           | 169,440             | 184,807            |
| b) Other buildings and structures                 | 10,886,978          | 11,014,792          | 11,047,971         |
| i) Building on freehold land                      | 920,633             | 920,633             | 920,633            |
| ii) Building on leasehold land                    | 9,966,345           | 10,094,159          | 10,127,338         |
| c) Machinery and equipment                        | 26,795,633          | 25,632,295          | 19,746,325         |
| i) Transport equipment                            | 1,792,976           | 10,307,485          | 1,714,218          |
| ii) Furniture & Fixtures                          | 2,926,213           | 3,989,413           | 4,391,367          |
| iii) Office equipment                             | 15,184,325          | 6,021,680           | 6,728,380          |
| iv) Other machinery & equipment                   | 6,892,120           | 5,313,717           | 6,912,360          |
| d) Other tangible fixed assets n.e.s              | 7,675,191           | 6,104,420           | 9,962,024          |
| B) Intangible fixed assets                        | 12,134,766          | 5,927,437           | 8,461,487          |
| a) Computer software                              | 10,641,243          | 4,769,403           | 7,274,568          |
| b) Entertainment, literary or artistic originals  | -                   | -                   | -                  |
| c) Other intangible fixed assets n.e.s            | 1,493,523           | 1,158,034           | 1,186,919          |
| C) Inventories                                    | -                   | -                   | -                  |
| D) Valuables                                      | -                   | -                   | -                  |
| 2. Non-produced assets                            | 135,325             | 353,232             | 366,948            |
| A) Tangible non-produced assets                   | 113,066             | 353,232             | 363,510            |
| a) Land                                           | 90,050              | 343,470             | 343,470            |
| i) Land underlying Buildings and structures       | 90,050              | 343,470             | 343,470            |
| 1. Freehold land                                  | 90,050              | 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       | 23,016              | 9,762               | 20,040             |
| B) Intangible non-produced assets                 | 22,259              | -                   | 3,438              |
| a) Leases and other transferable contracts        | -                   | -                   | -                  |
| b) Purchased goodwill                             | -                   | -                   | -                  |
| c) Other intangible non-produced assets n.e.s     | 22,259              | -                   | 3,438              |
| 3. Capital work in progress                       | 1,748,986           | 2,592,729           | 2,898,500          |



## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

| Item                                                              | Jun-24 <sup>R</sup> | Mar-25 <sup>R</sup> | Jun-25 <sup>P</sup> |
|-------------------------------------------------------------------|---------------------|---------------------|---------------------|
| <b>Liabilities</b>                                                | <b>883,891,919</b>  | <b>907,535,504</b>  | <b>952,221,458</b>  |
| <b>I. Deposits<sup>2</sup></b>                                    | <b>652,679,180</b>  | <b>673,174,512</b>  | <b>720,146,188</b>  |
| 1. Transferable Deposits                                          | 395,364,687         | 515,063,554         | 558,456,865         |
| 2. Restricted/ compulsory deposits                                | -                   | -                   | -                   |
| 3. Other deposits                                                 | 257,314,493         | 158,110,958         | 161,689,323         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>6,893,084</b>    | <b>10,113,679</b>   | <b>9,524,233</b>    |
| 1. Short-term                                                     | -                   | -                   | -                   |
| 2. Long-term                                                      | 6,893,084           | 10,113,679          | 9,524,233           |
| <b>III. Loans (Borrowings)</b>                                    | <b>42,375,914</b>   | <b>77,113,323</b>   | <b>78,442,239</b>   |
| 1. Short-term                                                     | 14,531,294          | 51,223,486          | 51,464,888          |
| A) Money at call                                                  | -                   | -                   | -                   |
| B) Repurchase agreements (Repo)                                   | -                   | 3,738,776           | -                   |
| C) Other short-term borrowings                                    | 14,531,294          | 47,484,710          | 51,464,888          |
| 2. Long-term borrowings                                           | 27,844,620          | 25,889,837          | 26,977,351          |
| <b>IV. Financial Derivatives</b>                                  | <b>-</b>            | <b>-</b>            | <b>-</b>            |
| <b>V. Other accounts payable</b>                                  | <b>161,318,049</b>  | <b>143,440,093</b>  | <b>137,355,136</b>  |
| 1. Provision for losses                                           | 51,127,000          | 57,920,052          | 57,688,691          |
| A) Provision for loan losses-Specific                             | 50,521,974          | 39,027,391          | 45,730,488          |
| B) Provision for loan losses-General                              | 605,026             | 18,892,661          | 11,958,203          |
| C) Provision for other losses                                     | -                   | -                   | -                   |
| 2. Accumulated Depreciation                                       | 35,454,662          | 29,877,600          | 30,870,540          |
| 3. Other accounts payable to other resident Sectors               | 74,736,388          | 55,642,440          | 48,795,905          |
| A) Dividends payable                                              | -                   | -                   | -                   |
| B) Settlement accounts                                            | -                   | -                   | -                   |
| C) Items in the process of collection                             | 154,570             | 124,346             | 500,648             |
| D) Miscellaneous liability items                                  | 74,581,818          | 55,518,094          | 48,295,257          |
| a) Suspense account                                               | -                   | -                   | -                   |
| b) Provision for expected costs                                   | 2,236,206           | 3,989,874           | 3,309,560           |
| c) Deferred tax liabilities                                       | -                   | -                   | -                   |
| d) Accrued wages                                                  | 276,281             | 731,279             | 993,994             |
| e) Accrued rent                                                   | 12,919              | 3,229               | 4,027               |
| f) Accrued taxes                                                  | 896,001             | 686,226             | 1,138,456           |
| g) Other miscellaneous liability items                            | 71,160,405          | 50,107,486          | 42,849,220          |
| 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                  | -                   | -                   | -                   |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>            | <b>-</b>            | <b>-</b>            |
| <b>VII. Shares and other equity</b>                               | <b>20,625,698</b>   | <b>3,693,897</b>    | <b>6,753,663</b>    |
| 1. Quoted                                                         | 19,003,447          | 25,178,697          | 22,421,814          |
| 2. Non quoted                                                     | 29,359,107          | 27,570,721          | 31,434,436          |
| 3. Investment fund shares                                         | -                   | -                   | -                   |
| 4. Retained earnings                                              | (77,557,916)        | (59,716,268)        | (61,879,830)        |
| 5. Current year result                                            | (9,264,667)         | (5,349,769)         | (2,752,822)         |
| 6. General and special reserve                                    | 58,619,030          | 15,323,665          | 16,489,597          |
| 7. Valuation adjustments                                          | 466,698             | 686,851             | 1,040,469           |

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                                                                            | Apr-Jun<br>2024 | Jan-Mar<br>2025 R | Apr-Jun<br>2025 P |
|------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|
| <b>A. Mark-Up/Return/Interest Earned</b>                                                       | 76,623,468      | 61,918,012        | 59,280,548        |
| 1. Loans and advances                                                                          | 44,776,803      | 34,695,798        | 37,604,027        |
| 2. Investments                                                                                 | 12,752,114      | 11,548,451        | 5,977,092         |
| 3. Lendings to financial institutions                                                          | 652,448         | 947,266           | 1,053,642         |
| 4. Balances with banks                                                                         | 942,023         | 808,285           | 921,349           |
| 5. Income from inter-office lending                                                            | 17,459,410      | 13,513,957        | 12,732,759        |
| 6. Other                                                                                       | 40,671          | 404,255           | 991,679           |
| <b>B. Mark-Up/Return/Interest Expensed</b>                                                     | 49,230,386      | 40,426,888        | 33,607,280        |
| 1. Deposits                                                                                    | 28,532,797      | 19,343,551        | 18,572,017        |
| 2. Borrowings                                                                                  | 1,857,710       | 6,781,775         | 1,663,045         |
| 3. Subordinated debt                                                                           | 765,518         | 382,777           | 250,471           |
| 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 | 345,492         | 396,863           | 383,833           |
| 6. Expense on inter-office borrowing                                                           | 17,459,408      | 13,513,958        | 12,732,758        |
| 7. Other                                                                                       | 269,461         | 7,964             | 5,156             |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>                                           | 27,393,082      | 21,491,124        | 25,673,267        |
| <b>C. Non Mark-UP/Return/Interest Income</b>                                                   | 11,917,717      | 6,718,458         | 10,759,079        |
| 1. Fee & Commission Income                                                                     | 5,456,342       | 1,963,795         | 2,071,833         |
| i. Branch banking customer fees                                                                | 4,080,200       | 691,531           | 668,808           |
| ii. Consumer finance related fees                                                              | 247,779         | 421,198           | 479,662           |
| iii. Card related fees                                                                         | 114,581         | 150,694           | 81,826            |
| iv. Credit related fees                                                                        | 617,615         | 612,006           | 824,450           |
| v. Investment banking fee                                                                      | -               | -                 | -                 |
| vi. Commission on trade                                                                        | 242             | 225               | 320               |
| vii. Commission on guarantees                                                                  | -               | -                 | -                 |
| viii. Commission on cash management                                                            | 4,258           | 121               | (2)               |
| ix. Commission on remittances including home remittances                                       | 117             | 260               | 444               |
| x. Commission on utility bills                                                                 | 850             | 803               | 772               |
| xi. Commission income - Bancassurance                                                          | 3,986           | 6,930             | 4,099             |
| xii. Rent on lockers                                                                           | 264             | 278               | 282               |
| xiii. Commission on investments services                                                       | -               | -                 | -                 |
| xiv. Other Commission                                                                          | 386,451         | 79,750            | 11,172            |
| 2. Dividend Income                                                                             | -               | -                 | -                 |
| 3. Foreign exchange income                                                                     | -               | -                 | -                 |
| 4. Income from derivatives                                                                     | -               | -                 | -                 |
| 5. Gain on securities                                                                          | 2,138           | (17,883)          | 211,196           |
| i. Realised                                                                                    | 1,716           | 13,931            | 12,185            |
| ii. Unrealised - held for trading                                                              | 422             | (31,814)          | 199,011           |
| 6. Other Income                                                                                | 6,459,237       | 4,772,546         | 8,476,049         |
| i. Rent on property                                                                            | -               | -                 | -                 |
| ii. Gain on sale of fixed assets-net                                                           | 17,303          | 747               | 13,597            |
| iii. Loss on termination of lease liability against right of use assets                        | 6,346           | -                 | 6,678             |
| iv. Gain on sale of non banking assets - net                                                   | 0               | -                 | -                 |
| v. Other                                                                                       | 6,435,588       | 4,771,800         | 8,455,775         |
| <b>II. Total Income (I + C)</b>                                                                | 39,310,799      | 28,209,582        | 36,432,346        |

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

| Profit/Loss Account                                                | Apr-Jun<br>2024    | Jan-Mar<br>2025 R  | Apr-Jun<br>2025 P |
|--------------------------------------------------------------------|--------------------|--------------------|-------------------|
| <b>D. Non Mark-UP/Return/Interest Expenses</b>                     | <b>37,466,026</b>  | <b>23,199,224</b>  | <b>24,762,490</b> |
| 1. Operating expenses                                              | 37,371,518         | 23,173,801         | 24,699,580        |
| i. Total compensation expense                                      | 7,092,830          | 6,793,207          | 6,851,615         |
| ii. Property expense                                               | 6,137,900          | 3,610,788          | 3,761,146         |
| a. Rent and taxes                                                  | 152,080            | 95,700             | 99,113            |
| b. Insurance                                                       | 843,799            | 677,806            | 708,167           |
| c. Utilities cost                                                  | 657,492            | 482,544            | 487,575           |
| d. Lease rental                                                    | -                  | -                  | 14,350            |
| e. Fuel expense generators                                         | 107,950            | 84,727             | 87,918            |
| f. Security (including guards)                                     | 603,564            | 475,725            | 514,915           |
| g. Repair and maintenance (including janitorial charges)           | 1,665,351          | 376,881            | 393,481           |
| h. Depreciation on right-of-use assets                             | 483,667            | 545,360            | 450,872           |
| i. Depreciation                                                    | 1,623,996          | 872,047            | 1,004,755         |
| iii. Information technology expenses                               | 1,238,919          | 1,090,850          | 823,493           |
| iv. Other operating expenses                                       | 22,901,869         | 11,678,957         | 13,263,327        |
| 2. Workers welfare fund                                            | 73,040             | 17,036             | 32,927            |
| 3. Other charges                                                   | 21,468             | 8,386              | 29,984            |
| i. Penalties imposed by State Bank of Pakistan                     | 1,270              | 679                | 4,950             |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -                  | -                  | -                 |
| iii. Others (to be specified, if material)                         | 20,198             | 7,707              | 25,034            |
| <b>III. Profit before provisions (II - D)</b>                      | <b>1,844,773</b>   | <b>5,010,358</b>   | <b>11,669,856</b> |
| E. Provisions / (reversals) and write offs - net                   | 6,239,296          | 11,281,981         | 10,458,679        |
| 1. (Reversals) / provisions against balance with Banks             | -                  | -                  | -                 |
| 2. (Reversals) / provisions for diminution in value of investments | -                  | -                  | -                 |
| 3. (Reversals) / provisions against loans & advances               | 6,990,360          | 12,023,309         | 11,247,899        |
| 4. (Reversals) / provisions against off balance sheet items        | 23,575             | (19,622)           | -                 |
| 5. Reversals against other assets                                  | -                  | -                  | -                 |
| 6. Recovery of written off / charged off bad debts                 | (774,639)          | (721,706)          | (789,220)         |
| F. Extra ordinary / unusual items                                  | -                  | -                  | -                 |
| <b>IV. Profit Before Taxation (III - E - F)</b>                    | <b>(4,394,522)</b> | <b>(6,271,622)</b> | <b>1,211,177</b>  |
| G. Taxation                                                        | 1,391,306          | (1,061,627)        | 1,561,521         |
| 1. Current                                                         | 1,527,885          | 881,895            | 1,439,132         |
| 2. Prior                                                           | -                  | -                  | 25,000            |
| 3. Deferred                                                        | (136,579)          | (1,943,522)        | 97,389            |
| <b>V. Profit After Taxation (IV - G)</b>                           | <b>(5,785,829)</b> | <b>(5,209,996)</b> | <b>(350,344)</b>  |
| <b>Notes on Human Resources</b>                                    |                    |                    |                   |
| Number of Employees*                                               | 25,565             | 22,176             | 21,700            |
| 1. Permanent                                                       | 19,113             | 16,513             | 16,678            |
| a. Male                                                            | 16,558             | 14,187             | 14,266            |
| b. Female                                                          | 2,555              | 2,326              | 2,412             |
| 2. Contractual                                                     | 6,452              | 5,663              | 5,022             |
| a. Male                                                            | 5,413              | 4,946              | 4,393             |
| b. Female                                                          | 1,039              | 717                | 629               |

\* 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)  |                    |                    |                    |                    |                    |
|----------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                                                          | Jun-24 R           |                    | Mar-25 R           |                    | Jun-25 P           |                    |
|                                                          | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| I. Current Deposits                                      | 109,039,131        | 182,929,731        | 67,994,341         | 157,902,384        | 69,510,514         | 165,819,784.64     |
| II. Call Deposits                                        | 1,770              | 994,791            | 1,830              | 241,676            | 2,198              | 1,124,907          |
| III. Other Deposit Accounts                              | -                  | -                  | 4,579              | 118,248            | -                  | -                  |
| IV. Saving Deposits                                      | 924,672            | 184,631,543        | 957,053            | 215,906,673        | 972,150            | 234,802,288        |
| V. Fixed or Term Deposits                                | 113,540            | 269,134,089        | 107,940            | 289,314,298        | 103,020            | 300,676,296        |
| 1) Less Than Three Months                                | 1,452              | 4,550,628          | 2,062              | 4,192,635          | 2,359              | 7,881,703          |
| 2) For Three Months and Over<br>but Less Than Six Months | 1,781              | 6,631,652          | 3,988              | 28,037,911         | 2,965              | 25,409,187         |
| 3) For Six Months and Over<br>but Less Than One Year     | 5,410              | 11,927,269         | 5,534              | 20,216,119         | 6,477              | 26,010,840         |
| 4) For One Year & Over<br>but Less Than Two Years        | 69,482             | 192,992,163        | 62,610             | 183,721,913        | 52,807             | 178,853,475        |
| 5) For Two Years & Over<br>but Less Than Three Years     | 3,234              | 6,044,490          | 4,792              | 8,414,092          | 9,565              | 17,137,552         |
| 6) For Three Years & Over<br>but Less Than Four Years    | 26,812             | 42,629,297         | 24,597             | 41,204,317         | 24,152             | 41,415,723         |
| 7) For Four Years & Over<br>but Less Than Five Years     | 15                 | 18,583             | 33                 | 81,895             | 76                 | 179,223            |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 5,354              | 4,340,007          | 4,324              | 3,445,418          | 4,619              | 3,788,593          |
| <b>Total</b>                                             | <b>110,079,113</b> | <b>637,690,154</b> | <b>69,065,743</b>  | <b>663,483,278</b> | <b>70,587,882</b>  | <b>702,423,276</b> |

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 30th June, 2025

(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                                   | 45,805,647        | 106,836,671.11     | 22,865,746        | 42,437,431.69      | 18,862                 | 2,331,941.10      | 820,259         | 14,213,740.73      | 69,510,514        | 165,819,785        |
| II. Call Deposits                                     | 1,785             | 682,360            | 38                | 135,457            | 56                     | 81,269            | 319             | 225,821            | 2,198             | 1,124,907          |
| III. Other Deposit Accounts                           | -                 | -                  | -                 | -                  | -                      | -                 | -               | -                  | -                 | -                  |
| IV. Saving Deposits                                   | 604,865           | 64,240,649         | 333,759           | 18,434,283         | 24,204                 | 10,418,572        | 9,322           | 141,708,785        | 972,150           | 234,802,288        |
| V. Fixed or Term Deposits                             | 61,051            | 100,526,721        | 29,989            | 42,119,322         | 9,900                  | 24,181,255        | 2,080           | 133,848,999        | 103,020           | 300,676,296        |
| 1) Less Than Three Months                             | 1,451             | 2,213,353          | 751               | 1,231,265          | 23                     | 9,906             | 134             | 4,427,179          | 2,359             | 7,881,703          |
| 2) For Three Months and Over but Less Than Six Months | 1,782             | 3,206,216          | 808               | 1,413,389          | 222                    | 506,060           | 153             | 20,283,523         | 2,965             | 25,409,187         |
| 3) For Six Months and Over but Less Than One Year     | 4,041             | 7,300,667          | 1,915             | 3,290,442          | 370                    | 584,278           | 151             | 14,835,453         | 6,477             | 26,010,840         |
| 4) For One Year & Over but Less Than Two Years        | 29,557            | 49,965,836         | 14,836            | 20,423,318         | 7,175                  | 16,429,666        | 1,239           | 92,034,654         | 52,807            | 178,853,475        |
| 5) For Two Years & Over but Less Than Three Years     | 6,090             | 10,305,414         | 3,349             | 5,058,254          | 98                     | 505,403           | 28              | 1,268,480          | 9,565             | 17,137,552         |
| 6) For Three Years & Over but Less Than Four Years    | 15,665            | 25,660,652         | 7,246             | 9,765,348          | 1,068                  | 5,202,729         | 173             | 786,993            | 24,152            | 41,415,723         |
| 7) For Four Years & Over but Less Than Five Years     | 48                | 93,250             | 25                | 71,173             | 3                      | 14,800            | -               | -                  | 76                | 179,223            |
| 8) For Five Years and Over but Less Than Ten Years    | 2,417             | 1,781,332          | 1,059             | 866,134            | 941                    | 928,412           | 202             | 212,716            | 4,619             | 3,788,593          |
| <b>Total</b>                                          | <b>46,473,348</b> | <b>272,286,401</b> | <b>23,229,532</b> | <b>103,126,494</b> | <b>53,022</b>          | <b>37,013,036</b> | <b>831,980</b>  | <b>289,997,345</b> | <b>70,587,882</b> | <b>702,423,276</b> |

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

## 8.4 Deposits Distributed by Category

Microfinance

| Category<br>of<br>Deposit Holder                                      | Jun-24            | Mar-25 R          | Jun-25 P            |                  |                              |                    |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | -                 | -                 | -                   | -                | -                            | -                  |
| 1) Official                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| 2) Business                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| 3) Personal                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| 4) Trust Funds and Non Profit Organizations                           | -                 | -                 | -                   | -                | -                            | -                  |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 637,690,154       | 663,483,278       | 165,819,785         | 1,124,907        | -                            | 234,802,288        |
| <b>I. GOVERNMENT</b>                                                  | 30,118,950        | 42,723,125        | 5,570,059           | 220              | -                            | 9,182,922          |
| A. Federal Government                                                 | 9,970,649         | 13,863,404        | 3,540,170           | -                | -                            | 5,402,877          |
| B. Provincial Governments                                             | 19,907,390        | 28,620,065        | 2,029,758           | 100              | -                            | 3,618,820          |
| C. Local Bodies                                                       | 240,911           | 239,656           | 131                 | 120              | -                            | 161,225            |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 32,788,207        | 4,488,843         | 251,691             | 33               | -                            | 1,103,318          |
| Agriculture, hunting and forestry                                     | 33                | 33                | -                   | 33               | -                            | -                  |
| Services                                                              | 464,316           | 336,308           | 1,481               | -                | -                            | 124,837            |
| Utilities                                                             | 4,793             | 173,402           | 205,984             | -                | -                            | -                  |
| Transport, storage and communications                                 | 117,263           | 75,288            | 40,825              | -                | -                            | 298                |
| Manufacturing                                                         | 32,187,430        | 2,459,917         | -                   | -                | -                            | 952,423            |
| Mining and Quarrying                                                  | -                 | -                 | -                   | -                | -                            | -                  |
| Construction                                                          | -                 | -                 | -                   | -                | -                            | -                  |
| Commerce and Trade                                                    | 2                 | -                 | -                   | -                | -                            | -                  |
| Others                                                                | 14,370            | 1,443,895         | 3,401               | -                | -                            | 25,760             |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 81,373,540        | 82,319,503        | 329,923             | -                | -                            | 60,490,377         |
| Mutual Funds and AMCs                                                 | 46,172,608        | 47,158,468        | 115                 | -                | -                            | 45,943,419         |
| Insurance & Pension Funds                                             | 1,862,349         | 1,157,292         | 146,864             | -                | -                            | 1,103,877          |
| MFIs and DFIs                                                         | 7,461,177         | 16,751,916        | 81,541              | -                | -                            | 10,910,112         |
| Stock Exchange & Brokerage Houses                                     | 8,724             | 1,205             | 25,427              | -                | -                            | 9,504              |
| Modarabas                                                             | 77,707            | 21,515            | -                   | -                | -                            | 11,771             |
| Other NBFIs                                                           | 25,790,974        | 17,229,106        | 75,977              | -                | -                            | 2,511,695          |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 47,272,025        | 51,465,722        | 12,997,216          | 432,398          | -                            | 24,896,192         |
| A. Agriculture, forestry and fishing                                  | 6,287,402         | 6,449,544         | 2,650,857           | 27               | -                            | 3,055,422          |
| 1. Crop and animal production, hunting and related service activities | 5,577,926         | 5,118,431         | 2,650,703           | 27               | -                            | 2,501,006          |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 2,262,909         | 3,012,647         | 1,583,227           | 16               | -                            | 1,694,593          |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 9,260             | 12,027            | 20,343              | -                | -                            | 672                |
| Growing of other fruits, vegetables and crops                         | 30,777            | 48,074            | 10,886              | 2                | -                            | 22,624             |
| Raising of livestock and other related activities                     | 2,184,417         | 975,839           | 909,138             | -                | -                            | 100,429            |
| Other agricultural support activities                                 | 1,090,564         | 1,069,843         | 127,109             | 9                | -                            | 682,688            |
| Hunting, trapping and related service activities                      | -                 | -                 | -                   | -                | -                            | -                  |
| 02 - Forestry and logging                                             | -                 | -                 | 3                   | -                | -                            | -                  |
| 03 - Fishing and aquaculture                                          | 709,476           | 1,331,113         | 151                 | -                | -                            | 554,416            |
| B. Mining and quarrying                                               | 41,543            | 30,604            | 4,285               | 16               | -                            | 6,986              |
| 05 - Mining of coal and lignite                                       | 3                 | 2                 | 1                   | -                | -                            | -                  |
| 06 - Extraction of crude petroleum and natural gas                    | 41,367            | 30,430            | 4,267               | -                | -                            | 6,986              |
| 07 - Mining of metal ores                                             | -                 | -                 | 0                   | -                | -                            | -                  |
| 08-Other mining and quarrying                                         | 56                | 16                | 16                  | -                | -                            | -                  |
| 09 - Mining support service activities                                | 117               | 156               | 1                   | 16               | -                            | -                  |
| C. Manufacturing                                                      | 1,972,210         | 3,195,317         | 398,872             | 16,009           | -                            | 1,106,014          |
| 10 - Manufacture of food products                                     | 211,446           | 1,206,563         | 121,489             | 10,786           | -                            | 137,401            |
| 11 - Manufacture of beverages                                         | 3,915             | 17,187            | 13,084              | -                | -                            | 1,637              |
| 12 - Manufacture of tobacco products                                  | -                 | -                 | -                   | -                | -                            | -                  |
| 13 - Manufacture of textiles                                          | 457,300           | 689,676           | 12,490              | -                | -                            | 603,022            |
| Preparation and spinning of textile fibres                            | 24,380            | 31,179            | 4,456               | -                | -                            | 30,375             |
| Weaving of textiles                                                   | 30,949            | 78,306            | 5                   | -                | -                            | 3,175              |
| Finishing of textiles                                                 | 686               | 10,357            | 238                 | -                | -                            | 10,470             |
| Manufacture of knitted and crocheted fabrics                          | 2,743             | 977               | 873                 | -                | -                            | -                  |
| Manufacture of made-up textile articles, except apparel               | 15,602            | 24,388            | 6,170               | -                | -                            | 15,492             |
| Manufacture of carpets and rugs                                       | 379,853           | 524,201           | -                   | -                | -                            | 543,455            |
| Manufacture of other textiles n.e.c.                                  | 3,087             | 20,269            | 749                 | -                | -                            | 55                 |
| 14 - Manufacture of wearing apparel                                   | 169,265           | 78,729            | 107,443             | -                | -                            | 4,635              |
| 15 - Manufacture of leather and related products                      | 3,165             | 1,618             | 507                 | -                | -                            | 1,145              |

# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

| Jun-25 P              |                                                     |                                                    |                                                     |                                                     |                                                     |                                                             |              |                   |
|-----------------------|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|--------------|-------------------|
| Fixed Deposits        |                                                     |                                                    |                                                     |                                                     |                                                     |                                                             | Sub<br>Total | Total<br>Deposits |
| Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4 Years | For 4 Years<br>and Over<br>but Less<br>Than 5 Years | For Five<br>Years and<br>Over but<br>Less Than<br>Ten Years |              |                   |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| 33,290,890            | 26,010,840                                          | 178,853,475                                        | 17,137,552                                          | 41,415,723                                          | 179,223                                             | 3,788,593                                                   | 300,676,296  | 702,423,276       |
| 7,708,554             | 1,393,483                                           | 26,225,632                                         | 121,000                                             | 61,774                                              | -                                                   | 47,000                                                      | 35,557,443   | 50,310,644        |
| 6,995,076             | 860,474                                             | 4,253,571                                          | 26,000                                              | 20,000                                              | -                                                   | 45,000                                                      | 12,200,121   | 21,143,168        |
| 713,478               | 533,009                                             | 21,788,661                                         | 95,000                                              | -                                                   | -                                                   | 2,000                                                       | 23,132,148   | 28,780,827        |
| -                     | -                                                   | 183,400                                            | -                                                   | 41,774                                              | -                                                   | -                                                           | 225,174      | 386,650           |
| -                     | 900,000                                             | 2,910,800                                          | -                                                   | -                                                   | -                                                   | -                                                           | 3,810,800    | 5,165,842         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 33                |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 126,318           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 205,984           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 41,122            |
| -                     | 900,000                                             | 1,500,000                                          | -                                                   | -                                                   | -                                                   | -                                                           | 2,400,000    | 3,352,423         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | 1,410,800                                          | -                                                   | -                                                   | -                                                   | -                                                           | 1,410,800    | 1,439,961         |
| 10,529,000            | 11,745,881                                          | 11,124,605                                         | -                                                   | -                                                   | -                                                   | -                                                           | 33,399,486   | 94,219,786        |
| 1,500,000             | 6,000,000                                           | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | 7,500,000    | 53,443,534        |
| 200,000               | 110,881                                             | 1,171,528                                          | -                                                   | -                                                   | -                                                   | -                                                           | 1,482,409    | 2,733,149         |
| 5,950,000             | 600,000                                             | 3,139,500                                          | -                                                   | -                                                   | -                                                   | -                                                           | 9,689,500    | 20,681,153        |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 34,931            |
| -                     | -                                                   | 10,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 10,000       | 21,771            |
| 2,879,000             | 5,035,000                                           | 6,803,577                                          | -                                                   | -                                                   | -                                                   | -                                                           | 14,717,577   | 17,305,248        |
| 3,533,510             | 3,009,712                                           | 19,074,818                                         | 727,213                                             | 2,376,398                                           | 72,808                                              | 40,175                                                      | 28,834,633   | 67,160,440        |
| 216,126               | 173,950                                             | 1,418,613                                          | 19,618                                              | 186,966                                             | 16,688                                              | 12,319                                                      | 2,044,280    | 7,750,586         |
| 216,126               | 173,950                                             | 468,613                                            | 19,618                                              | 161,466                                             | 16,688                                              | 12,319                                                      | 1,068,780    | 6,220,516         |
| 54,944                | 57,469                                              | 406,784                                            | 9,668                                               | 156,464                                             | 16,538                                              | 12,319                                                      | 714,186      | 3,992,022         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 21,015            |
| -                     | -                                                   | 2,800                                              | 300                                                 | 850                                                 | -                                                   | -                                                           | 3,950        | 37,461            |
| 4,272                 | -                                                   | 150                                                | -                                                   | 4,152                                               | -                                                   | -                                                           | 8,574        | 1,018,142         |
| 156,910               | 116,481                                             | 58,879                                             | 9,650                                               | -                                                   | 150                                                 | -                                                           | 342,070      | 1,151,876         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 3                 |
| -                     | -                                                   | 950,000                                            | -                                                   | 25,500                                              | -                                                   | -                                                           | 975,500      | 1,530,067         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 11,287            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 1                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 11,253            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 0                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 16                |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 17                |
| 423,910               | 225,017                                             | 313,146                                            | 101,675                                             | 6,434                                               | -                                                   | -                                                           | 1,070,182    | 2,591,078         |
| 5,675                 | 68,300                                              | 150,742                                            | 75                                                  | -                                                   | -                                                   | -                                                           | 224,792      | 494,468           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 14,721            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| 8,700                 | -                                                   | 71,500                                             | -                                                   | 2,500                                               | -                                                   | -                                                           | 82,700       | 698,213           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 34,831            |
| -                     | -                                                   | 58,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 58,000       | 61,180            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 10,708            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 873               |
| 8,700                 | -                                                   | 500                                                | -                                                   | 2,500                                               | -                                                   | -                                                           | 11,700       | 33,362            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 543,455           |
| -                     | -                                                   | 13,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 13,000       | 13,804            |
| 14,390                | -                                                   | 3,000                                              | 2,600                                               | 300                                                 | -                                                   | -                                                           | 20,290       | 132,368           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 1,652             |

## 8.4 Deposits Distributed by Category

Microfinance

| Category<br>of<br>Deposit Holder                                                                                           | Jun-24            | Mar-25 R          | Jun-25 P            |                  |                              |                    |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 87                | 187               | 192                 | -                | -                            | 2                  |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 659               | 705               | 152                 | -                | -                            | 568                |
| Manufacture of footwear                                                                                                    | 2,419             | 726               | 163                 | -                | -                            | 575                |
| a. Leather wear                                                                                                            | 2,418             | 725               | 162                 | -                | -                            | 575                |
| b. Rubber and Plastic wear                                                                                                 | 1                 | 1                 | 1                   | -                | -                            | -                  |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 629               | 955               | 729                 | 90               | -                            | 4                  |
| 17 - Manufacture of paper and paper products                                                                               | 450               | 900               | 6,052               | -                | -                            | -                  |
| 18 - Printing and reproduction of recorded media                                                                           | 9,137             | 4,899             | 3,109               | 20               | -                            | 3,375              |
| Printing and other service activities related to printing                                                                  | 9,134             | 4,868             | 2,893               | 20               | -                            | 3,375              |
| Reproduction of recorded media                                                                                             | 3                 | 32                | 215                 | -                | -                            | -                  |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 3,722             | 4,894             | 632                 | -                | -                            | 1,263              |
| 20 - Manufacture of chemicals and chemical products                                                                        | 47,221            | 76,363            | 14,503              | -                | -                            | 30,818             |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 9,192             | 12,030            | 3,243               | 3,197            | -                            | 52                 |
| 22 - Manufacture of rubber and plastics products                                                                           | 7,415             | 399               | 8,220               | 8                | -                            | 2                  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 50,012            | 81,571            | 73,866              | 1,800            | -                            | 36                 |
| 24 - Manufacture of basic metals                                                                                           | 4,264             | 22,267            | 2,885               | -                | -                            | 6,345              |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 16                | 690               | 121                 | -                | -                            | -                  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 3,980             | 15,407            | 1,128               | -                | -                            | 158                |
| 27 - Manufacture of electrical equipment                                                                                   | 10,985            | 5,086             | 3,767               | -                | -                            | 1,884              |
| 28 - Manufacture of machinery and equipment                                                                                | 507               | 553               | 1,181               | -                | -                            | 3,287              |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 451               | 21,429            | 307                 | 11               | -                            | 1,886              |
| 30 - Manufacture of other transport equipment                                                                              | 2                 | 2                 | -                   | -                | -                            | 1                  |
| 31 - Manufacture of furniture                                                                                              | 12,171            | 11,756            | 2,016               | -                | -                            | 6,189              |
| 32 - Other manufacturing                                                                                                   | 966,236           | 942,264           | 21,440              | 97               | -                            | 302,875            |
| Manufacture of jewellery and related articles                                                                              | 91,868            | 60,906            | 4,206               | -                | -                            | 29,476             |
| Manufacture of imitation jewellery and related articles                                                                    | 749               | 804               | 1,507               | -                | -                            | 896                |
| Manufacture of musical instruments                                                                                         | 5                 | 4                 | -                   | -                | -                            | -                  |
| Manufacture of sports goods                                                                                                | 2                 | 2                 | 2                   | -                | -                            | -                  |
| Manufacture of games and toys                                                                                              | 1                 | 1                 | 1                   | -                | -                            | -                  |
| Manufacture of medical and dental instruments and supplies                                                                 | 6,027             | 120,612           | 1,501               | -                | -                            | 15,943             |
| Manufacture of Handicrafts                                                                                                 | 1,928             | 2,120             | 367                 | -                | -                            | -                  |
| Other manufacturing n.e.c.                                                                                                 | 865,657           | 757,816           | 13,856              | 97               | -                            | 256,560            |
| 33 - Repair and installation of machinery and equipment                                                                    | 729               | 78                | 660                 | -                | -                            | -                  |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 21,516            | 23,221            | 1,300               | -                | -                            | 8,600              |
| Electric power generation, transmission and distribution                                                                   | 7,985             | 23,221            | 1,226               | -                | -                            | 8,600              |
| a) Hydal                                                                                                                   | 6,188             | 11,621            | 749                 | -                | -                            | 5,005              |
| b) Thermal                                                                                                                 | 49                | 167               | 97                  | -                | -                            | 2                  |
| c) Coal Based                                                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| d) Wind                                                                                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| e) Solar                                                                                                                   | 1,742             | 11,395            | 355                 | -                | -                            | 3,592              |
| f) Other                                                                                                                   | 6                 | 38                | 25                  | -                | -                            | -                  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 13,526            | -                 | 74                  | -                | -                            | -                  |
| Steam and air conditioning supply                                                                                          | 5                 | -                 | -                   | -                | -                            | -                  |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 225               | 155,805           | 229                 | -                | -                            | 1                  |
| 36 - Water collection, treatment and supply                                                                                | 210               | 155,793           | 217                 | -                | -                            | 1                  |
| 37 - Sewerage                                                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | -                 | -                 | -                   | -                | -                            | -                  |
| 39 - Remediation activities and other waste management services                                                            | 15                | 12                | 12                  | -                | -                            | -                  |
| F. Construction                                                                                                            | 1,914,681         | 813,028           | 286,418             | 49,356           | -                            | 312,199            |
| 41 - Construction of buildings                                                                                             | 1,614,848         | 532,067           | 146,845             | 22,891           | -                            | 247,598            |
| 42 - Civil engineering                                                                                                     | 298,916           | 280,583           | 139,523             | 26,465           | -                            | 64,513             |
| 43 - Specialized construction activities                                                                                   | 917               | 378               | 49                  | -                | -                            | 88                 |



# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

| Jun-25 P              |                                                     |                                                    |                                                     |                                                     |                                                     |                                                             |              |                   |
|-----------------------|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|--------------|-------------------|
| Fixed Deposits        |                                                     |                                                    |                                                     |                                                     |                                                     |                                                             | Sub<br>Total | Total<br>Deposits |
| Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4 Years | For 4 Years<br>and Over<br>but Less<br>Than 5 Years | For Five<br>Years and<br>Over but<br>Less Than<br>Ten Years |              |                   |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 194               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 720               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 738               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 737               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 1                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 823               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 6,052             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 6,503             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 6,288             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 215               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 1,895             |
| 30,047                | -                                                   | 15,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 45,047       | 90,368            |
| 111,500               | -                                                   | -                                                  | -                                                   | 3,284                                               | -                                                   | -                                                           | 114,784      | 121,276           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 8,230             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 75,702            |
| -                     | 8,000                                               | 6,500                                              | -                                                   | -                                                   | -                                                   | -                                                           | 14,500       | 23,730            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 121               |
| -                     | -                                                   | 3,000                                              | 9,000                                               | -                                                   | -                                                   | -                                                           | 12,000       | 13,286            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 5,651             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 4,468             |
| 20,000                | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | 20,000       | 22,204            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 1                 |
| 160                   | -                                                   | 6,500                                              | -                                                   | 350                                                 | -                                                   | -                                                           | 7,010        | 15,215            |
| 233,438               | 148,717                                             | 56,904                                             | 90,000                                              | -                                                   | -                                                   | -                                                           | 529,059      | 853,470           |
| 300                   | 4,500                                               | 2,000                                              | -                                                   | -                                                   | -                                                   | -                                                           | 6,800        | 40,482            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 2,403             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 2                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 1                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 17,444            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 367               |
| 233,138               | 144,217                                             | 54,904                                             | 90,000                                              | -                                                   | -                                                   | -                                                           | 522,259      | 792,772           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 660               |
| -                     | -                                                   | 1,050                                              | -                                                   | -                                                   | -                                                   | -                                                           | 1,050        | 10,950            |
| -                     | -                                                   | 1,050                                              | -                                                   | -                                                   | -                                                   | -                                                           | 1,050        | 10,876            |
| -                     | -                                                   | 1,050                                              | -                                                   | -                                                   | -                                                   | -                                                           | 1,050        | 6,805             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 98                |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 3,947             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 25                |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 74                |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 230               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 218               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 12                |
| 6,470                 | -                                                   | -                                                  | 41,530                                              | 46,300                                              | -                                                   | -                                                           | 94,300       | 742,273           |
| 6,470                 | -                                                   | -                                                  | 41,180                                              | 46,300                                              | -                                                   | -                                                           | 93,950       | 511,283           |
| -                     | -                                                   | -                                                  | 350                                                 | -                                                   | -                                                   | -                                                           | 350          | 230,851           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 138               |

## 8.4 Deposits Distributed by Category

### Microfinance

| Category<br>of<br>Deposit Holder                                                                                | Jun-24            | Mar-25 R          | Jun-25 P            |                  |                              |                    |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 9,641,691         | 12,268,794        | 3,571,488           | 163,514          | -                            | 7,005,299          |
| 45 - Wholesale and retail trade and repair of motor vehicles and                                                | 127,162           | 1,800,456         | 129,789             | 34,861           | -                            | 3,076,298          |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 5,505,975         | 6,465,506         | 1,239,051           | 31,433           | -                            | 2,756,859          |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 4,008,554         | 4,002,832         | 2,202,647           | 97,220           | -                            | 1,172,142          |
| H. Transportation and storage                                                                                   | 90,180            | 761,913           | 196,262             | 20               | -                            | 14,920             |
| 49 - Land transport and transport via pipelines                                                                 | 40,343            | 38,542            | 58,258              | 20               | -                            | 1,229              |
| 50 - Water transport                                                                                            | 29                | 29                | 29                  | -                | -                            | -                  |
| 51 - Air transport                                                                                              | 9,574             | 4,133             | 5,811               | -                | -                            | -                  |
| 52 - Warehousing and support activities for transportation                                                      | 12,323            | 14,539            | 1,225               | -                | -                            | 13,648             |
| 53 - Courier activities other than national post activities                                                     | 27,911            | 704,670           | 130,939             | -                | -                            | 43                 |
| I. Accommodation and food service activities                                                                    | 294,908           | 463,696           | 23,460              | 4                | -                            | 448,737            |
| 55 - Accommodation                                                                                              | 267,748           | 435,603           | 7,404               | -                | -                            | 438,796            |
| 56 - Food and beverage service activities                                                                       | 27,160            | 28,093            | 16,056              | 4                | -                            | 9,941              |
| J. Information and communication                                                                                | 8,033,411         | 9,518,129         | 162,603             | 9,923            | -                            | 4,955,061          |
| 58 - Publishing activities                                                                                      | 5,376             | 5,693             | 1,467               | -                | -                            | 372                |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 271               | 296               | 499                 | -                | -                            | 7                  |
| 60 - Programming and broadcasting activities                                                                    | 990               | 540               | 3,712               | -                | -                            | -                  |
| 61 - Telecommunications                                                                                         | 5,093,985         | 7,785,071         | 29,156              | -                | -                            | 4,534,887          |
| 62 - Computer programming, consultancy and related activities                                                   | 810,734           | 1,227,776         | 55,699              | 2,065            | -                            | 299,996            |
| 63 - Information service activities                                                                             | 2,122,056         | 498,753           | 72,071              | 7,858            | -                            | 119,799            |
| K. Real estate activities                                                                                       | 332,695           | 188,897           | 6,424               | 5,604            | -                            | 73,178             |
| L. Professional, scientific and technical activities                                                            | 1,097,913         | 1,475,450         | 84,694              | 8,965            | -                            | 465,223            |
| 69 - Legal and accounting activities                                                                            | 574,792           | 759,875           | 21,920              | 56               | -                            | 236,656            |
| 70 - Activities of head offices; management consultancy activities                                              | 160,100           | 212,429           | 2,065               | -                | -                            | 101,332            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 168,202           | 200,638           | 13,260              | 8,908            | -                            | 49,052             |
| 72 - Scientific research and development                                                                        | 3,380             | 1,266             | 274                 | -                | -                            | 45                 |
| 73 - Advertising and market research                                                                            | 60,218            | 120,693           | 32,970              | -                | -                            | 31,212             |
| 74 - Other professional, scientific and technical activities                                                    | 131,218           | 180,546           | 14,202              | -                | -                            | 46,926             |
| 75 - Veterinary activities                                                                                      | 2                 | 2                 | 2                   | -                | -                            | -                  |
| M. Administrative and support service activities                                                                | 688,793           | 553,241           | 166,893             | 333              | -                            | 450,396            |
| 77 - Rental and leasing activities                                                                              | 39,126            | 23,295            | 118                 | -                | -                            | 1,550              |
| 78 - Employment activities                                                                                      | 1,012             | 103,453           | 502                 | -                | -                            | 117,092            |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 113,540           | 98,123            | 23,290              | 4                | -                            | 46,515             |
| 80 - Security and investigation activities                                                                      | 68,706            | 50,292            | 36,918              | -                | -                            | 19,103             |
| 81 - Services to buildings and landscape activities                                                             | 1,521             | 1,963             | 440                 | 24               | -                            | 155,806            |
| 82 - Office administrative, office support and other business support activities                                | 464,888           | 276,114           | 105,624             | 305              | -                            | 110,331            |
| N. Education                                                                                                    | 2,428,586         | 7,114,797         | 543,062             | 3,508            | -                            | 877,777            |
| O. Human health and social work activities                                                                      | 1,762,918         | 1,712,009         | 88,117              | 6,850            | -                            | 551,662            |
| 86 - Human health activities                                                                                    | 1,601,382         | 1,706,776         | 83,372              | 6,850            | -                            | 543,038            |
| 87 - Residential care activities                                                                                | 131,135           | 58                | 4,087               | -                | -                            | 8,571              |
| 88 - Social work activities with and without accommodation                                                      | 30,401            | 5,174             | 658                 | -                | -                            | 53                 |
| P. Arts, entertainment and recreation                                                                           | 9,527             | 6,283             | 17,983              | -                | -                            | 2,399              |
| Q. Other service activities                                                                                     | 12,653,827        | 6,734,996         | 4,794,267           | 168,271          | -                            | 5,562,318          |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 54,416,783        | 99,239,164        | 2,195,332           | -                | -                            | 57,821,347         |
| A. Private Trusts and Non-profit Organizations                                                                  | 32,020,191        | 75,057,028        | 651,610             | -                | -                            | 51,678,864         |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 22,396,592        | 24,182,136        | 1,543,723           | -                | -                            | 6,142,484          |
| VI. PERSONAL                                                                                                    | 315,168,871       | 370,314,470       | 138,914,707         | 644,644          | -                            | 79,127,474         |
| A. Salaried persons                                                                                             | 35,434,427        | 45,079,520        | 3,821,618           | 133,761          | -                            | 11,517,966         |
| B. Self employed                                                                                                | 123,068,847       | 125,088,152       | 16,382,570          | 425,808          | -                            | 39,018,391         |
| C. Other Personal                                                                                               | 156,665,597       | 200,146,797       | 118,710,519         | 85,074           | -                            | 28,591,117         |
| VII. OTHER                                                                                                      | 76,551,779        | 12,932,452        | 5,560,856           | 47,612           | -                            | 2,180,657          |
| Total                                                                                                           | 637,690,154       | 663,483,278       | 165,819,785         | 1,124,907        | -                            | 234,802,288        |

## of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

| Jun-25 P              |                                                     |                                                    |                                                     |                                                     |                                                     |                                                             |              |                   |
|-----------------------|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|--------------|-------------------|
| Fixed Deposits        |                                                     |                                                    |                                                     |                                                     |                                                     |                                                             | Sub<br>Total | Total<br>Deposits |
| Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4 Years | For 4 Years<br>and Over<br>but Less<br>Than 5 Years | For Five<br>Years and<br>Over but<br>Less Than<br>Ten Years |              |                   |
| 1,240,599             | 1,108,146                                           | 1,885,966                                          | 171,721                                             | 93,174                                              | 53,435                                              | 21,736                                                      | 4,574,777    | 15,315,078        |
| 16,400                | 8,550                                               | 3,850                                              | 150                                                 | 8,100                                               | -                                                   | -                                                           | 37,050       | 3,277,998         |
| 1,074,192             | 829,992                                             | 750,946                                            | 165,471                                             | 3,320                                               | 33,435                                              | 17,870                                                      | 2,875,226    | 6,902,569         |
| 150,007               | 269,604                                             | 1,131,170                                          | 6,100                                               | 81,754                                              | 20,000                                              | 3,866                                                       | 1,662,501    | 5,134,511         |
| 108,000               | 219,000                                             | 16,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 343,000      | 554,202           |
| -                     | -                                                   | 16,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 16,000       | 75,508            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 29                |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 5,811             |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 14,873            |
| 108,000               | 219,000                                             | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | 327,000      | 457,982           |
| 4,270                 | -                                                   | 28,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 32,270       | 504,471           |
| 200                   | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | 200          | 446,400           |
| 4,070                 | -                                                   | 28,000                                             | -                                                   | -                                                   | -                                                   | -                                                           | 32,070       | 58,071            |
| 87,100                | 3,000                                               | 5,080,200                                          | -                                                   | 1,000                                               | -                                                   | -                                                           | 5,171,300    | 10,298,886        |
| 85,600                | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | 85,600       | 87,439            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 506               |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 3,712             |
| -                     | -                                                   | 5,075,000                                          | -                                                   | -                                                   | -                                                   | -                                                           | 5,075,000    | 9,639,043         |
| 1,500                 | 3,000                                               | 5,200                                              | -                                                   | 1,000                                               | -                                                   | -                                                           | 10,700       | 368,459           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 199,728           |
| 13,600                | 5,450                                               | 7,000                                              | 300                                                 | 50,000                                              | -                                                   | -                                                           | 76,350       | 161,557           |
| 218,941               | 215,580                                             | 185,943                                            | 83,950                                              | 7,333                                               | -                                                   | -                                                           | 711,747      | 1,270,629         |
| 107,500               | 108,722                                             | 120,128                                            | 48,950                                              | 6,000                                               | -                                                   | -                                                           | 391,300      | 649,932           |
| 12,500                | 54,000                                              | 6,000                                              | 30,000                                              | -                                                   | -                                                   | -                                                           | 102,500      | 205,898           |
| 63,434                | 16,808                                              | 29,815                                             | 5,000                                               | -                                                   | -                                                   | -                                                           | 115,057      | 186,277           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 319               |
| 500                   | 2,000                                               | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | 2,500        | 66,683            |
| 35,007                | 34,050                                              | 30,000                                             | -                                                   | 1,333                                               | -                                                   | -                                                           | 100,390      | 161,518           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 2                 |
| 426,900               | 48,750                                              | 130,760                                            | 4,200                                               | 6,624                                               | -                                                   | -                                                           | 617,234      | 1,234,856         |
| 5,000                 | -                                                   | 10,800                                             | 4,200                                               | -                                                   | -                                                   | -                                                           | 20,000       | 21,668            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 117,594           |
| -                     | -                                                   | -                                                  | -                                                   | 5,600                                               | -                                                   | -                                                           | 5,600        | 75,409            |
| 5,700                 | 5,250                                               | 2,000                                              | -                                                   | -                                                   | -                                                   | -                                                           | 12,950       | 68,971            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 156,270           |
| 416,200               | 43,500                                              | 117,960                                            | -                                                   | 1,024                                               | -                                                   | -                                                           | 578,684      | 794,944           |
| 339,064               | 179,416                                             | 3,963,804                                          | 51,709                                              | 6,275                                               | 2,525                                               | 6,120                                                       | 4,548,913    | 5,973,260         |
| 216,093               | 310,785                                             | 129,626                                            | 15,500                                              | 1,500                                               | -                                                   | -                                                           | 673,504      | 1,320,133         |
| 216,093               | 310,785                                             | 129,626                                            | 15,500                                              | 1,500                                               | -                                                   | -                                                           | 673,504      | 1,306,764         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 12,658            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                   | -                                                   | -                                                           | -            | 711               |
| -                     | -                                                   | 5,044                                              | -                                                   | -                                                   | -                                                   | -                                                           | 5,044        | 25,426            |
| 232,437               | 520,618                                             | 5,909,666                                          | 237,010                                             | 1,970,792                                           | 160                                                 | -                                                           | 8,870,682    | 19,395,539        |
| 5,015,762             | 315,289                                             | 39,467,062                                         | 1,143,980                                           | 531,092                                             | -                                                   | 142,912                                                     | 46,616,098   | 106,632,778       |
| 4,713,000             | 125,500                                             | 22,068,986                                         | 20,000                                              | 371,740                                             | -                                                   | 110,650                                                     | 27,409,876   | 79,740,349        |
| 302,762               | 189,789                                             | 17,398,076                                         | 1,123,980                                           | 159,352                                             | -                                                   | 32,262                                                      | 19,206,222   | 26,892,429        |
| 5,648,565             | 8,490,888                                           | 78,045,323                                         | 15,139,458                                          | 38,322,602                                          | 106,415                                             | 3,526,689                                                   | 149,279,940  | 367,966,765       |
| 1,245,206             | 1,483,442                                           | 13,559,272                                         | 2,875,339                                           | 7,508,862                                           | 30,215                                              | 375,869                                                     | 27,078,205   | 42,551,551        |
| 1,440,728             | 3,155,661                                           | 32,450,848                                         | 7,904,212                                           | 19,584,178                                          | 5,500                                               | 825,681                                                     | 65,366,808   | 121,193,578       |
| 2,962,630             | 3,851,785                                           | 32,035,204                                         | 4,359,907                                           | 11,229,563                                          | 70,700                                              | 2,325,138                                                   | 56,834,926   | 204,221,637       |
| 855,499               | 155,587                                             | 2,005,235                                          | 5,900                                               | 123,857                                             | -                                                   | 31,818                                                      | 3,177,896    | 10,967,020        |
| 33,290,890            | 26,010,840                                          | 178,853,475                                        | 17,137,552                                          | 41,415,723                                          | 179,223                                             | 3,788,593                                                   | 300,676,296  | 702,423,276       |

## 8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks  
As on 30th June, 2025

(Thousand Rupees)

| Category of Deposit Holder                                            | Males              |             | Females            |             | Both Males and Females |            | Others             |             | Total              |             |
|-----------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|------------------------|------------|--------------------|-------------|--------------------|-------------|
|                                                                       | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts     | Amount     | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| 1) Official                                                           | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| 2) Business                                                           | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| 3) Personal                                                           | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| 4) Trust Funds and Non Profit Organizations                           | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 46,473,348         | 272,286,401 | 23,229,532         | 103,126,494 | 53,022                 | 37,013,036 | 831,980            | 289,997,345 | 70,587,882         | 702,423,276 |
| <b>I. GOVERNMENT</b>                                                  | -                  | -           | -                  | -           | -                      | -          | 1,308              | 50,310,644  | 1,308              | 50,310,644  |
| A. Federal Government                                                 | -                  | -           | -                  | -           | -                      | -          | 434                | 21,143,168  | 434                | 21,143,168  |
| B. Provincial Governments                                             | -                  | -           | -                  | -           | -                      | -          | 825                | 28,780,827  | 825                | 28,780,827  |
| C. Local Bodies                                                       | -                  | -           | -                  | -           | -                      | -          | 49                 | 386,650     | 49                 | 386,650     |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | -                  | -           | -                  | -           | -                      | -          | 68                 | 5,165,842   | 68                 | 5,165,842   |
| Agriculture, hunting and forestry                                     | -                  | -           | -                  | -           | -                      | -          | 1                  | 33          | 1                  | 33          |
| Services                                                              | -                  | -           | -                  | -           | -                      | -          | 10                 | 126,318     | 10                 | 126,318     |
| Utilities                                                             | -                  | -           | -                  | -           | -                      | -          | 3                  | 205,984     | 3                  | 205,984     |
| Transport, storage and communications                                 | -                  | -           | -                  | -           | -                      | -          | 4                  | 41,122      | 4                  | 41,122      |
| Manufacturing                                                         | -                  | -           | -                  | -           | -                      | -          | 35                 | 3,352,423   | 35                 | 3,352,423   |
| Mining and Quarrying                                                  | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| Construction                                                          | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| Commerce and Trade                                                    | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| Others                                                                | -                  | -           | -                  | -           | -                      | -          | 15                 | 1,439,961   | 15                 | 1,439,961   |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | -                  | -           | -                  | -           | -                      | -          | 966                | 94,219,786  | 966                | 94,219,786  |
| Mutual Funds and AMCs                                                 | -                  | -           | -                  | -           | -                      | -          | 183                | 53,443,534  | 183                | 53,443,534  |
| Insurance & Pension Funds                                             | -                  | -           | -                  | -           | -                      | -          | 226                | 2,733,149   | 226                | 2,733,149   |
| MFIs and DFIs                                                         | -                  | -           | -                  | -           | -                      | -          | 175                | 20,681,153  | 175                | 20,681,153  |
| Stock Exchange & Brokerage Houses                                     | -                  | -           | -                  | -           | -                      | -          | 23                 | 34,931      | 23                 | 34,931      |
| Modarabas                                                             | -                  | -           | -                  | -           | -                      | -          | 6                  | 21,771      | 6                  | 21,771      |
| Other NBFIs                                                           | -                  | -           | -                  | -           | -                      | -          | 353                | 17,305,248  | 353                | 17,305,248  |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 2,446,464          | 27,080,396  | 418,294            | 7,131,589   | 25,713                 | 3,854,094  | 19,410             | 29,094,361  | 2,909,881          | 67,160,440  |
| <b>A. Agriculture, forestry and fishing</b>                           | 622,301            | 4,811,754   | 103,955            | 990,243     | 21,264                 | 1,946,704  | 94                 | 1,885       | 747,614            | 7,750,586   |
| 1. Crop and animal production, hunting and related service activities | 622,178            | 3,281,685   | 103,953            | 990,242     | 21,264                 | 1,946,704  | 94                 | 1,885       | 747,489            | 6,220,516   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 402,305            | 1,698,998   | 53,911             | 359,848     | 21,066                 | 1,933,141  | 10                 | 35          | 477,292            | 3,992,022   |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 351                | 20,709      | 84                 | 101         | 1                      | 1          | 32                 | 204         | 468                | 21,015      |
| Growing of other fruits, vegetables and crops                         | 2,701              | 35,485      | 319                | 833         | 1                      | 2          | 17                 | 1,142       | 3,038              | 37,461      |
| Raising of livestock and other related activities                     | 84,123             | 592,577     | 35,427             | 419,662     | 139                    | 5,633      | 20                 | 269         | 119,709            | 1,018,142   |
| Other agricultural support activities                                 | 132,698            | 933,916     | 14,212             | 209,798     | 57                     | 7,927      | 15                 | 235         | 146,982            | 1,151,876   |
| Hunting, trapping and related service activities                      | -                  | -           | -                  | -           | -                      | -          | -                  | -           | -                  | -           |
| 02 - Forestry and logging                                             | 3                  | 3           | -                  | -           | -                      | -          | -                  | -           | 3                  | 3           |
| 03 - Fishing and aquaculture                                          | 120                | 1,530,066   | 2                  | 1           | -                      | -          | -                  | -           | 122                | 1,530,067   |
| <b>B. Mining and quarrying</b>                                        | 52                 | 11,283      | -                  | -           | -                      | -          | 7                  | 4           | 59                 | 11,287      |
| 05 - Mining of coal and lignite                                       | 4                  | 1           | -                  | -           | -                      | -          | 1                  | -           | 5                  | 1           |
| 06 - Extraction of crude petroleum and natural gas                    | 41                 | 11,250      | -                  | -           | -                      | -          | 1                  | 3           | 42                 | 11,253      |
| 07 - Mining of metal ores                                             | -                  | -           | -                  | -           | -                      | -          | 1                  | 0           | 1                  | 0           |
| 08-Other mining and quarrying                                         | 4                  | 15          | -                  | -           | -                      | -          | 4                  | 1           | 8                  | 16          |
| 09 - Mining support service activities                                | 3                  | 17          | -                  | -           | -                      | -          | -                  | -           | 3                  | 17          |
| <b>C. Manufacturing</b>                                               | 149,202            | 1,209,733   | 28,360             | 250,863     | 43                     | 10,233     | 351                | 1,120,249   | 177,956            | 2,591,078   |
| 10 - Manufacture of food products                                     | 58,764             | 253,851     | 15,586             | 57,073      | 8                      | 173        | 49                 | 183,371     | 74,407             | 494,468     |
| 11 - Manufacture of beverages                                         | 985                | 2,369       | 20                 | 1,019       | -                      | -          | 4                  | 11,333      | 1,009              | 14,721      |
| 12 - Manufacture of tobacco products                                  | 1                  | -           | -                  | -           | -                      | -          | -                  | -           | 1                  | -           |
| 13 - Manufacture of textiles                                          | 1,478              | 25,206      | 3,235              | 29,395      | 5                      | 12         | 73                 | 643,600     | 4,791              | 698,213     |
| Preparation and spinning of textile fibres                            | 12                 | 20,566      | -                  | -           | 3                      | 12         | 49                 | 14,253      | 64                 | 34,831      |
| Weaving of textiles                                                   | 1                  | -           | -                  | -           | 1                      | 0          | 4                  | 61,180      | 6                  | 61,180      |
| Finishing of textiles                                                 | 24                 | 36          | -                  | -           | -                      | -          | 8                  | 10,672      | 32                 | 10,708      |
| Manufacture of knitted and crocheted fabrics                          | -                  | -           | -                  | -           | -                      | -          | 3                  | 873         | 3                  | 873         |
| Manufacture of made-up textile articles, except apparel               | 626                | 4,144       | 3,036              | 29,218      | 1                      | -          | 1                  | -           | 3,664              | 33,362      |
| Manufacture of carpets and rugs                                       | 1                  | -           | -                  | -           | -                      | -          | 2                  | 543,455     | 3                  | 543,455     |
| Manufacture of other textiles n.e.c.                                  | 814                | 460         | 199                | 177         | -                      | -          | 6                  | 13,167      | 1,019              | 13,804      |
| 14 - Manufacture of wearing apparel                                   | 6,182              | 3,942       | 3,279              | 25,435      | -                      | -          | 47                 | 102,991     | 9,508              | 132,368     |
| 15 - Manufacture of leather and related products                      | 1,043              | 1,572       | 60                 | 17          | 1                      | 61         | 4                  | 2           | 1,108              | 1,652       |

## 8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks  
As on 30th June, 2025

(Thousand Rupees)

| Category of Deposit Holder                                                                                                           | Males              |         | Females            |         | Both Males and Females |        | Others             |         | Total              |         |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|------------------------|--------|--------------------|---------|--------------------|---------|
|                                                                                                                                      | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fi                                                                           | 229                | 184     | 47                 | 8       | -                      | -      | 1                  | 2       | 277                | 194     |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 107                | 720     | -                  | -       | -                      | -      | -                  | -       | 107                | 720     |
| Manufacture of footwear                                                                                                              | 707                | 668     | 13                 | 9       | 1                      | 61     | 3                  | 0       | 724                | 738     |
| a. Leather wear                                                                                                                      | 705                | 667     | 13                 | 9       | 1                      | 61     | 3                  | 0       | 722                | 737     |
| b. Rubber and Plastic wear                                                                                                           | 2                  | 1       | -                  | -       | -                      | -      | -                  | -       | 2                  | 1       |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 852                | 823     | 1                  | -       | -                      | -      | -                  | -       | 853                | 823     |
| 17 - Manufacture of paper and paper products                                                                                         | 3                  | 12      | -                  | -       | -                      | -      | 3                  | 6,040   | 6                  | 6,052   |
| 18 - Printing and reproduction of recorded media                                                                                     | 583                | 4,686   | 12                 | 437     | -                      | -      | 56                 | 1,380   | 651                | 6,503   |
| Printing and other service activities related to printing                                                                            | 580                | 4,686   | 9                  | 437     | -                      | -      | 53                 | 1,165   | 642                | 6,288   |
| Reproduction of recorded media                                                                                                       | 3                  | -       | 3                  | -       | -                      | -      | 3                  | 215     | 9                  | 215     |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 34                 | 1,895   | -                  | -       | -                      | -      | -                  | -       | 34                 | 1,895   |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 264                | 89,562  | 1                  | -       | -                      | -      | 18                 | 806     | 283                | 90,368  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 76                 | 8,358   | 1                  | 26      | -                      | -      | 4                  | 112,892 | 81                 | 121,276 |
| 22 - Manufacture of rubber and plastics products                                                                                     | 146                | 156     | -                  | -       | -                      | -      | 5                  | 8,074   | 151                | 8,230   |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 549                | 68,583  | 17                 | 1       | 1                      | 12     | 5                  | 7,105   | 572                | 75,702  |
| 24 - Manufacture of basic metals                                                                                                     | 1,025              | 23,543  | 1                  | -       | 1                      | -      | 11                 | 187     | 1,038              | 23,730  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 12                 | 112     | -                  | -       | -                      | -      | 1                  | 9       | 13                 | 121     |
| 26 - Manufacture of computer, electronic and optical                                                                                 | 180                | 13,123  | 289                | 11      | -                      | -      | 3                  | 152     | 472                | 13,286  |
| 27 - Manufacture of electrical equipment                                                                                             | 102                | 5,490   | 2                  | 21      | -                      | -      | 5                  | 140     | 109                | 5,651   |
| 28 - Manufacture of machinery and equipment                                                                                          | 9                  | 4,464   | -                  | -       | -                      | -      | 3                  | 4       | 12                 | 4,468   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 10                 | 16      | -                  | -       | -                      | -      | 8                  | 22,188  | 18                 | 22,204  |
| 30 - Manufacture of other transport equipment                                                                                        | 2                  | 1       | -                  | -       | -                      | -      | 1                  | -       | 3                  | 1       |
| 31 - Manufacture of furniture                                                                                                        | 2,791              | 5,177   | 10                 | 6,400   | 3                      | 2,283  | 2                  | 1,355   | 2,806              | 15,215  |
| 32 - Other manufacturing                                                                                                             | 74,093             | 696,133 | 5,846              | 131,028 | 24                     | 7,692  | 48                 | 18,617  | 80,011             | 853,470 |
| Manufacture of jewellery and related articles                                                                                        | 1,129              | 38,596  | 41                 | 1,880   | 2                      | -      | 13                 | 6       | 1,185              | 40,482  |
| Manufacture of imitation jewellery and related articles                                                                              | 10                 | 2,403   | -                  | -       | -                      | -      | 3                  | 0       | 13                 | 2,403   |
| Manufacture of musical instruments                                                                                                   | -                  | -       | -                  | -       | -                      | -      | -                  | -       | -                  | -       |
| Manufacture of sports goods                                                                                                          | 16                 | -       | -                  | -       | -                      | -      | 2                  | 2       | 18                 | 2       |
| Manufacture of games and toys                                                                                                        | -                  | -       | -                  | -       | -                      | -      | 2                  | 1       | 2                  | 1       |
| Manufacture of medical and dental instruments and                                                                                    | 7,628              | 2,881   | 1,053              | 153     | 3                      | 1      | 3                  | 14,409  | 8,687              | 17,444  |
| Manufacture of Handicrafts                                                                                                           | 185                | 236     | 121                | 128     | -                      | -      | 1                  | 3       | 307                | 367     |
| Other manufacturing n.e.c.                                                                                                           | 65,125             | 652,017 | 4,631              | 128,867 | 19                     | 7,691  | 24                 | 4,197   | 69,799             | 792,772 |
| 33 - Repair and installation of machinery and equipment                                                                              | 18                 | 658     | -                  | -       | -                      | -      | 1                  | 2       | 19                 | 660     |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 12                 | 416     | -                  | -       | -                      | -      | 45                 | 10,534  | 57                 | 10,950  |
| Electric power generation, transmission and distribution                                                                             | 11                 | 342     | -                  | -       | -                      | -      | 44                 | 10,534  | 55                 | 10,876  |
| a) Hydal                                                                                                                             | -                  | -       | -                  | -       | -                      | -      | 23                 | 6,805   | 23                 | 6,805   |
| b) Thermal                                                                                                                           | -                  | -       | -                  | -       | -                      | -      | 8                  | 98      | 8                  | 98      |
| c) Coal Based                                                                                                                        | -                  | -       | -                  | -       | -                      | -      | -                  | -       | -                  | -       |
| d) Wind                                                                                                                              | -                  | -       | -                  | -       | -                      | -      | -                  | -       | -                  | -       |
| e) Solar                                                                                                                             | 11                 | 342     | -                  | -       | -                      | -      | 10                 | 3,605   | 21                 | 3,947   |
| f) Other                                                                                                                             | -                  | -       | -                  | -       | -                      | -      | 3                  | 25      | 3                  | 25      |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 1                  | 74      | -                  | -       | -                      | -      | 1                  | -       | 2                  | 74      |
| Steam and air conditioning supply                                                                                                    | -                  | -       | -                  | -       | -                      | -      | -                  | -       | -                  | -       |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 5                  | 1       | -                  | -       | 2                      | 16     | 6                  | 213     | 13                 | 230     |
| 36 - Water collection, treatment and supply                                                                                          | 4                  | 1       | -                  | -       | 2                      | 16     | 4                  | 201     | 10                 | 218     |
| 37 - Sewerage                                                                                                                        | -                  | -       | -                  | -       | -                      | -      | -                  | -       | -                  | -       |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 1                  | -       | -                  | -       | -                      | -      | -                  | -       | 1                  | -       |
| 39 - Remediation activities and other waste management services                                                                      | -                  | -       | -                  | -       | -                      | -      | 2                  | 12      | 2                  | 12      |
| F. Construction                                                                                                                      | 1,357              | 478,891 | 35                 | 6,019   | 48                     | 58,257 | 451                | 199,105 | 1,891              | 742,273 |
| 41 - Construction of buildings                                                                                                       | 1,074              | 332,639 | 34                 | 6,019   | 17                     | 12,410 | 402                | 160,215 | 1,527              | 511,283 |
| 42 - Civil engineering                                                                                                               | 281                | 146,177 | 1                  | -       | 31                     | 45,847 | 45                 | 38,827  | 358                | 230,851 |
| 43 - Specialized construction activities                                                                                             | 2                  | 75      | -                  | -       | -                      | -      | 4                  | 63      | 6                  | 138     |

## 8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks  
As on 30th June, 2025

(Thousand Rupees)

| Category of Deposit Holder                                                                                      | Males              |                    | Females            |                    | Both Males and Females |                   | Others             |                    | Total              |                    |
|-----------------------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|------------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
|                                                                                                                 | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts     | Amount            | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 761,692            | 6,493,369          | 88,947             | 1,188,805          | 347                    | 153,303           | 9,303              | 7,479,601          | 860,289            | 15,315,078         |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 12,592             | 217,945            | 52                 | 3,452              | 2                      | -                 | 111                | 3,056,601          | 12,757             | 3,277,998          |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 618,455            | 4,631,594          | 78,723             | 1,113,356          | 263                    | 118,565           | 922                | 1,039,054          | 698,363            | 6,902,569          |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 130,645            | 1,643,830          | 10,172             | 71,997             | 82                     | 34,738            | 8,270              | 3,383,946          | 149,169            | 5,134,511          |
| H. Transportation and storage                                                                                   | 488                | 31,653             | 6                  | -                  | 2                      | 6                 | 127                | 522,543            | 623                | 554,202            |
| 49 - Land transport and transport via pipelines                                                                 | 440                | 17,967             | 2                  | -                  | 2                      | 6                 | 68                 | 57,535             | 512                | 75,508             |
| 50 - Water transport                                                                                            | 1                  | -                  | -                  | -                  | -                      | -                 | 1                  | 29                 | 2                  | 29                 |
| 51 - Air transport                                                                                              | -                  | -                  | -                  | -                  | -                      | -                 | 8                  | 5,811              | 8                  | 5,811              |
| 52 - Warehousing and support activities for transportation                                                      | 43                 | 13,686             | 4                  | -                  | -                      | -                 | 14                 | 1,187              | 61                 | 14,873             |
| 53 - Courier activities other than national post activities                                                     | 4                  | -                  | -                  | -                  | -                      | -                 | 36                 | 457,982            | 40                 | 457,982            |
| I. Accommodation and food service activities                                                                    | 6,829              | 358,141            | 120                | 9,122              | 7                      | 2,407             | 112                | 134,802            | 7,068              | 504,471            |
| 55 - Accommodation                                                                                              | 5,056              | 312,765            | 39                 | 15                 | 6                      | 2,386             | 80                 | 131,235            | 5,181              | 446,400            |
| 56 - Food and beverage service activities                                                                       | 1,773              | 45,376             | 81                 | 9,107              | 1                      | 21                | 32                 | 3,567              | 1,887              | 58,071             |
| J. Information and communication                                                                                | 1,035              | 46,257             | 37                 | 13,457             | 13                     | 7,584             | 662                | 10,231,588         | 1,747              | 10,298,886         |
| 58 - Publishing activities                                                                                      | 44                 | 646                | 2                  | -                  | 1                      | 70                | 52                 | 86,723             | 99                 | 87,439             |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 291                | 452                | 1                  | -                  | -                      | -                 | 7                  | 54                 | 299                | 506                |
| 60 - Programming and broadcasting activities                                                                    | 1                  | 160                | -                  | -                  | -                      | -                 | 2                  | 3,552              | 3                  | 3,712              |
| 61 - Telecommunications                                                                                         | 430                | 15,708             | -                  | -                  | -                      | -                 | 339                | 9,623,334          | 769                | 9,639,043          |
| 62 - Computer programming, consultancy and related activities                                                   | 257                | 29,285             | 34                 | 13,457             | 12                     | 7,514             | 169                | 318,203            | 472                | 368,459            |
| 63 - Information service activities                                                                             | 12                 | 6                  | -                  | -                  | -                      | -                 | 93                 | 199,722            | 105                | 199,728            |
| K. Real estate activities                                                                                       | 595                | 97,661             | 39                 | 114                | 13                     | 1,706             | 39                 | 62,076             | 686                | 161,557            |
| L. Professional, scientific and technical activities                                                            | 4,500              | 911,463            | 246                | 198,586            | 43                     | 4,758             | 246                | 155,822            | 5,035              | 1,270,629          |
| 69 - Legal and accounting activities                                                                            | 1,257              | 444,136            | 129                | 146,436            | 31                     | 4,642             | 61                 | 54,718             | 1,478              | 649,932            |
| 70 - Activities of head offices; management consultancy activities                                              | 81                 | 164,577            | 16                 | 38,613             | 2                      | -                 | 29                 | 2,708              | 128                | 205,898            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 2,765              | 172,600            | 33                 | 4,998              | 8                      | 114               | 72                 | 8,565              | 2,878              | 186,277            |
| 72 - Scientific research and development                                                                        | 11                 | 52                 | 3                  | -                  | -                      | -                 | 1                  | 267                | 15                 | 319                |
| 73 - Advertising and market research                                                                            | 55                 | 6,854              | 2                  | 6                  | -                      | -                 | 37                 | 59,823             | 94                 | 66,683             |
| 74 - Other professional, scientific and technical activities                                                    | 315                | 123,242            | 63                 | 8,533              | 2                      | 2                 | 46                 | 29,741             | 426                | 161,518            |
| 75 - Veterinary activities                                                                                      | 16                 | 2                  | -                  | -                  | -                      | -                 | -                  | -                  | 16                 | 2                  |
| M. Administrative and support service activities                                                                | 2,562              | 832,172            | 209                | 27,518             | 573                    | 57,102            | 291                | 318,065            | 3,635              | 1,234,856          |
| 77 - Rental and leasing activities                                                                              | 24                 | 21,571             | -                  | -                  | -                      | -                 | 15                 | 97                 | 39                 | 21,668             |
| 78 - Employment activities                                                                                      | 19                 | 62                 | 1                  | -                  | -                      | -                 | 10                 | 117,532            | 30                 | 117,594            |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 106                | 2,370              | 2                  | -                  | 549                    | 56,315            | 90                 | 16,724             | 747                | 75,409             |
| 80 - Security and investigation activities                                                                      | 316                | 29,846             | 5                  | 22                 | 6                      | 298               | 37                 | 38,805             | 364                | 68,971             |
| 81 - Services to buildings and landscape activities                                                             | 284                | 156,164            | 10                 | 35                 | -                      | -                 | 9                  | 71                 | 303                | 156,270            |
| 82 - Office administrative, office support and other business support activities                                | 1,813              | 622,159            | 191                | 27,461             | 18                     | 488               | 130                | 144,836            | 2,152              | 794,944            |
| N. Education                                                                                                    | 3,132              | 462,706            | 2,133              | 336,072            | 103                    | 16,568            | 650                | 5,157,913          | 6,018              | 5,973,260          |
| O. Human health and social work activities                                                                      | 2,627              | 621,882            | 694                | 454,854            | 37                     | 29,749            | 92                 | 213,648            | 3,450              | 1,320,133          |
| 86 - Human health activities                                                                                    | 2,579              | 609,254            | 690                | 454,853            | 31                     | 29,441            | 72                 | 213,216            | 3,372              | 1,306,764          |
| 87 - Residential care activities                                                                                | 35                 | 12,600             | 1                  | 1                  | 4                      | 42                | 2                  | 15                 | 42                 | 12,658             |
| 88 - Social work activities with and without accommodation                                                      | 13                 | 28                 | 3                  | -                  | 2                      | 266               | 18                 | 417                | 36                 | 711                |
| P. Arts, entertainment and recreation                                                                           | 63                 | 339                | 8                  | -                  | 1                      | 4                 | 16                 | 25,083             | 88                 | 25,426             |
| Q. Other service activities                                                                                     | 890,012            | 10,712,675         | 193,505            | 3,655,936          | 3,217                  | 1,565,697         | 6,918              | 3,461,232          | 1,093,652          | 19,395,539         |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -                  | -                  | -                  | -                      | -                 | 10,655             | 106,632,778        | 10,655             | 106,632,778        |
| A. Private Trusts and Non-profit Organizations                                                                  | -                  | -                  | -                  | -                  | -                      | -                 | 672                | 79,740,349         | 672                | 79,740,349         |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -                  | -                  | -                  | -                      | -                 | 9,983              | 26,892,429         | 9,983              | 26,892,429         |
| VI. PERSONAL                                                                                                    | 43,929,013         | 242,396,538        | 22,745,190         | 93,803,879         | 22,385                 | 31,653,210        | 797,647            | 113,138            | 67,494,235         | 367,966,765        |
| A. Salaried persons                                                                                             | 301,266            | 30,460,593         | 51,851             | 8,727,124          | 1,370                  | 3,347,442         | 10                 | 16,391             | 354,497            | 42,551,551         |
| B. Self employed                                                                                                | 3,763,567          | 88,104,511         | 1,372,419          | 26,153,915         | 2,319                  | 6,930,825         | 86                 | 4,327              | 5,138,391          | 121,193,578        |
| C. Other Personal                                                                                               | 39,864,180         | 123,831,434        | 21,320,920         | 58,922,840         | 18,696                 | 21,374,943        | 797,551            | 92,420             | 62,001,347         | 204,221,637        |
| VII. OTHER                                                                                                      | 97,871             | 2,809,467          | 66,048             | 2,191,026          | 4,924                  | 1,505,732         | 1,926              | 4,460,796          | 170,769            | 10,967,020         |
| <b>Total</b>                                                                                                    | <b>46,473,348</b>  | <b>272,286,401</b> | <b>23,229,532</b>  | <b>103,126,494</b> | <b>53,022</b>          | <b>37,013,036</b> | <b>831,980</b>     | <b>289,997,345</b> | <b>70,587,882</b>  | <b>702,423,276</b> |

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         | Jun-24 R |         |         | Mar-25 R |         |         | Jun-25 P |         |         |
|--------------------|------------------|----------|---------|---------|----------|---------|---------|----------|---------|---------|
|                    |                  | Rural    | Urban   | Total   | Rural    | Urban   | Total   | Rural    | Urban   | Total   |
| Overall            | Foreign          | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Govt.            | 3,767    | 26,352  | 30,119  | 8,731    | 33,992  | 42,723  | 10,690   | 39,620  | 50,311  |
|                    | NFPSEs           | 23,689   | 9,100   | 32,788  | 7        | 4,482   | 4,489   | 7        | 5,159   | 5,166   |
|                    | NBFCs & Fin Aux. | 875      | 80,499  | 81,374  | 576      | 81,743  | 82,320  | 1,181    | 93,039  | 94,220  |
|                    | Private Sector   | 2,983    | 44,289  | 47,272  | 3,216    | 48,249  | 51,466  | 7,728    | 59,432  | 67,160  |
|                    | Trust Fund       | 1,497    | 52,919  | 54,417  | 2,288    | 96,951  | 99,239  | 2,380    | 104,253 | 106,633 |
|                    | Personal         | 90,188   | 224,981 | 315,169 | 99,942   | 270,372 | 370,314 | 98,090   | 269,876 | 367,967 |
|                    | Others           | 1,690    | 74,861  | 76,552  | 747      | 12,185  | 12,932  | 767      | 10,200  | 10,967  |
|                    | Total            | 124,688  | 513,002 | 637,690 | 115,508  | 547,975 | 663,483 | 120,843  | 581,580 | 702,423 |
| Punjab             | Foreign          | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Govt.            | 15       | 1,563   | 1,578   | 17       | 892     | 910     | 14       | 1,431   | 1,445   |
|                    | NFPSEs           | 23,689   | 106     | 23,795  | 7        | 376     | 383     | 7        | 511     | 518     |
|                    | NBFCs & Fin Aux. | 1        | 12,791  | 12,791  | 30       | 14,279  | 14,309  | 36       | 18,533  | 18,569  |
|                    | Private Sector   | 1,488    | 21,348  | 22,836  | 1,442    | 23,739  | 25,180  | 4,151    | 21,436  | 25,587  |
|                    | Trust Fund       | 352      | 14,820  | 15,172  | 505      | 16,752  | 17,257  | 1,187    | 19,495  | 20,682  |
|                    | Personal         | 51,271   | 68,807  | 120,078 | 55,818   | 68,032  | 123,850 | 52,808   | 73,257  | 126,065 |
|                    | Others           | 135      | 3,506   | 3,641   | 122      | 7,468   | 7,590   | 112      | 6,490   | 6,602   |
|                    | Total            | 76,950   | 122,941 | 199,892 | 57,941   | 131,538 | 189,479 | 58,315   | 141,153 | 199,468 |
| Sindh              | Foreign          | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Govt.            | 39       | 633     | 672     | 498      | 2,156   | 2,653   | 496      | 3,953   | 4,449   |
|                    | NFPSEs           | -        | 8,421   | 8,421   | -        | 2,212   | 2,212   | -        | 2,963   | 2,963   |
|                    | NBFCs & Fin Aux. | 4        | 57,553  | 57,557  | 308      | 48,016  | 48,324  | 2        | 51,858  | 51,860  |
|                    | Private Sector   | 532      | 14,049  | 14,581  | 568      | 13,801  | 14,369  | 1,905    | 15,486  | 17,392  |
|                    | Trust Fund       | 533      | 25,843  | 26,376  | 370      | 57,855  | 58,225  | 288      | 60,485  | 60,773  |
|                    | Personal         | 22,868   | 56,604  | 79,472  | 24,641   | 55,357  | 79,998  | 24,492   | 54,690  | 79,183  |
|                    | Others           | 61       | 67,389  | 67,450  | 5        | 2,827   | 2,832   | 0        | 2,097   | 2,097   |
|                    | Total            | 24,037   | 230,492 | 254,529 | 26,390   | 182,224 | 208,614 | 27,184   | 191,533 | 218,717 |
| Khyber Pakhtunkhwa | Foreign          | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Govt.            | 2,862    | 13,667  | 16,529  | 4,638    | 19,026  | 23,664  | 5,842    | 14,800  | 20,642  |
|                    | NFPSEs           | -        | 8       | 8       | -        | 1,283   | 1,283   | -        | 1,285   | 1,285   |
|                    | NBFCs & Fin Aux. | 270      | 0       | 270     | 5        | 14      | 18      | 751      | 15      | 766     |
|                    | Private Sector   | 731      | 653     | 1,384   | 1,043    | 966     | 2,009   | 1,153    | 1,117   | 2,271   |
|                    | Trust Fund       | 376      | 602     | 978     | 1,071    | 754     | 1,825   | 494      | 733     | 1,227   |
|                    | Personal         | 9,247    | 7,417   | 16,663  | 12,006   | 8,289   | 20,295  | 12,871   | 8,054   | 20,925  |
|                    | Others           | 1,263    | 826     | 2,089   | 217      | 422     | 639     | 180      | 490     | 670     |
|                    | Total            | 14,749   | 23,173  | 37,921  | 18,980   | 30,753  | 49,733  | 21,292   | 26,494  | 47,786  |
| Balochistan        | Foreign          | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Govt.            | 0        | 1       | 1       | 0        | 1       | 1       | 0        | 18      | 18      |
|                    | NFPSEs           | -        | -       | -       | -        | 3       | 3       | -        | 6       | 6       |
|                    | NBFCs & Fin Aux. | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Private Sector   | 1        | 152     | 153     | 0        | 189     | 189     | 41       | 353     | 394     |
|                    | Trust Fund       | 0        | 723     | 723     | 1        | 599     | 600     | 0        | 446     | 446     |
|                    | Personal         | 436      | 380     | 816     | 391      | 420     | 810     | 660      | 390     | 1,050   |
|                    | Others           | -        | 1       | 1       | 0        | 172     | 172     | 0        | 203     | 203     |
|                    | Total            | 437      | 1,256   | 1,694   | 392      | 1,383   | 1,775   | 702      | 1,416   | 2,117   |
| Islamabad          | Foreign          | -        | -       | -       | -        | -       | -       | -        | -       | -       |
|                    | Govt.            | -        | 4,701   | 4,701   | -        | 5,521   | 5,521   | -        | 15,792  | 15,792  |
|                    | NFPSEs           | -        | 565     | 565     | -        | 586     | 586     | -        | 370     | 370     |
|                    | NBFCs & Fin Aux. | -        | 2,699   | 2,699   | -        | 5,524   | 5,524   | -        | 7,784   | 7,784   |
|                    | Private Sector   | -        | 6,744   | 6,744   | -        | 8,981   | 8,981   | -        | 20,047  | 20,047  |
|                    | Trust Fund       | -        | 8,185   | 8,185   | -        | 17,849  | 17,849  | -        | 19,781  | 19,781  |
|                    | Personal         | -        | 82,468  | 82,468  | -        | 129,806 | 129,806 | -        | 124,973 | 124,973 |
|                    | Others           | -        | 2,769   | 2,769   | -        | 759     | 759     | -        | 431     | 431     |
|                    | Total            | -        | 108,131 | 108,131 | -        | 169,026 | 169,026 | -        | 189,178 | 189,178 |

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

| Provinces/Regions | Category         | Jun-24 R |        |        | Mar-25 R |        |        | Jun-25 P |        |        |
|-------------------|------------------|----------|--------|--------|----------|--------|--------|----------|--------|--------|
|                   |                  | Rural    | Urban  | Total  | Rural    | Urban  | Total  | Rural    | Urban  | Total  |
|                   |                  |          |        |        |          |        | 0      |          |        | -      |
| Gilgit-Baltistan  | Foreign          | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                   | Govt.            | 850      | 4,236  | 5,087  | 3,578    | 4,543  | 8,121  | 4,337    | 2,060  | 6,397  |
|                   | NFPSEs           | 0        | 0      | 0      | 0        | 23     | 23     | 0        | 24     | 24     |
|                   | NBFCs & Fin Aux. | 600      | 5,605  | 6,205  | 234      | 9,154  | 9,388  | 392      | 9,846  | 10,238 |
|                   | Private Sector   | 229      | 812    | 1,041  | 162      | 456    | 619    | 477      | 736    | 1,213  |
|                   | Trust Fund       | 233      | 2,558  | 2,791  | 337      | 3,141  | 3,479  | 407      | 3,313  | 3,720  |
|                   | Personal         | 6,257    | 5,203  | 11,461 | 7,005    | 5,877  | 12,882 | 7,194    | 5,945  | 13,139 |
|                   | Others           | 231      | 354    | 585    | 402      | 525    | 927    | 474      | 470    | 944    |
|                   | Total            | 8,401    | 18,769 | 27,170 | 11,719   | 23,719 | 35,437 | 13,282   | 22,393 | 35,675 |
| AJK               | Foreign          | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                   | Govt.            | -        | 1,551  | 1,551  | -        | 1,853  | 1,853  | -        | 1,568  | 1,568  |
|                   | NFPSEs           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                   | NBFCs & Fin Aux. | -        | 1,851  | 1,851  | -        | 4,757  | 4,757  | -        | 5,003  | 5,003  |
|                   | Private Sector   | 2        | 531    | 533    | 1        | 118    | 119    | 0        | 257    | 257    |
|                   | Trust Fund       | 4        | 188    | 192    | 4        | 0      | 5      | 4        | 1      | 4      |
|                   | Personal         | 108      | 4,102  | 4,210  | 81       | 2,591  | 2,672  | 65       | 2,567  | 2,632  |
|                   | Others           | -        | 17     | 17     | -        | 12     | 12     | -        | 18     | 18     |
|                   | Total            | 114      | 8,240  | 8,354  | 87       | 9,333  | 9,419  | 69       | 9,414  | 9,483  |



## 8.6 Deposits Distributed by Size of Accounts

### Microfinance Banks

(Thousand Rupees)

| Size of Account*<br>(Rs.) | Jun-24 R           |                    | Mar-25 R           |                    | Jun-25 P           |                    |
|---------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
|                           |                    |                    |                    |                    |                    |                    |
| Less Than 5,000           | 104,823,627        | 85,565,630         | 68,382,777         | 108,444,129        | 68,927,099         | 101,293,206        |
| 5,000 to 10,000           | 3,651,505          | 32,053,077         | 115,407            | 766,494            | 1,041,261          | 7,896,401          |
| 10,000 to 20,000          | 734,070            | 8,802,639          | 106,306            | 1,548,157          | 113,849            | 1,689,762          |
| 20,000 to 25,000          | 319,061            | 6,712,366          | 35,003             | 778,017            | 42,311             | 941,853            |
| 25,000 to 30,000          | 191,755            | 5,562,890          | 33,819             | 905,017            | 44,771             | 1,195,432          |
| 30,000 to 40,000          | 42,787             | 1,465,204          | 34,516             | 1,187,438          | 45,861             | 1,585,315          |
| 40,000 to 50,000          | 26,715             | 1,195,357          | 21,060             | 938,838            | 29,620             | 1,322,718          |
| 50,000 to 60,000          | 22,680             | 1,205,663          | 18,975             | 1,012,017          | 25,782             | 1,385,154          |
| 60,000 to 70,000          | 11,846             | 759,658            | 10,119             | 652,710            | 14,384             | 928,366            |
| 70,000 to 80,000          | 28,927             | 2,166,143          | 71,640             | 5,369,101          | 56,797             | 4,254,680          |
| 80,000 to 90,000          | 10,162             | 859,388            | 6,137              | 518,229            | 7,819              | 660,943            |
| 90,000 to 100,000         | 6,100              | 575,703            | 5,687              | 540,507            | 6,897              | 654,826            |
| 100,000 to 200,000        | 59,314             | 7,215,900          | 72,326             | 8,570,020          | 78,186             | 9,261,138          |
| 200,000 to 300,000        | 21,863             | 5,021,553          | 21,914             | 5,073,789          | 22,236             | 5,163,701          |
| 300,000 to 400,000        | 13,186             | 4,358,800          | 12,825             | 4,263,053          | 13,203             | 4,404,734          |
| 400,000 to 500,000        | 9,782              | 4,217,975          | 9,268              | 4,010,998          | 9,514              | 4,133,693          |
| 500,000 to 600,000        | 22,365             | 11,401,629         | 20,261             | 10,355,020         | 19,561             | 10,032,587         |
| 600,000 to 700,000        | 5,750              | 3,636,781          | 5,719              | 3,606,429          | 5,713              | 3,612,191          |
| 700,000 to 800,000        | 4,517              | 3,308,158          | 4,544              | 3,324,599          | 4,634              | 3,398,909          |
| 800,000 to 900,000        | 3,595              | 2,984,929          | 3,969              | 3,300,510          | 3,934              | 3,275,681          |
| 900,000 to 1,000,000      | 3,110              | 2,916,493          | 3,437              | 3,232,810          | 3,445              | 3,237,614          |
| 1,000,000 to 2,000,000    | 34,345             | 40,459,439         | 35,571             | 42,466,878         | 35,427             | 42,559,078         |
| 2,000,000 to 3,000,000    | 12,206             | 27,787,548         | 12,741             | 29,123,248         | 13,004             | 29,760,126         |
| 3,000,000 to 4,000,000    | 4,320              | 14,214,831         | 4,748              | 15,662,606         | 4,985              | 16,516,203         |
| 4,000,000 to 5,000,000    | 2,533              | 10,911,812         | 2,860              | 12,389,248         | 2,906              | 12,621,168         |
| 5,000,000 to 6,000,000    | 5,132              | 26,200,029         | 5,397              | 27,603,444         | 5,575              | 28,469,632         |
| 6,000,000 to 7,000,000    | 989                | 6,256,241          | 1,117              | 7,073,814          | 1,258              | 7,988,493          |
| 7,000,000 to 8,000,000    | 767                | 5,608,416          | 851                | 6,257,201          | 864                | 6,359,500          |
| 8,000,000 to 9,000,000    | 522                | 4,350,817          | 622                | 5,178,424          | 638                | 5,333,377          |
| 9,000,000 to 10,000,000   | 353                | 3,298,890          | 471                | 4,442,366          | 462                | 4,350,656          |
| 10,000,000 to 100,000,000 | 4,832              | 97,512,777         | 5,171              | 102,423,912        | 5,337              | 105,537,616        |
| 100,000,000 & Over        | 398                | 209,103,419        | 485                | 242,464,253        | 549                | 272,598,521        |
| <b>Total</b>              | <b>110,079,113</b> | <b>637,690,154</b> | <b>69,065,743</b>  | <b>663,483,278</b> | <b>70,587,882</b>  | <b>702,423,276</b> |

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 30th June, 2025

(Thousand Rupees)

| Type of Account*          | Males              |                    | Females            |                    | Both Males and Females |                   | Others             |                    | Total              |                    |
|---------------------------|--------------------|--------------------|--------------------|--------------------|------------------------|-------------------|--------------------|--------------------|--------------------|--------------------|
|                           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts     | Amount            | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less Than 5,000           | 45,986,363         | 75,441,563         | 22,102,044         | 25,708,302         | 23,228                 | 32,483            | 815,464            | 110,856            | 68,927,099         | 101,293,206        |
| 5,000 to 10,000           | 64,475             | 453,974            | 969,708            | 7,391,972          | 4,453                  | 31,815            | 2,625              | 18,640             | 1,041,261          | 7,896,401          |
| 10,000 to 20,000          | 82,795             | 1,239,147          | 25,190             | 366,568            | 5,542                  | 90,784            | 2,322              | 33,263             | 113,849            | 1,689,762          |
| 20,000 to 25,000          | 32,192             | 716,188            | 8,286              | 184,654            | 1,126                  | 25,192            | 707                | 15,819             | 42,311             | 941,853            |
| 25,000 to 30,000          | 31,088             | 832,488            | 12,163             | 321,316            | 972                    | 26,662            | 548                | 14,966             | 44,771             | 1,195,432          |
| 30,000 to 40,000          | 34,335             | 1,187,856          | 9,350              | 322,207            | 1,408                  | 48,646            | 768                | 26,606             | 45,861             | 1,585,315          |
| 40,000 to 50,000          | 22,219             | 991,881            | 5,792              | 258,673            | 980                    | 43,821            | 629                | 28,343             | 29,620             | 1,322,718          |
| 50,000 to 60,000          | 17,942             | 966,520            | 6,365              | 339,481            | 1,006                  | 53,622            | 469                | 25,532             | 25,782             | 1,385,154          |
| 60,000 to 70,000          | 10,342             | 667,305            | 3,149              | 202,317            | 535                    | 34,618            | 358                | 23,126             | 14,384             | 928,266            |
| 70,000 to 80,000          | 36,284             | 2,717,592          | 19,774             | 1,481,806          | 441                    | 32,961            | 298                | 22,321             | 56,797             | 4,254,680          |
| 80,000 to 90,000          | 5,514              | 465,933            | 1,734              | 146,625            | 336                    | 28,419            | 235                | 19,966             | 7,819              | 660,943            |
| 90,000 to 100,000         | 4,763              | 452,096            | 1,570              | 149,097            | 323                    | 30,666            | 241                | 22,966             | 6,897              | 654,826            |
| 100,000 to 200,000        | 47,964             | 5,756,374          | 26,349             | 2,986,340          | 2,331                  | 298,232           | 1,542              | 220,192            | 78,186             | 9,261,138          |
| 200,000 to 300,000        | 14,376             | 3,350,374          | 6,123              | 1,400,025          | 972                    | 226,315           | 765                | 186,987            | 22,236             | 5,163,701          |
| 300,000 to 400,000        | 8,681              | 2,899,247          | 3,384              | 1,118,100          | 610                    | 205,471           | 528                | 182,916            | 13,203             | 4,404,734          |
| 400,000 to 500,000        | 6,191              | 2,694,516          | 2,383              | 1,028,593          | 573                    | 247,716           | 307                | 164,866            | 9,514              | 4,133,693          |
| 500,000 to 600,000        | 12,702             | 6,516,702          | 5,057              | 2,584,882          | 1,502                  | 769,333           | 300                | 161,670            | 19,561             | 10,032,587         |
| 600,000 to 700,000        | 3,700              | 2,337,862          | 1,466              | 922,870            | 328                    | 209,921           | 219                | 141,539            | 5,713              | 3,612,191          |
| 700,000 to 800,000        | 3,097              | 2,272,413          | 1,158              | 845,322            | 220                    | 162,646           | 159                | 118,528            | 4,634              | 3,398,909          |
| 800,000 to 900,000        | 2,569              | 2,140,404          | 973                | 807,568            | 259                    | 215,434           | 133                | 112,275            | 3,934              | 3,275,681          |
| 900,000 to 1,000,000      | 2,131              | 2,004,599          | 903                | 848,787            | 280                    | 260,712           | 131                | 123,605            | 3,445              | 3,237,614          |
| 1,000,000 to 2,000,000    | 22,359             | 27,141,171         | 8,884              | 10,465,142         | 3,370                  | 3,893,153         | 814                | 1,059,612          | 35,427             | 42,559,078         |
| 2,000,000 to 3,000,000    | 8,103              | 18,464,483         | 3,064              | 6,988,752          | 1,527                  | 3,580,469         | 310                | 726,422            | 13,004             | 29,760,126         |
| 3,000,000 to 4,000,000    | 3,355              | 11,142,408         | 1,020              | 3,349,742          | 469                    | 1,541,142         | 141                | 482,911            | 4,985              | 16,516,203         |
| 4,000,000 to 5,000,000    | 1,877              | 8,368,947          | 615                | 2,661,925          | 311                    | 1,339,647         | 103                | 450,649            | 2,906              | 12,621,168         |
| 5,000,000 to 6,000,000    | 3,191              | 16,306,297         | 1,411              | 7,187,473          | 720                    | 3,677,056         | 253                | 1,298,807          | 5,575              | 28,469,632         |
| 6,000,000 to 7,000,000    | 813                | 5,156,363          | 236                | 1,496,038          | 137                    | 870,893           | 72                 | 465,198            | 1,258              | 7,988,493          |
| 7,000,000 to 8,000,000    | 557                | 4,096,396          | 163                | 1,195,033          | 95                     | 700,137           | 49                 | 365,933            | 864                | 6,359,500          |
| 8,000,000 to 9,000,000    | 416                | 3,479,019          | 102                | 845,519            | 70                     | 582,965           | 50                 | 425,875            | 638                | 5,333,377          |
| 9,000,000 to 10,000,000   | 283                | 2,669,785          | 92                 | 858,452            | 64                     | 602,323           | 23                 | 220,197            | 462                | 4,350,656          |
| 10,000,000 to 100,000,000 | 2,615              | 46,187,205         | 1,014              | 17,065,989         | 817                    | 14,792,084        | 891                | 27,892,139         | 5,337              | 105,537,616        |
| 100,000,000 & Over        | 56                 | 13,368,382         | 10                 | 1,597,920          | 17                     | 2,397,797         | 466                | 255,234,421        | 549                | 272,598,521        |
| <b>Total</b>              | <b>46,473,348</b>  | <b>272,286,401</b> | <b>23,229,532</b>  | <b>103,126,494</b> | <b>53,022</b>          | <b>37,013,036</b> | <b>831,980</b>     | <b>289,997,345</b> | <b>70,587,882</b>  | <b>702,423,276</b> |

(Notes)

1. Effective March 2025, Easy paisa 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

\*. 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                                    | Jun-24             |             | Mar-25             |             | Jun-25 P           |             |
|---------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                             | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| I. Gold, Bullion, Gold & Silver             |                    |             |                    |             |                    |             |
| Ornaments and Precious Metals               | 532,873            | 137,990,153 | 490,258            | 154,778,902 | 502,480            | 173,807,773 |
| II. Securities, Shares and Other            |                    |             |                    |             |                    |             |
| Financial Instruments:                      | -                  | -           | -                  | -           | -                  | -           |
| 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:          | -                  | -           | -                  | -           | -                  | -           |
| 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                                  | -                  | -           | -                  | -           | -                  | -           |
| III. Merchandise                            | -                  | -           | -                  | -           | 2,249              | 1,368,512   |
| A. Food Items:                              | -                  | -           | -                  | -           | 2,219              | 1,354,413   |
| 1. Wheat                                    | -                  | -           | -                  | -           | 53                 | 22,471      |
| 2. Rice and Paddy                           | -                  | -           | -                  | -           | 1,123              | 979,931     |
| 3. Other Grains & Pulses:                   | -                  | -           | -                  | -           | -                  | -           |
| (a) Indigenous                              | -                  | -           | -                  | -           | -                  | -           |
| (b) Imported                                | -                  | -           | -                  | -           | -                  | -           |
| 4. Edible Oils:                             | -                  | -           | -                  | -           | -                  | -           |
| (a) Indigenous                              | -                  | -           | -                  | -           | -                  | -           |
| (b) Imported                                | -                  | -           | -                  | -           | -                  | -           |
| 5. Sugar:                                   | -                  | -           | -                  | -           | 1,043              | 352,011     |
| (a) Indigenous                              | -                  | -           | -                  | -           | 1,043              | 352,011     |
| (b) Imported                                | -                  | -           | -                  | -           | -                  | -           |
| 6. Kariana And Spices                       | -                  | -           | -                  | -           | -                  | -           |
| 7. Fish And Fish Preparations               | -                  | -           | -                  | -           | -                  | -           |
| 8. Other Food Items:                        | -                  | -           | -                  | -           | -                  | -           |
| (a) Indigenous                              | -                  | -           | -                  | -           | -                  | -           |
| (b) Imported                                | -                  | -           | -                  | -           | -                  | -           |
| B. Raw Materials:                           | -                  | -           | -                  | -           | 30                 | 14,099      |
| 1. Cotton Raw:                              | -                  | -           | -                  | -           | 30                 | 14,099      |
| (a) Indigenous                              | -                  | -           | -                  | -           | 30                 | 14,099      |
| (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                                  | Jun-24           |                    | Mar-25           |                    | Jun-25 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      | 9,168            | 4,279,988          | 6,190            | 3,624,848          | 5,887            | 3,507,294          |
| A. Transport Equipment                    | 7,157            | 3,904,531          | 4,617            | 3,333,117          | 4,412            | 3,235,268          |
| B. Furniture & Fixtures                   | -                | -                  | -                | -                  | -                | -                  |
| C. Office Equipment                       | -                | -                  | -                | -                  | -                | -                  |
| D. Other Machinery & Equipment            | 2,011            | 375,457            | 1,573            | 291,731            | 1,475            | 272,026            |
| V. Real Estate                            | 108,634          | 47,504,649         | 99,665           | 43,501,566         | 88,890           | 40,615,703         |
| A. Land                                   | 44,471           | 9,996,608          | 44,665           | 10,485,409         | 38,240           | 10,011,446         |
| 1. Residential                            | 2,026            | 1,093,893          | 3,024            | 2,105,512          | 3,443            | 2,321,801          |
| (a) House                                 | 2,017            | 1,089,748          | 3,015            | 2,100,065          | 3,435            | 2,317,118          |
| (b) Flat                                  | 9                | 4,144              | 9                | 5,448              | 8                | 4,683              |
| 2. Non-Residential                        | 42,445           | 8,902,715          | 41,641           | 8,379,896          | 34,797           | 7,689,645          |
| (a) Commercial                            | 73               | 63,783             | 153              | 106,327            | 168              | 103,203            |
| (b) Industrial                            | -                | -                  | -                | -                  | -                | -                  |
| (c) Agriculture                           | 21,180           | 6,557,129          | 37,225           | 7,132,802          | 30,658           | 6,563,795          |
| (d) Others                                | 21,192           | 2,281,804          | 4,263            | 1,140,768          | 3,971            | 1,022,647          |
| B. Buildings:                             | 64,163           | 37,508,041         | 55,000           | 33,016,157         | 50,650           | 30,604,257         |
| 1. Residential                            | 24,908           | 19,376,942         | 32,792           | 22,073,763         | 30,821           | 20,884,116         |
| (a) House                                 | 24,747           | 19,173,024         | 32,637           | 21,892,075         | 30,675           | 20,711,714         |
| (b) Flat                                  | 161              | 203,918            | 155              | 181,687            | 146              | 172,402            |
| 2. Non-Residential                        | 39,255           | 18,131,100         | 22,208           | 10,942,394         | 19,829           | 9,720,142          |
| (a) Commercial                            | 851              | 518,694            | 489              | 325,198            | 471              | 345,772            |
| (b) Industrial                            | -                | -                  | 1                | 2,951              | 1                | 2,852              |
| (c) Agriculture                           | -                | -                  | 31               | 6,147              | 28               | 5,317              |
| (d) Others                                | 38,404           | 17,612,406         | 21,687           | 10,608,099         | 19,329           | 9,366,201          |
| VI. Fixed Deposits and Insurance Policies | 2,871            | 833,171            | 4,651            | 1,158,316          | 6,719            | 1,678,904          |
| A. Bank Deposits                          | 2,871            | 833,171            | 4,651            | 1,158,316          | 6,719            | 1,678,904          |
| 1. Security Deposits                      | -                | -                  | -                | -                  | -                | -                  |
| 2. Term Deposits (TDRs)                   | 2,786            | 751,216            | 4,557            | 1,013,933          | 6,633            | 1,530,442          |
| 3. Other Deposits                         | 85               | 81,955             | 94               | 144,382            | 86               | 148,462            |
| B. Insurance Policies                     | -                | -                  | -                | -                  | -                | -                  |
| VII. Others                               | 398,733          | 76,244,768         | 319,639          | 79,154,971         | 320,813          | 85,139,518         |
| A. Other Secured Advances                 | 94,233           | 29,278,958         | 104,918          | 39,792,553         | 92,481           | 37,316,353         |
| 1. Receivables                            | -                | -                  | 16,566           | 9,164,148          | 16,151           | 8,959,701          |
| 2. Employees Benefits                     | 1,678            | 415,732            | 2,627            | 868,489            | 2,565            | 1,092,724          |
| 3. Others                                 | 92,555           | 28,863,226         | 85,725           | 29,759,916         | 73,765           | 27,263,928         |
| B. Advances Secured by Guarantee(s)       | 304,500          | 46,965,810         | 214,721          | 39,362,418         | 228,332          | 47,823,165         |
| 1. Institutional Guarantee(s)             | -                | -                  | -                | -                  | -                | -                  |
| 2. Individual Guarantee(s)                | 304,500          | 46,965,810         | 214,721          | 39,362,418         | 228,332          | 47,823,165         |
| VIII. Unsecured Advances                  | 6,040,468        | 151,065,338        | 4,051,208        | 124,506,768        | 4,520,041        | 122,602,846        |
| 1. Credit Cards                           | -                | -                  | -                | -                  | -                | -                  |
| 2. Personal Loan                          | 1,816,533        | 7,147,633          | 3,215,431        | 16,939,102         | 3,727,892        | 19,423,892         |
| 3. Others                                 | 4,223,935        | 143,917,704        | 835,777          | 107,567,666        | 792,149          | 103,178,955        |
| <b>Total</b>                              | <b>7,092,747</b> | <b>417,918,067</b> | <b>4,971,611</b> | <b>406,725,371</b> | <b>5,447,079</b> | <b>428,720,551</b> |

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 30th June, 2025

| Security                                                         | (Thousand Rupees)  |             |                    |            |                    |        |                    |             |
|------------------------------------------------------------------|--------------------|-------------|--------------------|------------|--------------------|--------|--------------------|-------------|
|                                                                  | Males              |             | Females            |            | Others             |        | Total              |             |
|                                                                  | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount      |
| I. Gold, Bullion, Gold & Silver<br>Ornaments and Precious Metals | 389,132            | 134,988,965 | 113,321            | 38,808,924 | 27                 | 9,885  | 502,480            | 173,807,773 |
| II. Securities, Shares and Other<br>Financial Instruments:       | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 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:                               | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 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                                                       | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| III. Merchandise                                                 | 1,997              | 1,186,743   | 252                | 181,769    | -                  | -      | 2,249              | 1,368,512   |
| A. Food Items:                                                   | 1,968              | 1,172,932   | 251                | 181,481    | -                  | -      | 2,219              | 1,354,413   |
| 1. Wheat                                                         | 45                 | 18,171      | 8                  | 4,300      | -                  | -      | 53                 | 22,471      |
| 2. Rice and Paddy                                                | 939                | 825,035     | 184                | 154,896    | -                  | -      | 1,123              | 979,931     |
| 3. Other Grains & Pulses:                                        | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| (a) Indigenous                                                   | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| (b) Imported                                                     | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 4. Edible Oils:                                                  | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| (a) Indigenous                                                   | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| (b) Imported                                                     | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 5. Sugar:                                                        | 984                | 329,726     | 59                 | 22,285     | -                  | -      | 1,043              | 352,011     |
| (a) Indigenous                                                   | 984                | 329,726     | 59                 | 22,285     | -                  | -      | 1,043              | 352,011     |
| (b) Imported                                                     | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 6. Kariana And Spices                                            | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 7. Fish And Fish Preparations                                    | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 8. Other Food Items:                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| (a) Indigenous                                                   | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| (b) Imported                                                     | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| B. Raw Materials:                                                | 29                 | 13,811      | 1                  | 288        | -                  | -      | 30                 | 14,099      |
| 1. Cotton Raw:                                                   | 29                 | 13,811      | 1                  | 288        | -                  | -      | 30                 | 14,099      |
| (a) Indigenous                                                   | 29                 | 13,811      | 1                  | 288        | -                  | -      | 30                 | 14,099      |
| (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 30th June, 2025

| Security                                         | (Thousand Rupees)  |                    |                    |                   |                    |               |                    |                    |
|--------------------------------------------------|--------------------|--------------------|--------------------|-------------------|--------------------|---------------|--------------------|--------------------|
|                                                  | Males              |                    | Females            |                   | Others             |               | Total              |                    |
|                                                  | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount        | No. of<br>Accounts | Amount             |
| <b>C. Finished/Manufactured Goods:</b>           | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| 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                                     | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| <b>IV. Fixed Assets Including Machinery</b>      | 5,285              | 3,278,028          | 602                | 229,265           | -                  | -             | 5,887              | 3,507,294          |
| A. Transport Equipments                          | 4,158              | 3,061,735          | 254                | 173,532           | -                  | -             | 4,412              | 3,235,268          |
| B. Furniture & Fixtures                          | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| C. Office Equipments                             | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| D. Other Machinery & Equipments                  | 1,127              | 216,293            | 348                | 55,733            | -                  | -             | 1,475              | 272,026            |
| <b>V. Real Estate</b>                            | 77,932             | 35,185,977         | 10,958             | 5,429,726         | -                  | -             | 88,890             | 40,615,703         |
| A. Land                                          | 35,216             | 9,224,631          | 3,024              | 786,815           | -                  | -             | 38,240             | 10,011,446         |
| 1. Residential                                   | 2,963              | 2,030,415          | 480                | 291,386           | -                  | -             | 3,443              | 2,321,801          |
| (a) House                                        | 2,955              | 2,025,732          | 480                | 291,386           | -                  | -             | 3,435              | 2,317,118          |
| (b) Flat                                         | 8                  | 4,683              | -                  | -                 | -                  | -             | 8                  | 4,683              |
| 2. Non-Residential                               | 32,253             | 7,194,216          | 2,544              | 495,429           | -                  | -             | 34,797             | 7,689,645          |
| (a) Commercial                                   | 161                | 100,871            | 7                  | 2,332             | -                  | -             | 168                | 103,203            |
| (b) Industrial                                   | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| (c) Agriculture                                  | 28,357             | 6,120,561          | 2,301              | 443,234           | -                  | -             | 30,658             | 6,563,795          |
| d) Other                                         | 3,735              | 972,785            | 236                | 49,863            | -                  | -             | 3,971              | 1,022,647          |
| B. Buildings:                                    | 42,716             | 25,961,346         | 7,934              | 4,642,911         | -                  | -             | 50,650             | 30,604,257         |
| 1. Residential                                   | 25,955             | 17,746,370         | 4,866              | 3,137,746         | -                  | -             | 30,821             | 20,884,116         |
| (a) House                                        | 25,848             | 17,622,450         | 4,827              | 3,089,264         | -                  | -             | 30,675             | 20,711,714         |
| (b) Flat                                         | 107                | 123,920            | 39                 | 48,482            | -                  | -             | 146                | 172,402            |
| 2. Non-Residential                               | 16,761             | 8,214,976          | 3,068              | 1,505,165         | -                  | -             | 19,829             | 9,720,142          |
| (a) Commercial                                   | 440                | 316,208            | 31                 | 29,564            | -                  | -             | 471                | 345,772            |
| (b) Industrial                                   | 1                  | 2,852              | -                  | -                 | -                  | -             | 1                  | 2,852              |
| (c) Agriculture                                  | 26                 | 4,763              | 2                  | 553               | -                  | -             | 28                 | 5,317              |
| d) Other                                         | 16,294             | 7,891,153          | 3,035              | 1,475,048         | -                  | -             | 19,329             | 9,366,201          |
| <b>VI. Fixed Deposits and Insurance Policies</b> | 3,981              | 1,199,496          | 2,738              | 479,409           | -                  | -             | 6,719              | 1,678,904          |
| A. Bank Deposits                                 | 3,981              | 1,199,496          | 2,738              | 479,409           | -                  | -             | 6,719              | 1,678,904          |
| 1. Security Deposits                             | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| 2. Term Deposits (TDRs)                          | 3,911              | 1,072,272          | 2,722              | 458,170           | -                  | -             | 6,633              | 1,530,442          |
| 3. Other Deposits                                | 70                 | 127,224            | 16                 | 21,239            | -                  | -             | 86                 | 148,462            |
| B. Insurance Policies                            | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| <b>VII. Others</b>                               | 240,262            | 68,755,651         | 80,551             | 16,383,867        | -                  | -             | 320,813            | 85,139,518         |
| A. Other Secured Advances                        | 76,588             | 32,208,490         | 15,893             | 5,107,863         | -                  | -             | 92,481             | 37,316,353         |
| 1. Receivables                                   | 14,373             | 7,998,386          | 1,778              | 961,315           | -                  | -             | 16,151             | 8,959,701          |
| 2. Employees Benefits                            | 2,270              | 1,039,926          | 295                | 52,798            | -                  | -             | 2,565              | 1,092,724          |
| 3. Others                                        | 59,945             | 23,170,178         | 13,820             | 4,093,750         | -                  | -             | 73,765             | 27,263,928         |
| B. Advances Secured by Guarantee(s)              | 163,674            | 36,547,161         | 64,658             | 11,276,004        | -                  | -             | 228,332            | 47,823,165         |
| 1. Institutional Guarantee(s)                    | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| 2. Individual Guarantee(s)                       | 163,674            | 36,547,161         | 64,658             | 11,276,004        | -                  | -             | 228,332            | 47,823,165         |
| <b>VIII. Unsecured Advances</b>                  | 3,498,968          | 95,451,816         | 1,021,037          | 27,141,390        | 36                 | 9,641         | 4,520,041          | 122,602,846        |
| 1. Credit Cards                                  | -                  | -                  | -                  | -                 | -                  | -             | -                  | -                  |
| 2. Personal Loan                                 | 2,960,290          | 16,442,456         | 767,602            | 2,981,436         | -                  | -             | 3,727,892          | 19,423,892         |
| 3. Others                                        | 538,678            | 79,009,360         | 253,435            | 24,159,955        | 36                 | 9,641         | 792,149            | 103,178,955        |
| <b>Total</b>                                     | <b>4,217,557</b>   | <b>340,046,676</b> | <b>1,229,459</b>   | <b>88,654,350</b> | <b>63</b>          | <b>19,525</b> | <b>5,447,079</b>   | <b>428,720,551</b> |

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                                                              | Jun-24             |             | Mar-25             |             | Jun-25 P           |             |
|-----------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                       | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| 1. FOREIGN CONSTITUENTS                                               | -                  | -           | -                  | -           | -                  | -           |
| 1) Official                                                           | -                  | -           | -                  | -           | -                  | -           |
| 2) Business                                                           | -                  | -           | -                  | -           | -                  | -           |
| 3) Personal                                                           | -                  | -           | -                  | -           | -                  | -           |
| 2. DOMESTIC CONSTITUENTS                                              | 7,092,747          | 417,918,067 | 4,971,611          | 406,725,371 | 5,447,079          | 428,720,551 |
| 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)                          | -                  | -           | -                  | -           | -                  | -           |
| Mutual Funds and AMCs                                                 | -                  | -           | -                  | -           | -                  | -           |
| Insurance & Pension Funds                                             | -                  | -           | -                  | -           | -                  | -           |
| MFIs and DFIs                                                         | -                  | -           | -                  | -           | -                  | -           |
| Stock Exchange & Brokerage Houses                                     | -                  | -           | -                  | -           | -                  | -           |
| Modarabas                                                             | -                  | -           | -                  | -           | -                  | -           |
| Other NBFIs                                                           | -                  | -           | -                  | -           | -                  | -           |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 1,756,372          | 314,863,236 | 1,448,132          | 311,652,060 | 1,405,316          | 328,505,397 |
| A. Agriculture, forestry and fishing                                  | 1,393,181          | 247,695,970 | 1,169,535          | 249,014,671 | 1,119,980          | 260,283,272 |
| 1. Crop and animal production, hunting and related service activities | 1,392,463          | 247,577,755 | 1,169,264          | 248,946,019 | 1,119,726          | 260,218,344 |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 557,356            | 93,684,297  | 389,029            | 82,719,676  | 356,980            | 83,798,431  |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 1,477              | 263,420     | 817                | 232,881     | 785                | 240,945     |
| Growing of other fruits, vegetables and crops                         | 43,091             | 5,239,640   | 82,571             | 8,594,236   | 92,529             | 9,614,508   |
| Raising of livestock and other related activities                     | 748,210            | 141,407,483 | 657,892            | 146,787,835 | 633,672            | 155,640,723 |
| Other agricultural support activities                                 | 42,329             | 6,982,916   | 38,955             | 10,611,392  | 35,760             | 10,923,736  |
| Hunting, trapping and related service activities                      | -                  | -           | -                  | -           | -                  | -           |
| 02 - Forestry and logging                                             | -                  | -           | -                  | -           | 3                  | 755         |
| 03 - Fishing and aquaculture                                          | 718                | 118,215     | 271                | 68,651      | 251                | 64,173      |
| B. Mining and quarrying                                               | 2                  | 559         | 2                  | 406         | 4                  | 788         |
| 05 - Mining of coal and lignite                                       | 1                  | 500         | -                  | -           | 1                  | 256         |
| 06 - Extraction of crude petroleum and natural gas                    | 1                  | 59          | 2                  | 406         | 3                  | 532         |
| 07 - Mining of metal ores                                             | -                  | -           | -                  | -           | -                  | -           |
| 08-Other mining and quarrying                                         | -                  | -           | -                  | -           | -                  | -           |
| 09 - Mining support service activities                                | -                  | -           | -                  | -           | -                  | -           |
| C. Manufacturing                                                      | 42,698             | 5,642,849   | 37,402             | 5,240,909   | 40,002             | 6,824,777   |
| 10 - Manufacture of food products                                     | 11,797             | 994,015     | 10,193             | 1,479,548   | 9,863              | 1,366,744   |
| 11 - Manufacture of beverages                                         | 330                | 60,266      | 245                | 52,341      | 243                | 52,839      |
| 12 - Manufacture of tobacco products                                  | -                  | -           | -                  | -           | -                  | -           |
| 13 - Manufacture of textiles                                          | 3,205              | 1,554,437   | 4,674              | 1,298,281   | 7,256              | 2,933,894   |
| Preparation and spinning of textile fibres                            | -                  | -           | -                  | -           | -                  | -           |
| Weaving of textiles                                                   | -                  | -           | -                  | -           | -                  | -           |
| Finishing of textiles                                                 | 1                  | 12          | -                  | -           | -                  | -           |
| Manufacture of knitted and crocheted fabrics                          | -                  | -           | -                  | -           | -                  | -           |
| Manufacture of made-up textile articles, except apparel               | 170                | 38,688      | 138                | 46,009      | 132                | 47,355      |
| Manufacture of carpets and rugs                                       | 99                 | 16,573      | 71                 | 17,679      | 63                 | 15,976      |
| Manufacture of other textiles n.e.c.                                  | 2,935              | 1,499,164   | 4,465              | 1,234,594   | 7,061              | 2,870,563   |
| 14 - Manufacture of wearing apparel                                   | 5,847              | 404,581     | 5,203              | 363,716     | 5,636              | 418,892     |
| 15 - Manufacture of leather and related products                      | 257                | 46,689      | 235                | 49,762      | 267                | 50,634      |

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

| Borrower                                                                                                                   | Jun-24             |           | Mar-25             |           | Jun-25 P           |           |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                                                                            | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 35                 | 5,295     | 36                 | 7,406     | 82                 | 11,667    |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 116                | 34,934    | 97                 | 35,104    | 84                 | 32,017    |
| Manufacture of footwear                                                                                                    | 106                | 6,459     | 102                | 7,252     | 101                | 6,949     |
| a. Leather wear                                                                                                            | 105                | 6,459     | 101                | 7,252     | 100                | 6,949     |
| b. Rubber and Plastic wear                                                                                                 | 1                  | -         | 1                  | -         | 1                  | -         |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 255                | 37,317    | 250                | 40,834    | 292                | 48,189    |
| 17 - Manufacture of paper and paper products                                                                               | 4                  | 1,310     | 2                  | 765       | 2                  | 612       |
| 18 - Printing and reproduction of recorded media                                                                           | 164                | 32,030    | 152                | 27,444    | 156                | 28,548    |
| Printing and other service activities related to printing                                                                  | 164                | 32,030    | 152                | 27,444    | 156                | 28,548    |
| Reproduction of recorded media                                                                                             | -                  | -         | -                  | -         | -                  | -         |
| 19 - Manufacture of coke and refined petroleum products                                                                    | -                  | -         | -                  | -         | -                  | -         |
| 20 - Manufacture of chemicals and chemical products                                                                        | 4                  | 296       | 5                  | 466       | 5                  | 414       |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 4                  | 216       | -                  | -         | -                  | -         |
| 22 - Manufacture of rubber and plastics products                                                                           | 10                 | 6,285     | 9                  | 5,165     | 9                  | 4,678     |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 195                | 35,529    | 144                | 32,042    | 159                | 35,036    |
| 24 - Manufacture of basic metals                                                                                           | 241                | 37,207    | 190                | 30,961    | 208                | 33,644    |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 15,151             | 1,373,455 | 11,677             | 871,593   | 11,025             | 822,068   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 177                | 19,822    | 84                 | 15,095    | 82                 | 14,151    |
| 27 - Manufacture of electrical equipment                                                                                   | 9                  | 18,953    | 7                  | 12,399    | 6                  | 7,070     |
| 28 - Manufacture of machinery and equipment                                                                                | 3                  | 72        | 3                  | 72        | 3                  | 72        |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | -                  | -         | -                  | -         | -                  | -         |
| 30 - Manufacture of other transport equipment                                                                              | 10                 | 558       | 8                  | 464       | 6                  | 293       |
| 31 - Manufacture of furniture                                                                                              | 303                | 45,326    | 229                | 39,440    | 236                | 38,387    |
| 32 - Other manufacturing                                                                                                   | 4,732              | 974,486   | 4,092              | 920,520   | 4,548              | 968,612   |
| Manufacture of jewellery and related articles                                                                              | 54                 | 8,247     | 48                 | 11,559    | 55                 | 12,321    |
| Manufacture of imitation jewellery and related articles                                                                    | -                  | -         | -                  | -         | -                  | -         |
| Manufacture of musical instruments                                                                                         | 4                  | 394       | 2                  | 311       | 2                  | 187       |
| Manufacture of sports goods                                                                                                | 73                 | 19,503    | 62                 | 19,898    | 56                 | 16,935    |
| Manufacture of games and toys                                                                                              | -                  | -         | -                  | -         | -                  | -         |
| Manufacture of medical and dental instruments and supplies                                                                 | 214                | 50,358    | 170                | 50,257    | 171                | 53,845    |
| Manufacture of Handicrafts                                                                                                 | 394                | 40,508    | 339                | 40,137    | 402                | 48,439    |
| Other manufacturing n.e.c.                                                                                                 | 3,993              | 855,476   | 3,471              | 798,358   | 3,862              | 836,885   |
| 33 - Repair and installation of machinery and equipment                                                                    | -                  | -         | -                  | -         | -                  | -         |
| D. Electricity, gas, steam and air conditioning supply                                                                     | -                  | -         | -                  | -         | -                  | -         |
| Electric power generation, transmission and distribution                                                                   | -                  | -         | -                  | -         | -                  | -         |
| a) Hydal                                                                                                                   | -                  | -         | -                  | -         | -                  | -         |
| b) Thermal                                                                                                                 | -                  | -         | -                  | -         | -                  | -         |
| c) Coal Based                                                                                                              | -                  | -         | -                  | -         | -                  | -         |
| d) Wind                                                                                                                    | -                  | -         | -                  | -         | -                  | -         |
| e) Solar                                                                                                                   | -                  | -         | -                  | -         | -                  | -         |
| f) Other                                                                                                                   | -                  | -         | -                  | -         | -                  | -         |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | -                  | -         | -                  | -         | -                  | -         |
| Steam and air conditioning supply                                                                                          | -                  | -         | -                  | -         | -                  | -         |
| E. Water supply; sewerage, waste management and remediation activities                                                     | -                  | -         | -                  | -         | -                  | -         |
| 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                                                            | -                  | -         | -                  | -         | -                  | -         |
| F. Construction                                                                                                            | 9,531              | 3,444,788 | 8,604              | 3,233,695 | 8,307              | 3,179,023 |
| 41 - Construction of buildings                                                                                             | 9,531              | 3,444,788 | 8,604              | 3,233,695 | 8,307              | 3,179,023 |
| 42 - Civil engineering                                                                                                     | -                  | -         | -                  | -         | -                  | -         |
| 43 - Specialized construction activities                                                                                   | -                  | -         | -                  | -         | -                  | -         |



## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

| Borrower                                                                                                        | Jun-24          |             | Mar-25          |             | Jun-25 P        |             |
|-----------------------------------------------------------------------------------------------------------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|
|                                                                                                                 | No. of Accounts | Amount      | No. of Accounts | Amount      | No. of Accounts | Amount      |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 189,499         | 43,163,248  | 141,725         | 40,369,240  | 144,420         | 43,897,899  |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 2,211           | 364,216     | 1,850           | 327,201     | 2,004           | 355,957     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 31,953          | 9,631,898   | 30,408          | 10,646,148  | 31,466          | 11,609,142  |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 155,335         | 33,167,135  | 109,467         | 29,395,891  | 110,950         | 31,932,799  |
| H. Transportation and storage                                                                                   | 1,862           | 1,166,374   | 1,637           | 1,008,546   | 1,549           | 999,957     |
| 49 - Land transport and transport via pipelines                                                                 | 1,814           | 1,160,541   | 1,614           | 1,003,917   | 1,529           | 996,550     |
| 50 - Water transport                                                                                            | -               | -           | -               | -           | -               | -           |
| 51 - Air transport                                                                                              | -               | -           | -               | -           | -               | -           |
| 52 - Warehousing and support activities for transportation                                                      | 48              | 5,833       | 23              | 4,629       | 20              | 3,407       |
| 53 - Courier activities other than national post activities                                                     | -               | -           | -               | -           | -               | -           |
| I. Accommodation and food service activities                                                                    | 1,711           | 252,314     | 1,578           | 264,322     | 1,664           | 278,035     |
| 55 - Accommodation                                                                                              | 846             | 190,144     | 682             | 149,949     | 670             | 149,843     |
| 56 - Food and beverage service activities                                                                       | 865             | 62,170      | 896             | 114,374     | 994             | 128,192     |
| J. Information and communication                                                                                | 159             | 26,434      | 155             | 28,710      | 173             | 33,152      |
| 58 - Publishing activities                                                                                      | -               | -           | -               | -           | -               | -           |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 81              | 12,017      | 75              | 11,702      | 84              | 14,928      |
| 60 - Programming and broadcasting activities                                                                    | -               | -           | -               | -           | -               | -           |
| 61 - Telecommunications                                                                                         | 75              | 12,468      | 71              | 13,643      | 72              | 12,793      |
| 62 - Computer programming, consultancy and related activities                                                   | 3               | 1,949       | 9               | 3,365       | 17              | 5,431       |
| 63 - Information service activities                                                                             | -               | -           | -               | -           | -               | -           |
| K. Real estate activities                                                                                       | 11              | 821         | 9               | 1,575       | 9               | 2,053       |
| L. Professional, scientific and technical activities                                                            | 1,655           | 338,939     | 1,443           | 388,537     | 1,384           | 414,090     |
| 69 - Legal and accounting activities                                                                            | 1,320           | 283,551     | 1,201           | 327,859     | 1,159           | 354,828     |
| 70 - Activities of head offices; management consultancy activities                                              | -               | -           | -               | -           | 2               | 1,648       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 148             | 28,557      | 110             | 28,163      | 109             | 29,732      |
| 72 - Scientific research and development                                                                        | -               | -           | -               | -           | -               | -           |
| 73 - Advertising and market research                                                                            | 166             | 22,132      | 69              | 11,242      | 59              | 10,637      |
| 74 - Other professional, scientific and technical activities                                                    | 2               | 1,275       | 34              | 11,718      | 27              | 9,563       |
| 75 - Veterinary activities                                                                                      | 19              | 3,424       | 29              | 9,555       | 28              | 7,682       |
| M. Administrative and support service activities                                                                | 54,509          | 5,490,689   | 41,418          | 5,648,151   | 40,006          | 5,636,655   |
| 77 - Rental and leasing activities                                                                              | 31              | 5,476       | 24              | 4,930       | 21              | 5,322       |
| 78 - Employment activities                                                                                      | 50,635          | 4,824,589   | 36,846          | 4,678,378   | 34,873          | 4,428,888   |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 35              | 5,833       | 31              | 5,671       | 29              | 4,665       |
| 80 - Security and investigation activities                                                                      | 2               | 97          | 1               | 0           | 1               | 0           |
| 81 - Services to buildings and landscape activities                                                             | 31              | 5,733       | 58              | 11,394      | 76              | 14,126      |
| 82 - Office administrative, office support and other business support activities                                | 3,775           | 648,961     | 4,458           | 947,777     | 5,006           | 1,183,654   |
| N. Education                                                                                                    | 5,267           | 610,608     | 787             | 190,697     | 756             | 183,640     |
| O. Human health and social work activities                                                                      | 18,404          | 1,694,081   | 13,333          | 1,621,303   | 16,857          | 1,872,099   |
| 86 - Human health activities                                                                                    | 320             | 63,729      | 270             | 58,111      | 285             | 66,651      |
| 87 - Residential care activities                                                                                | 18,084          | 1,630,351   | 13,063          | 1,563,191   | 16,572          | 1,805,448   |
| 88 - Social work activities with and without accommodation                                                      | -               | -           | -               | -           | -               | -           |
| P. Arts, entertainment and recreation                                                                           | 747             | 118,738     | 425             | 83,089      | 395             | 74,690      |
| Q. Other service activities                                                                                     | 37,136          | 5,216,823   | 30,079          | 4,558,209   | 29,810          | 4,825,267   |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -               | -           | -               | -           | -               | -           |
| A. Government Trusts and Non-profit Organizations                                                               | -               | -           | -               | -           | -               | -           |
| B. Private Trusts and Non-profit Organizations                                                                  | -               | -           | -               | -           | -               | -           |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -               | -           | -               | -           | -               | -           |
| VI. PERSONAL                                                                                                    | 5,307,158       | 95,843,615  | 3,482,077       | 76,896,589  | 3,995,513       | 79,779,180  |
| A. Bank Employees                                                                                               | 7,146           | 5,764,163   | 7,568           | 6,908,659   | 7,808           | 7,566,904   |
| 1) For house building                                                                                           | 831             | 3,542,230   | 851             | 4,017,091   | 856             | 4,278,445   |
| 2) For transport i.e. purchase of car etc.                                                                      | 1,235           | 997,060     | 1,303           | 1,338,506   | 1,443           | 1,459,484   |
| 3) Other purposes                                                                                               | 5,080           | 1,224,873   | 5,414           | 1,553,062   | 5,509           | 1,828,975   |
| B. Consumer Financing                                                                                           | 5,072,135       | 69,352,522  | 3,334,466       | 58,978,898  | 3,856,555       | 63,498,906  |
| 1) For house building                                                                                           | 129,241         | 41,252,896  | 105,190         | 37,002,236  | 118,357         | 40,369,042  |
| 2) For transport i.e. purchase of car etc                                                                       | 1,454           | 1,093,411   | 1,024           | 788,063     | 961             | 683,162     |
| 3) Credit cards                                                                                                 | -               | -           | -               | -           | -               | -           |
| 4) Consumers durable                                                                                            | 2,192           | 2,750,383   | 2,719           | 2,620,584   | 2,692           | 2,392,344   |
| 5) Personal loans                                                                                               | 4,939,248       | 24,255,832  | 3,225,533       | 18,568,016  | 3,734,545       | 20,054,358  |
| C) Other                                                                                                        | 227,877         | 20,726,930  | 140,043         | 11,009,031  | 131,150         | 8,713,369   |
| VII. OTHER                                                                                                      | 29,217          | 7,211,216   | 41,402          | 18,176,722  | 46,250          | 20,435,974  |
| Total                                                                                                           | 7,092,747       | 417,918,067 | 4,971,611       | 406,725,371 | 5,447,079       | 428,720,551 |

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

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th June, 2025

| Borrower                                                              | (Thousand Rupees)  |             |                    |            |                    |        |                    |             |
|-----------------------------------------------------------------------|--------------------|-------------|--------------------|------------|--------------------|--------|--------------------|-------------|
|                                                                       | Males              |             | Females            |            | Others             |        | Total              |             |
|                                                                       | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount      |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 1) Official                                                           | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 2) Business                                                           | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 3) Personal                                                           | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 4,217,557          | 340,046,676 | 1,229,459          | 88,654,350 | 63                 | 19,525 | 5,447,079          | 428,720,551 |
| <b>I. GOVERNMENT</b>                                                  | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| A. Federal Government                                                 | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 1) Commodity Operations                                               | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 2) Others                                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| B. Provincial Governments                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 1) Commodity Operations                                               | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 2) Others                                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| C. Local Bodies                                                       | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Agriculture, hunting and forestry                                     | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Services                                                              | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Utilities                                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Transport, storage and communications                                 | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Manufacturing                                                         | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Mining and Quarrying                                                  | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Construction                                                          | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Commerce and Trade                                                    | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Others                                                                | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>                    | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Mutual Funds and AMCs                                                 | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Insurance & Pension Funds                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| NPLs and DPLs                                                         | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Stock Exchanges & Brokerage Houses                                    | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Modarabas                                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Other NBFIs                                                           | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 1,079,892          | 258,691,950 | 325,373            | 69,799,072 | 51                 | 14,375 | 1,405,316          | 328,505,397 |
| A. Agriculture, forestry and fishing                                  | 864,436            | 204,121,431 | 255,497            | 56,147,991 | 47                 | 13,849 | 1,119,980          | 260,283,272 |
| 1. Crop and animal production, hunting and related service activities | 864,253            | 204,072,275 | 255,426            | 56,132,220 | 47                 | 13,849 | 1,119,726          | 260,219,344 |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 286,612            | 69,659,922  | 70,328             | 14,325,913 | 40                 | 12,595 | 356,980            | 83,798,431  |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 603                | 189,554     | 182                | 51,391     | -                  | -      | 785                | 240,945     |
| Growing of other fruits, vegetables and crops                         | 82,232             | 8,533,989   | 10,297             | 1,080,519  | -                  | -      | 92,529             | 9,614,508   |
| Raising of livestock and other related activities                     | 464,546            | 116,595,468 | 169,119            | 39,044,001 | 7                  | 1,254  | 633,672            | 155,640,723 |
| Other agricultural support activities                                 | 30,260             | 9,293,341   | 5,500              | 1,630,395  | -                  | -      | 35,760             | 10,923,736  |
| Hunting, trapping and related service activities                      | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 82 - Forestry and logging                                             | 3                  | 755         | -                  | -          | -                  | -      | 3                  | 755         |
| 83 - Fishing and aquaculture                                          | 180                | 48,402      | 71                 | 15,771     | -                  | -      | 251                | 64,173      |
| B. Mining and quarrying                                               | 4                  | 788         | -                  | -          | -                  | -      | 4                  | 788         |
| 85 - Mining of coal and lignite                                       | 1                  | 256         | -                  | -          | -                  | -      | 1                  | 256         |
| 86 - Extraction of crude petroleum and natural gas                    | 3                  | 532         | -                  | -          | -                  | -      | 3                  | 532         |
| 87 - Mining of metal ores                                             | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 88-Other mining and quarrying                                         | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 89 - Mining support service activities                                | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| C. Manufacturing                                                      | 29,005             | 5,612,214   | 10,994             | 1,212,158  | 3                  | 405    | 40,002             | 6,824,777   |
| 10 - Manufacture of food products                                     | 8,725              | 1,154,472   | 1,138              | 212,272    | -                  | -      | 9,863              | 1,366,744   |
| 11 - Manufacture of beverages                                         | 242                | 52,542      | 1                  | 297        | -                  | -      | 243                | 52,839      |
| 12 - Manufacture of tobacco products                                  | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| 13 - Manufacture of textiles                                          | 5,882              | 2,483,115   | 1,371              | 450,374    | 3                  | 405    | 7,256              | 2,933,894   |
| Preparation and spinning of textile fibres                            | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Weaving of textiles                                                   | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Finishing of textiles                                                 | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Manufacture of knitted and crocheted fabrics                          | -                  | -           | -                  | -          | -                  | -      | -                  | -           |
| Manufacture of made-up textile articles, except apparel               | 8                  | 2,212       | 124                | 45,143     | -                  | -      | 132                | 47,355      |
| Manufacture of carpets and rugs                                       | 49                 | 12,930      | 14                 | 3,046      | -                  | -      | 63                 | 15,976      |
| Manufacture of other textiles n.e.c.                                  | 5,825              | 2,467,973   | 1,233              | 402,185    | 3                  | 405    | 7,061              | 2,870,563   |
| 14 - Manufacture of wearing apparel                                   | 1,654              | 181,112     | 3,982              | 237,780    | -                  | -      | 5,636              | 418,892     |
| 15 - Manufacture of leather and related products                      | 222                | 47,015      | 45                 | 3,618      | -                  | -      | 267                | 50,634      |

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th June, 2025

| 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                                                                          | 62                | 10,003    | 20              | 1,064   | -               | -      | 82              | 11,067    |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 80                | 30,429    | 4               | 1,588   | -               | -      | 84              | 32,017    |
| Manufacture of footwear                                                                                                              | 80                | 5,983     | 21              | 966     | -               | -      | 101             | 6,949     |
| a. Leather wear                                                                                                                      | 79                | 5,983     | 21              | 966     | -               | -      | 100             | 6,949     |
| b. Rubber and Plastic wear                                                                                                           | 1                 | -         | -               | -       | -               | -      | 1               | -         |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 291               | 48,129    | 1               | 60      | -               | -      | 292             | 48,189    |
| 17 - Manufacture of paper and paper products                                                                                         | 2                 | 612       | -               | -       | -               | -      | 2               | 612       |
| 18 - Printing and reproduction of recorded media                                                                                     | 155               | 28,248    | 1               | 300     | -               | -      | 156             | 28,548    |
| Printing and other service activities related to printing                                                                            | 155               | 28,248    | 1               | 300     | -               | -      | 156             | 28,548    |
| Reproduction of recorded media                                                                                                       | -                 | -         | -               | -       | -               | -      | -               | -         |
| 19 - Manufacture of coke and refined petroleum products                                                                              | -                 | -         | -               | -       | -               | -      | -               | -         |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 5                 | 414       | -               | -       | -               | -      | 5               | 414       |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | -                 | -         | -               | -       | -               | -      | -               | -         |
| 22 - Manufacture of rubber and plastic products                                                                                      | 9                 | 4,678     | -               | -       | -               | -      | 9               | 4,678     |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 147               | 33,038    | 12              | 1,998   | -               | -      | 159             | 35,036    |
| 24 - Manufacture of basic metals                                                                                                     | 208               | 33,644    | -               | -       | -               | -      | 208             | 33,644    |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 8,416             | 642,404   | 2,609           | 179,064 | -               | -      | 11,025          | 822,068   |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 60                | 11,318    | 22              | 2,833   | -               | -      | 82              | 14,151    |
| 27 - Manufacture of electrical equipment                                                                                             | 6                 | 7,070     | -               | -       | -               | -      | 6               | 7,070     |
| 28 - Manufacture of machinery and equipment                                                                                          | 3                 | 72        | -               | -       | -               | -      | 3               | 72        |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | -                 | -         | -               | -       | -               | -      | -               | -         |
| 30 - Manufacture of other transport equipment                                                                                        | 5                 | 253       | 1               | 40      | -               | -      | 6               | 293       |
| 31 - Manufacture of furniture                                                                                                        | 226               | 37,673    | 10              | 714     | -               | -      | 236             | 38,387    |
| 32 - Other manufacturing                                                                                                             | 2,747             | 846,404   | 1,801           | 122,209 | -               | -      | 4,548           | 968,612   |
| Manufacture of jewellery and related articles                                                                                        | 50                | 11,794    | 5               | 527     | -               | -      | 55              | 12,321    |
| Manufacture of imitation jewellery and related articles                                                                              | -                 | -         | -               | -       | -               | -      | -               | -         |
| Manufacture of musical instruments                                                                                                   | 2                 | 187       | -               | -       | -               | -      | 2               | 187       |
| Manufacture of sports goods                                                                                                          | 51                | 16,786    | 5               | 149     | -               | -      | 56              | 16,935    |
| Manufacture of games and toys                                                                                                        | -                 | -         | -               | -       | -               | -      | -               | -         |
| Manufacture of medical and dental instruments and supplies                                                                           | 154               | 51,146    | 17              | 2,609   | -               | -      | 171             | 53,845    |
| Manufacture of Handicrafts                                                                                                           | 116               | 20,407    | 286             | 28,033  | -               | -      | 402             | 48,439    |
| Other manufacturing n.e.c.                                                                                                           | 2,374             | 746,084   | 1,488           | 90,801  | -               | -      | 3,862           | 836,885   |
| 33 - Repair and installation of machinery and equipment                                                                              | -                 | -         | -               | -       | -               | -      | -               | -         |
| D. Electricity, gas, steam and air conditioning supply                                                                               | -                 | -         | -               | -       | -               | -      | -               | -         |
| Electric power generation, transmission and distribution                                                                             | -                 | -         | -               | -       | -               | -      | -               | -         |
| a) Hydal                                                                                                                             | -                 | -         | -               | -       | -               | -      | -               | -         |
| b) Thermal                                                                                                                           | -                 | -         | -               | -       | -               | -      | -               | -         |
| c) Coal Based                                                                                                                        | -                 | -         | -               | -       | -               | -      | -               | -         |
| d) Wind                                                                                                                              | -                 | -         | -               | -       | -               | -      | -               | -         |
| e) Solar                                                                                                                             | -                 | -         | -               | -       | -               | -      | -               | -         |
| f) Other                                                                                                                             | -                 | -         | -               | -       | -               | -      | -               | -         |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | -                 | -         | -               | -       | -               | -      | -               | -         |
| Steam and air conditioning supply                                                                                                    | -                 | -         | -               | -       | -               | -      | -               | -         |
| E. Water supply; sewerage, waste management and remediation activities                                                               | -                 | -         | -               | -       | -               | -      | -               | -         |
| 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                                                                      | -                 | -         | -               | -       | -               | -      | -               | -         |
| F. Construction                                                                                                                      | 7,106             | 2,685,814 | 1,201           | 493,209 | -               | -      | 8,307           | 3,179,023 |
| 41 - Construction of buildings                                                                                                       | 7,106             | 2,685,814 | 1,201           | 493,209 | -               | -      | 8,307           | 3,179,023 |
| 42 - Civil engineering                                                                                                               | -                 | -         | -               | -       | -               | -      | -               | -         |
| 43 - Specialized construction activities                                                                                             | -                 | -         | -               | -       | -               | -      | -               | -         |

### 8.8.1 Advances Classified by Borrowers and Gender

#### Microfinance Banks As on 30th June, 2025

| 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                                         | 115,161           | 35,518,872         | 29,259           | 8,379,027         | -               | -             | 144,420          | 43,897,899         |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 1,996             | 353,484            | 8                | 2,473             | -               | -             | 2,004            | 355,957            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 25,485            | 9,171,752          | 5,981            | 2,437,391         | -               | -             | 31,466           | 11,609,142         |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 87,680            | 25,993,635         | 23,270           | 5,939,163         | -               | -             | 110,950          | 31,932,799         |
| H. Transportation and storage                                                                                   | 1,527             | 991,904            | 22               | 8,053             | -               | -             | 1,549            | 999,957            |
| 49 - Land transport and transport via pipelines                                                                 | 1,511             | 989,073            | 18               | 7,477             | -               | -             | 1,529            | 996,550            |
| 50 - Water transport                                                                                            | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| 51 - Air transport                                                                                              | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| 52 - Warehousing and support activities for transportation                                                      | 16                | 2,831              | 4                | 576               | -               | -             | 20               | 3,407              |
| 53 - Courier activities other than national post activities                                                     | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| I. Accommodation and food service activities                                                                    | 1,553             | 267,345            | 111              | 10,690            | -               | -             | 1,664            | 278,035            |
| 55 - Accommodation                                                                                              | 647               | 145,476            | 23               | 4,367             | -               | -             | 670              | 149,843            |
| 56-Food and beverage service activities                                                                         | 906               | 121,869            | 88               | 6,323             | -               | -             | 994              | 128,192            |
| J. Information and communication                                                                                | 169               | 31,024             | 4                | 2,128             | -               | -             | 173              | 33,152             |
| 58 - Publishing activities                                                                                      | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 83                | 14,679             | 1                | 249               | -               | -             | 84               | 14,928             |
| 60 - Programming and broadcasting activities                                                                    | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| 61 - Telecommunications                                                                                         | 72                | 12,793             | -                | -                 | -               | -             | 72               | 12,793             |
| 62 - Computer programming, consultancy and related activities                                                   | 14                | 3,552              | 3                | 1,879             | -               | -             | 17               | 5,431              |
| 63 - Information service activities                                                                             | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| K. Real estate activities                                                                                       | 8                 | 2,034              | 1                | 19                | -               | -             | 9                | 2,053              |
| L. Professional, scientific and technical activities                                                            | 1,217             | 367,309            | 167              | 46,781            | -               | -             | 1,384            | 414,090            |
| 69 - Legal and accounting activities                                                                            | 1,025             | 318,550            | 134              | 36,278            | -               | -             | 1,159            | 354,828            |
| 70 - Activities of head offices; management consultancy activities                                              | 1                 | 600                | 1                | 1,040             | -               | -             | 2                | 1,648              |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 99                | 24,216             | 10               | 5,516             | -               | -             | 109              | 29,732             |
| 72 - Scientific research and development                                                                        | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| 73 - Advertising and market research                                                                            | 44                | 8,328              | 15               | 2,309             | -               | -             | 59               | 10,637             |
| 74 - Other professional, scientific and technical activities                                                    | 23                | 8,368              | 4                | 1,195             | -               | -             | 27               | 9,563              |
| 75 - Veterinary activities                                                                                      | 25                | 7,247              | 3                | 435               | -               | -             | 28               | 7,682              |
| M. Administrative and support service activities                                                                | 31,937            | 4,749,624          | 8,668            | 886,900           | 1               | 121           | 40,606           | 5,636,655          |
| 77 - Rental and leasing activities                                                                              | 14                | 3,424              | 7                | 1,898             | -               | -             | 21               | 5,322              |
| 78 - Employment activities                                                                                      | 27,706            | 3,731,450          | 7,166            | 697,317           | 1               | 121           | 34,873           | 4,428,888          |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 27                | 4,491              | 2                | 174               | -               | -             | 29               | 4,665              |
| 80 - Security and investigation activities                                                                      | 1                 | 0                  | -                | -                 | -               | -             | 1                | 0                  |
| 81. Services to buildings and landscape activities                                                              | 67                | 13,034             | 9                | 1,092             | -               | -             | 76               | 14,126             |
| 82 - Office administrative, office support and other business support activities                                | 4,122             | 997,235            | 884              | 186,420           | -               | -             | 5,006            | 1,183,654          |
| N. Education                                                                                                    | 568               | 130,995            | 188              | 52,645            | -               | -             | 756              | 183,640            |
| O. Human health and social work activities                                                                      | 5,571             | 1,188,518          | 11,286           | 683,581           | -               | -             | 16,857           | 1,872,099          |
| 86 - Human health activities                                                                                    | 233               | 54,550             | 52               | 12,101            | -               | -             | 285              | 66,651             |
| 87 - Residential care activities                                                                                | 5,338             | 1,133,968          | 11,234           | 671,480           | -               | -             | 16,572           | 1,805,448          |
| 88. Social work activities with and without accommodation                                                       | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| P. Arts, entertainment and recreation                                                                           | 254               | 57,806             | 141              | 16,884            | -               | -             | 395              | 74,690             |
| Q. Other service activities                                                                                     | 21,376            | 2,966,262          | 8,434            | 1,859,005         | -               | -             | 29,810           | 4,825,267          |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| A. Government Trusts and Non-profit Organizations                                                               | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| B. Private Trusts and Non-profit Organizations                                                                  | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| VI. PERSONAL                                                                                                    | 3,098,585         | 64,251,153         | 896,928          | 15,528,026        | -               | -             | 3,995,513        | 79,779,180         |
| A. Bank - Employees                                                                                             | 7,027             | 4,955,616          | 781              | 611,288           | -               | -             | 7,808            | 7,566,904          |
| 1) For house building                                                                                           | 774               | 3,978,536          | 82               | 299,909           | -               | -             | 856              | 4,278,445          |
| 2) For transport i.e. purchase of car etc.                                                                      | 1,359             | 1,346,948          | 84               | 112,536           | -               | -             | 1,443            | 1,459,484          |
| 3) Other purposes                                                                                               | 4,894             | 1,630,132          | 615              | 198,843           | -               | -             | 5,509            | 1,828,975          |
| B. Consumer Financing                                                                                           | 3,062,984         | 52,993,877         | 793,571          | 10,905,029        | -               | -             | 3,856,555        | 63,498,906         |
| 1) For house building                                                                                           | 94,087            | 32,681,716         | 24,270           | 7,687,326         | -               | -             | 118,357          | 40,369,042         |
| 2) For transport i.e. purchase of car etc                                                                       | 936               | 660,150            | 25               | 23,012            | -               | -             | 961              | 683,162            |
| 3) Credit cards                                                                                                 | -                 | -                  | -                | -                 | -               | -             | -                | -                  |
| 4) Consumers durable                                                                                            | 2,586             | 2,305,244          | 106              | 87,100            | -               | -             | 2,692            | 2,392,344          |
| 5) Personal loans                                                                                               | 2,965,375         | 16,946,767         | 769,170          | 3,107,591         | -               | -             | 3,734,545        | 20,054,358         |
| C) Other                                                                                                        | 28,574            | 4,701,660          | 102,576          | 4,011,710         | -               | -             | 131,150          | 8,713,369          |
| VII. OTHER                                                                                                      | 39,080            | 17,103,572         | 7,158            | 3,327,252         | 12              | 5,150         | 46,250           | 20,435,974         |
| <b>Total</b>                                                                                                    | <b>4,217,557</b>  | <b>340,846,676</b> | <b>1,229,459</b> | <b>88,654,350</b> | <b>63</b>       | <b>19,525</b> | <b>5,447,079</b> | <b>428,720,551</b> |

Notes(i)

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 | Jun-24             | Mar-25             | Jun-25 P           |
|------------------|--------------------|--------------------|--------------------|
| 0.00             | 39,115,473         | 22,605,253         | 27,606,532         |
| 1.00             | -                  | -                  | -                  |
| 2.00             | -                  | -                  | -                  |
| 3.00             | 415,732            | 430,301            | 448,281            |
| 4.00             | 332,064            | 1,317,604          | 2,758,434          |
| 5.00             | 14,119,882         | 13,867,990         | 12,920,666         |
| 6.00             | -                  | -                  | -                  |
| 7.00             | 27,400             | 24,489             | 18,587             |
| 8.00             | 108,593            | 152,266            | 191,737            |
| 9.00             | -                  | 132,889            | 187,018            |
| 10.00            | 106,778            | 118,030            | 288,991            |
| 11.00            | 313                | 90,825             | 78,720             |
| 12.00            | 13,060             | 69,625             | 59,246             |
| 13.00            | 49,290             | 5,298              | 14,749             |
| 14.00            | 5,494              | 10,719             | 21,032             |
| 15.00            | 88,653             | 120,157            | 128,353            |
| 16.00            | 46,224             | 155,411            | 205,097            |
| 17.00            | 14,122             | 81,912             | 88,687             |
| 18.00            | 198,336            | 114,119            | 96,463             |
| 19.00            | 194,643            | 207,755            | 175,109            |
| 20.00            | 832,255            | 534,977            | 550,017            |
| 21.00            | 1,130,991          | 822,683            | 704,850            |
| 22.00            | 1,918,604          | 1,177,699          | 980,024            |
| 23.00            | 2,608,844          | 1,842,204          | 1,602,682          |
| 24.00            | 2,334,264          | 1,176,477          | 891,538            |
| 25.00            | 3,604,957          | 2,153,567          | 2,272,939          |
| 26.00            | 3,240,282          | 1,727,976          | 1,368,982          |
| 27.00            | 2,923,473          | 1,966,544          | 1,653,751          |
| 28.00            | 3,973,797          | 2,010,721          | 2,154,238          |
| 29.00            | 5,273,697          | 2,936,930          | 2,288,435          |
| 30.00            | 5,292,738          | 5,944,567          | 3,352,618          |
| 31.00            | 6,496,240          | 7,185,064          | 6,174,588          |
| 32.00            | 12,993,536         | 15,831,554         | 17,537,921         |
| 33.00            | 12,617,914         | 18,102,961         | 25,392,412         |
| 34.00            | 12,300,589         | 7,501,874          | 9,088,903          |
| 35.00            | 14,170,454         | 7,266,616          | 9,027,494          |
| 36.00            | 20,747,975         | 10,854,083         | 11,354,521         |
| 37.00            | 38,289,564         | 33,040,080         | 39,669,936         |
| 38.00            | 22,116,373         | 29,940,040         | 32,085,139         |
| 39.00            | 46,304,569         | 25,302,557         | 27,412,365         |
| 40.00            | 32,735,299         | 68,500,127         | 68,563,957         |
| 41.00            | 13,179,993         | 27,998,132         | 21,418,790         |
| 42.00            | 27,876,228         | 34,507,924         | 39,766,843         |
| 43.00            | 13,918,802         | 17,295,253         | 12,989,965         |
| 44.00            | 5,065,267          | 944,187            | 4,132,040          |
| 45.00            | 2,065,693          | 723,807            | 1,079,761          |
| 46.00            | 1,928,233          | 1,563,860          | 420,082            |
| 47.00            | 3,525,683          | 1,282,486          | 534,568            |
| 48.00            | 1,084,807          | 348,050            | 282,404            |
| 49.00            | 3,864,214          | 5,013,414          | 5,226,527          |
| 50.00 & above    | 38,666,674         | 31,724,313         | 33,454,559         |
| <b>Total</b>     | <b>417,918,067</b> | <b>406,725,371</b> | <b>428,720,551</b> |

\*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 30th June, 2025

(Thousand Rupees)

| Rate of Interest | Males              | Females           | Others        | Total              |
|------------------|--------------------|-------------------|---------------|--------------------|
| 0.00             | 23,350,318         | 4,255,613         | 600           | 27,606,532         |
| 1.00             | -                  | -                 | -             | -                  |
| 2.00             | -                  | -                 | -             | -                  |
| 3.00             | 398,797            | 49,484            | -             | 448,281            |
| 4.00             | 2,342,324          | 416,110           | -             | 2,758,434          |
| 5.00             | 11,107,201         | 1,813,465         | -             | 12,920,666         |
| 6.00             | -                  | -                 | -             | -                  |
| 7.00             | 15,290             | 3,297             | -             | 18,587             |
| 8.00             | 188,792            | 2,945             | -             | 191,737            |
| 9.00             | 179,331            | 7,687             | -             | 187,018            |
| 10.00            | 270,934            | 18,057            | -             | 288,991            |
| 11.00            | 69,868             | 8,772             | 80            | 78,720             |
| 12.00            | 54,698             | 4,549             | -             | 59,246             |
| 13.00            | 11,123             | 3,626             | -             | 14,749             |
| 14.00            | 18,857             | 2,175             | -             | 21,032             |
| 15.00            | 117,312            | 11,041            | -             | 128,353            |
| 16.00            | 183,202            | 21,895            | -             | 205,097            |
| 17.00            | 79,623             | 9,063             | -             | 88,687             |
| 18.00            | 88,514             | 7,949             | -             | 96,463             |
| 19.00            | 136,319            | 38,790            | -             | 175,109            |
| 20.00            | 498,992            | 51,024            | -             | 550,017            |
| 21.00            | 572,613            | 132,238           | -             | 704,850            |
| 22.00            | 842,947            | 137,077           | -             | 980,024            |
| 23.00            | 1,366,867          | 235,815           | -             | 1,602,682          |
| 24.00            | 759,624            | 131,914           | -             | 891,538            |
| 25.00            | 1,953,859          | 319,081           | -             | 2,272,939          |
| 26.00            | 1,216,773          | 152,209           | -             | 1,368,982          |
| 27.00            | 1,417,840          | 235,911           | -             | 1,653,751          |
| 28.00            | 1,734,005          | 420,233           | -             | 2,154,238          |
| 29.00            | 2,108,483          | 179,952           | -             | 2,288,435          |
| 30.00            | 2,913,669          | 438,949           | -             | 3,352,618          |
| 31.00            | 5,327,731          | 846,857           | -             | 6,174,588          |
| 32.00            | 13,804,472         | 3,732,093         | 1,356         | 17,537,921         |
| 33.00            | 20,622,635         | 4,766,752         | 3,025         | 25,392,412         |
| 34.00            | 7,857,303          | 1,231,600         | -             | 9,088,903          |
| 35.00            | 7,409,425          | 1,617,309         | 760           | 9,027,494          |
| 36.00            | 7,000,065          | 4,352,649         | 1,807         | 11,354,521         |
| 37.00            | 31,879,146         | 7,790,465         | 325           | 39,669,936         |
| 38.00            | 27,405,908         | 4,678,674         | 556           | 32,085,139         |
| 39.00            | 18,189,512         | 9,222,852         | -             | 27,412,365         |
| 40.00            | 54,087,737         | 14,476,220        | -             | 68,563,957         |
| 41.00            | 17,269,402         | 4,148,606         | 782           | 21,418,790         |
| 42.00            | 30,925,866         | 8,834,883         | 6,094         | 39,766,843         |
| 43.00            | 9,879,163          | 3,108,944         | 1,858         | 12,989,965         |
| 44.00            | 3,602,603          | 528,274           | 1,162         | 4,132,040          |
| 45.00            | 853,605            | 226,156           | -             | 1,079,761          |
| 46.00            | 369,058            | 51,024            | -             | 420,082            |
| 47.00            | 461,947            | 72,450            | 171           | 534,568            |
| 48.00            | 223,069            | 59,335            | -             | 282,404            |
| 49.00            | 667,241            | 4,558,458         | 829           | 5,226,527          |
| 50.00 & above    | 28,212,611         | 5,241,827         | 121           | 33,454,559         |
| <b>Total</b>     | <b>340,046,676</b> | <b>88,654,350</b> | <b>19,525</b> | <b>428,720,551</b> |

\*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         | Jun-24  |         |         | Mar-25  |         |         | Jun-25 P |         |         |
|--------------------|------------------|---------|---------|---------|---------|---------|---------|----------|---------|---------|
|                    |                  | Rural   | Urban   | Total   | Rural   | Urban   | Total   | Rural    | Urban   | Total   |
| Overall            | Foreign          | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Govt.            | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Private Sector   | 220,884 | 93,980  | 314,863 | 214,396 | 97,256  | 311,652 | 217,640  | 113,622 | 331,262 |
|                    | Trust Fund       | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Personal         | 37,879  | 57,964  | 95,844  | 34,105  | 42,791  | 76,897  | 34,556   | 45,223  | 79,779  |
|                    | Others           | 4,856   | 2,355   | 7,211   | 11,623  | 6,553   | 18,177  | 10,146   | 10,354  | 20,500  |
|                    | Total            | 263,619 | 154,299 | 417,918 | 260,125 | 146,600 | 406,725 | 262,342  | 169,199 | 431,541 |
| Punjab             | Foreign          | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Govt.            | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Private Sector   | 158,757 | 59,236  | 217,993 | 149,178 | 59,425  | 208,603 | 148,966  | 62,575  | 211,541 |
|                    | Trust Fund       | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Personal         | 16,497  | 21,317  | 37,814  | 14,544  | 12,435  | 26,979  | 14,868   | 12,590  | 27,458  |
|                    | Others           | 2,764   | 985     | 3,749   | 7,517   | 2,623   | 10,140  | 6,237    | 3,174   | 9,411   |
|                    | Total            | 178,017 | 81,538  | 259,555 | 171,239 | 74,483  | 245,722 | 170,071  | 78,340  | 248,410 |
| Sindh              | Foreign          | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Govt.            | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Private Sector   | 47,097  | 19,422  | 66,519  | 50,330  | 19,128  | 69,459  | 52,324   | 19,787  | 72,112  |
|                    | Trust Fund       | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Personal         | 14,790  | 15,289  | 30,080  | 12,856  | 6,546   | 19,402  | 12,898   | 6,805   | 19,703  |
|                    | Others           | 1,847   | 617     | 2,464   | 3,548   | 1,569   | 5,116   | 3,382    | 1,325   | 4,707   |
|                    | Total            | 63,734  | 35,329  | 99,063  | 66,734  | 27,243  | 93,977  | 68,605   | 27,917  | 96,522  |
| Khyber Pakhtunkhwa | Foreign          | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Govt.            | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Private Sector   | 10,159  | 8,620   | 18,779  | 9,800   | 8,658   | 18,459  | 10,803   | 8,333   | 19,136  |
|                    | Trust Fund       | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Personal         | 2,590   | 1,657   | 4,247   | 2,802   | 1,361   | 4,163   | 2,938    | 1,430   | 4,368   |
|                    | Others           | 99      | 509     | 608     | 246     | 1,257   | 1,504   | 238      | 1,125   | 1,363   |
|                    | Total            | 12,847  | 10,786  | 23,633  | 12,848  | 11,277  | 24,126  | 13,979   | 10,888  | 24,867  |
| Balochistan        | Foreign          | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Govt.            | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Private Sector   | 2,137   | 328     | 2,465   | 2,360   | 373     | 2,732   | 2,510    | 390     | 2,900   |
|                    | Trust Fund       | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Personal         | 2,186   | 592     | 2,778   | 2,183   | 718     | 2,901   | 2,160    | 749     | 2,909   |
|                    | Others           | 113     | 35      | 148     | 217     | 30      | 247     | 226      | 13      | 239     |
|                    | Total            | 4,435   | 955     | 5,390   | 4,759   | 1,121   | 5,881   | 4,896    | 1,152   | 6,049   |
| Islamabad          | Foreign          | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Govt.            | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Private Sector   | -       | 1,551   | 1,551   | -       | 4,592   | 4,592   | -        | 17,145  | 17,145  |
|                    | Trust Fund       | -       | -       | -       | -       | -       | -       | -        | -       | -       |
|                    | Personal         | -       | 17,976  | 17,976  | -       | 20,817  | 20,817  | -        | 22,773  | 22,773  |
|                    | Others           | -       | 158     | 158     | -       | 864     | 864     | -        | 4,494   | 4,494   |
|                    | Total            | -       | 19,685  | 19,685  | -       | 26,273  | 26,273  | -        | 44,411  | 44,411  |

**8.10 Province/Region wise Advances by borrowers**  
Microfinance Banks

| Provinces/Regions | Category         | (Million Rupees) |       |       |        |       |       |          |       |       |
|-------------------|------------------|------------------|-------|-------|--------|-------|-------|----------|-------|-------|
|                   |                  | Jun-24           |       |       | Mar-25 |       |       | Jun-25 P |       |       |
|                   |                  | Rural            | Urban | Total | Rural  | Urban | Total | Rural    | Urban | Total |
| Gilgit-Baltistan  | Foreign          | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Govt.            | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Private Sector   | 2,623            | 2,075 | 4,698 | 2,624  | 2,048 | 4,673 | 2,979    | 2,094 | 5,073 |
|                   | Trust Fund       | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Personal         | 1,721            | 359   | 2,080 | 1,624  | 336   | 1,960 | 1,589    | 323   | 1,912 |
|                   | Others           | 26               | 10    | 36    | 53     | 23    | 76    | 62       | 43    | 105   |
|                   | Total            | 4,370            | 2,444 | 6,814 | 4,301  | 2,407 | 6,708 | 4,630    | 2,460 | 7,090 |
|                   |                  |                  |       |       |        |       |       |          |       |       |
| AJK               | Foreign          | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Govt.            | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Private Sector   | 112              | 2,748 | 2,859 | 104    | 3,032 | 3,135 | 58       | 3,297 | 3,355 |
|                   | Trust Fund       | -                | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Personal         | 96               | 773   | 869   | 97     | 578   | 674   | 104      | 553   | 657   |
|                   | Others           | 9                | 41    | 49    | 43     | 187   | 230   | -        | 181   | 181   |
|                   | Total            | 216              | 3,562 | 3,778 | 243    | 3,796 | 4,039 | 161      | 4,031 | 4,193 |
|                   |                  |                  |       |       |        |       |       |          |       |       |



## 8.11 Advances Classified by Size of Accounts

### Microfinance Banks

(Thousand Rupees)

| Size of Account*<br>(Rs.) | Jun-24             |                    | Mar-25             |                    | Jun-25 P           |                    |
|---------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less Than 5,000           | 2,536,528          | 5,743,330          | 1,160,845          | 4,828,184          | 1,154,488          | 4,488,536          |
| 5,000 to 10,000           | 2,276,816          | 12,504,855         | 2,107,749          | 12,048,848         | 2,625,223          | 14,058,490         |
| 10,000 to 20,000          | 220,492            | 3,028,065          | 45,276             | 673,699            | 44,973             | 675,712            |
| 20,000 to 25,000          | 43,738             | 975,365            | 23,159             | 523,565            | 24,275             | 547,415            |
| 25,000 to 30,000          | 41,710             | 1,156,492          | 27,463             | 760,062            | 26,475             | 728,445            |
| 30,000 to 40,000          | 95,333             | 3,316,193          | 68,577             | 2,391,191          | 61,379             | 2,138,730          |
| 40,000 to 50,000          | 113,798            | 5,075,091          | 75,449             | 3,366,387          | 68,577             | 3,058,079          |
| 50,000 to 60,000          | 132,262            | 7,058,607          | 89,318             | 4,753,820          | 82,358             | 4,404,479          |
| 60,000 to 70,000          | 117,508            | 7,462,191          | 88,929             | 5,625,518          | 86,261             | 5,464,838          |
| 70,000 to 80,000          | 125,521            | 9,293,349          | 84,033             | 6,217,644          | 80,042             | 5,932,486          |
| 80,000 to 90,000          | 86,000             | 7,212,137          | 63,366             | 5,311,670          | 57,005             | 4,782,464          |
| 90,000 to 100,000         | 97,144             | 9,246,844          | 65,378             | 6,219,162          | 60,221             | 5,725,375          |
| 100,000 to 200,000        | 630,411            | 87,208,157         | 474,714            | 66,917,102         | 441,331            | 62,508,743         |
| 200,000 to 300,000        | 266,805            | 61,448,427         | 252,236            | 58,520,966         | 258,183            | 60,133,691         |
| 300,000 to 400,000        | 98,283             | 33,525,588         | 106,084            | 36,144,109         | 112,421            | 38,295,421         |
| 400,000 to 500,000        | 57,360             | 25,630,512         | 60,408             | 26,970,891         | 65,848             | 29,389,492         |
| 500,000 to 600,000        | 39,015             | 20,978,945         | 42,223             | 22,795,755         | 45,744             | 24,717,995         |
| 600,000 to 700,000        | 25,145             | 16,245,176         | 28,694             | 18,518,434         | 32,244             | 20,815,527         |
| 700,000 to 800,000        | 19,189             | 14,323,620         | 23,039             | 17,177,715         | 24,793             | 18,478,082         |
| 800,000 to 900,000        | 16,100             | 13,613,994         | 18,227             | 15,445,511         | 19,756             | 16,725,909         |
| 900,000 to 1,000,000      | 16,486             | 15,679,237         | 18,647             | 17,754,258         | 20,157             | 19,196,135         |
| 1,000,000 to 2,000,000    | 32,563             | 44,028,536         | 41,002             | 54,302,196         | 46,605             | 61,797,421         |
| 2,000,000 & Over          | 108,495            | 37,313,876         | 6,795              | 19,458,684         | 8,720              | 24,657,085         |
| <b>Total</b>              | <b>7,196,702</b>   | <b>442,068,588</b> | <b>4,971,611</b>   | <b>406,725,371</b> | <b>5,447,079</b>   | <b>428,720,551</b> |

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 30th June, 2025

(Thousand Rupees)

| Size of Account*<br>(Rs.) | Males              |                    | Females            |                   | Others             |               | Total              |                    |
|---------------------------|--------------------|--------------------|--------------------|-------------------|--------------------|---------------|--------------------|--------------------|
|                           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount        | No. of<br>Accounts | Amount             |
| Less Than 5,000           | 377,247            | 1,567,097          | 777,241            | 2,921,438         | -                  | -             | 1,154,488          | 4,488,536          |
| 5,000 to 10,000           | 2,615,005          | 13,982,220         | 10,218             | 76,269            | -                  | -             | 2,625,223          | 14,058,490         |
| 10,000 to 20,000          | 17,323             | 256,483            | 27,650             | 419,229           | -                  | -             | 44,973             | 675,712            |
| 20,000 to 25,000          | 8,467              | 189,439            | 15,808             | 357,976           | -                  | -             | 24,275             | 547,415            |
| 25,000 to 30,000          | 10,609             | 293,655            | 15,866             | 434,790           | -                  | -             | 26,475             | 728,445            |
| 30,000 to 40,000          | 28,078             | 979,589            | 33,301             | 1,159,141         | -                  | -             | 61,379             | 2,138,730          |
| 40,000 to 50,000          | 41,042             | 1,840,497          | 27,535             | 1,217,582         | -                  | -             | 68,577             | 3,058,079          |
| 50,000 to 60,000          | 59,548             | 3,190,201          | 22,810             | 1,214,278         | -                  | -             | 82,358             | 4,404,479          |
| 60,000 to 70,000          | 66,899             | 4,237,675          | 19,360             | 1,227,038         | 2                  | 125           | 86,261             | 5,464,838          |
| 70,000 to 80,000          | 64,013             | 4,743,810          | 16,028             | 1,188,597         | 1                  | 80            | 80,042             | 5,932,486          |
| 80,000 to 90,000          | 45,634             | 3,828,835          | 11,368             | 953,384           | 3                  | 245           | 57,005             | 4,782,464          |
| 90,000 to 100,000         | 48,497             | 4,612,586          | 11,723             | 1,112,690         | 1                  | 99            | 60,221             | 5,725,375          |
| 100,000 to 200,000        | 339,998            | 47,987,450         | 101,316            | 14,518,545        | 17                 | 2,749         | 441,331            | 62,508,743         |
| 200,000 to 300,000        | 190,339            | 44,608,296         | 67,826             | 15,521,369        | 18                 | 4,026         | 258,183            | 60,133,691         |
| 300,000 to 400,000        | 89,637             | 30,563,198         | 22,776             | 7,729,578         | 8                  | 2,646         | 112,421            | 38,295,421         |
| 400,000 to 500,000        | 53,077             | 23,693,915         | 12,766             | 5,693,370         | 5                  | 2,207         | 65,848             | 29,389,492         |
| 500,000 to 600,000        | 37,201             | 20,098,481         | 8,542              | 4,618,947         | 1                  | 566           | 45,744             | 24,717,995         |
| 600,000 to 700,000        | 26,137             | 16,874,935         | 6,107              | 3,940,592         | -                  | -             | 32,244             | 20,815,527         |
| 700,000 to 800,000        | 20,342             | 15,164,245         | 4,450              | 3,313,041         | 1                  | 796           | 24,793             | 18,478,082         |
| 800,000 to 900,000        | 16,196             | 13,713,809         | 3,556              | 3,008,770         | 4                  | 3,330         | 19,756             | 16,725,909         |
| 900,000 to 1,000,000      | 16,485             | 15,695,037         | 3,672              | 3,501,097         | -                  | -             | 20,157             | 19,196,135         |
| 1,000,000 to 2,000,000    | 38,554             | 51,149,075         | 8,049              | 10,645,689        | 2                  | 2,657         | 46,605             | 61,797,421         |
| 2,000,000 & Over          | 7,229              | 20,776,146         | 1,491              | 3,880,940         | -                  | -             | 8,720              | 24,657,085         |
| <b>Total</b>              | <b>4,217,557</b>   | <b>340,046,676</b> | <b>1,229,459</b>   | <b>88,654,350</b> | <b>63</b>          | <b>19,525</b> | <b>5,447,079</b>   | <b>428,720,551</b> |

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                        | Jun-24             |                    |                    | Mar-25             |                    |                    | Jun-25 P           |                    |                    |
|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                                            | Book Value         | Face Value         | Market Value       | Book Value         | Face Value         | Market Value       | Book Value         | Face Value         | Market Value       |
| I. Federal Government                      | 188,656,708        | 197,041,909        | 192,451,683        | 185,107,247        | 188,090,515        | 188,099,069        | 205,957,558        | 207,980,366        | 210,104,713        |
| 1) Treasury Bills                          | 103,173,435        | 110,541,131        | 104,592,980        | 103,417,052        | 105,632,814        | 104,702,773        | 126,371,933        | 130,026,205        | 127,536,071        |
| 2) Pakistan Investment Bonds (PIBs)        | 85,483,272         | 86,500,778         | 87,858,703         | 81,690,195         | 82,457,701         | 83,396,296         | 79,585,625         | 77,954,161         | 82,568,642         |
| a. Fixed Rate                              | 26,638,622         | 27,365,778         | 27,252,454         | 36,069,342         | 36,661,712         | 37,060,863         | 39,890,496         | 37,937,461         | 42,195,501         |
| b. Floating Rate                           | 58,844,650         | 59,135,000         | 60,606,248         | 45,620,853         | 45,795,989         | 46,335,433         | 39,695,129         | 40,016,700         | 40,373,141         |
| 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            | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| VIII. TERM FINANCE CERTIFICATES            | 606,181            | 606,262            | 606,181            | 155,918            | 155,919            | 155,918            | 212,036            | 262,106            | 212,036            |
| IX. MUTUAL FUNDS                           | 164,238            | 164,238            | 164,238            | -                  | -                  | -                  | -                  | -                  | -                  |
| X. OTHERS                                  | 40,000             | 40,000             | 40,848             | 183,333            | 183,333            | 183,333            | 166,667            | 166,667            | 166,667            |
| XI. Islamic Banking Products - Investments | 4,645,251          | 4,675,852          | 4,664,576          | 6,873,076          | 6,900,864          | 7,072,379          | 5,772,091          | 5,800,000          | 5,829,394          |
| a. Government Islamic Securities           | 4,615,648          | 4,615,888          | 4,634,973          | 6,853,889          | 6,840,900          | 7,053,192          | 5,772,091          | 5,800,000          | 5,829,394          |
| 1. GOP Ijara Sukuk                         | 4,615,648          | 4,615,888          | 4,634,973          | 6,853,889          | 6,840,900          | 7,053,192          | 5,772,091          | 5,800,000          | 5,829,394          |
| a. Variable Rental Rate (VRR)              | 299,760            | 300,000            | 319,085            | 5,350,975          | 5,340,900          | 5,469,669          | 5,772,091          | 5,800,000          | 5,829,394          |
| b. Fixed Rental Rate (FRR)                 | 4,315,888          | 4,315,888          | 4,315,888          | 1,502,914          | 1,500,000          | 1,583,523          | -                  | -                  | -                  |
| 2. Bai Muajjal - Government                | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| 3. Islamic Naya Pakistan Certificate       | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| 4. Other                                   | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| b. Corporate Sukuks                        | 29,603             | 59,964             | 29,603             | 19,187             | 59,964             | 19,187             | -                  | -                  | -                  |
| 1) Diminishing Musharaka Sukuk             | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| 2) Ijarah Sukuk                            | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| 3) Modaraba Sukuk                          | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| 4) Wakala Sukuk                            | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| 5) Any other                               | 29,603             | 59,964             | 29,603             | 19,187             | 59,964             | 19,187             | -                  | -                  | -                  |
| c. Wakala Placements                       | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| d. Commodity Murabaha                      | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| e. Modarba Certificates                    | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| f. Placements Bai Muajjal                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| g. Certificate of Investment (COIs)        | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| g. Other Islamic Mode of Investments       | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| <b>Total</b>                               | <b>194,112,378</b> | <b>202,528,261</b> | <b>197,927,526</b> | <b>192,319,574</b> | <b>195,330,631</b> | <b>195,510,699</b> | <b>212,108,352</b> | <b>214,209,139</b> | <b>216,312,810</b> |

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

# **Development Finance Institutions**

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

| Item                                              | Jun-24 R             | Mar-25 R             | Jun-25 P             |
|---------------------------------------------------|----------------------|----------------------|----------------------|
| <b>Assets</b>                                     | <b>2,438,263,386</b> | <b>1,525,414,269</b> | <b>1,418,259,359</b> |
| <b>I. Currency and Deposits</b>                   | <b>10,161,455</b>    | <b>9,709,681</b>     | <b>9,474,475</b>     |
| 1. Currency                                       | 13,026               | 11,816               | 10,882               |
| 2. Transferable Deposits                          | 5,201,704            | 4,828,941            | 3,996,111            |
| 3. Restricted/ compulsory deposits                | -                    | -                    | -                    |
| 4 Other Deposits                                  | 4,946,725            | 4,868,924            | 5,467,482            |
| <b>II. Securities(other than shares)</b>          | <b>2,147,386,747</b> | <b>1,231,576,256</b> | <b>1,124,698,086</b> |
| 1. Short-term                                     | 780,341,908          | 37,924,555           | 27,243,425           |
| 2. Long-term                                      | 1,367,044,839        | 1,193,651,701        | 1,097,454,661        |
| <b>III. Loans extended (Advances)<sup>1</sup></b> | <b>188,852,642</b>   | <b>188,555,014</b>   | <b>201,779,654</b>   |
| 1. Short-term                                     | 48,709,621           | 50,138,977           | 59,581,006           |
| A) Money at call                                  | -                    | 100,123              | 110,035              |
| B) Reverse Repo                                   | 2,389,338            | 4,235,300            | 723,273              |
| C) Bills purchased and discounted                 | -                    | -                    | -                    |
| D) Other short-term loans                         | 46,320,283           | 45,803,554           | 58,747,698           |
| 2. Long-term                                      | 140,143,021          | 138,416,037          | 142,198,648          |
| <b>IV. Shares and other equity</b>                | <b>18,312,829</b>    | <b>25,099,279</b>    | <b>23,016,268</b>    |
| 1. Quoted                                         | 10,890,138           | 12,775,712           | 13,525,201           |
| 2. Non quoted                                     | 7,364,461            | 10,248,630           | 9,432,837            |
| 3. Investment fund shares                         | 58,230               | 2,074,937            | 58,230               |
| <b>V. Insurance Technical Reserve</b>             | <b>-</b>             | <b>-</b>             | <b>-</b>             |
| <b>VI. Financial Derivatives</b>                  | <b>-</b>             | <b>-</b>             | <b>-</b>             |
| <b>VII. Other accounts receivable</b>             | <b>62,108,041</b>    | <b>57,486,771</b>    | <b>45,990,123</b>    |
| 1. Trade credit and advances                      | -                    | -                    | -                    |
| 2. Others                                         | 62,108,041           | 57,486,771           | 45,990,123           |
| A) Dividends receivable resident sector           | 3,250                | 3,818,458            | -                    |
| B) Settlement accounts resident sector            | 1,307,762            | 661,370              | 607,214              |
| C) Items in the process of collection             | -                    | -                    | -                    |
| D) Miscellaneous assets residents sector          | 60,797,029           | 53,006,943           | 45,382,909           |
| E) Other non- resident accounts receivable        | -                    | -                    | -                    |
| <b>VIII. Non-financial assets</b>                 | <b>11,441,672</b>    | <b>12,987,268</b>    | <b>13,300,753</b>    |
| 1. Produced assets                                | 11,246,428           | 12,735,973           | 13,053,192           |
| A) Tangible fixed assets                          | 10,949,559           | 12,348,699           | 12,619,898           |
| a) Dwellings                                      | 4,311,641            | 5,653,203            | 5,630,656            |
| i) Building on freehold land                      | 473,473              | 695,854              | 672,733              |
| ii) Building on leasehold land                    | 3,838,168            | 4,957,349            | 4,957,923            |
| b) Other buildings and structures                 | 2,486,431            | 2,485,129            | 2,607,985            |
| i) Building on freehold land                      | 36,751               | 36,751               | 36,751               |
| ii) Building on leasehold land                    | 2,449,680            | 2,448,378            | 2,571,234            |
| c) Machinery and equipment                        | 2,450,908            | 2,434,582            | 2,561,954            |
| i) Transport equipment                            | 1,484,636            | 1,420,883            | 1,429,581            |
| ii) Furniture & Fixtures                          | 345,168              | 326,864              | 368,444              |
| iii) Office equipment                             | 513,298              | 574,170              | 664,535              |
| iv) Other machinery & equipment                   | 107,807              | 112,665              | 99,394               |
| d) Other tangible fixed assets n.e.s              | 1,700,578            | 1,775,785            | 1,819,303            |
| B) Intangible fixed assets                        | 296,870              | 387,274              | 433,294              |
| a) Computer software                              | 296,870              | 387,274              | 433,294              |
| b) Entertainment, literary or artistic originals  | -                    | -                    | -                    |
| c) Other intangible fixed assets n.e.s            | -                    | -                    | -                    |
| C) Inventories                                    | -                    | -                    | -                    |
| D) Valuables                                      | -                    | -                    | -                    |
| 2. Non-produced assets                            | 149,699              | 149,699              | 149,699              |
| A) Tangible non-produced assets                   | 149,699              | 149,699              | 149,699              |
| a) Land                                           | 149,699              | 149,699              | 149,699              |
| i) Land underlying Buildings and structures       | 149,699              | 149,699              | 149,699              |
| 1. Freehold land                                  | 147,748              | 147,748              | 147,748              |
| 2. Leasehold land                                 | 1,951                | 1,951                | 1,951                |
| ii) Recreational land                             | -                    | -                    | -                    |
| iii) Other land n.e.s                             | -                    | -                    | -                    |
| b) Other tangible non-produced assets n.e.s       | -                    | -                    | -                    |
| B) Intangible non-produced assets                 | -                    | -                    | -                    |
| a) Leases and other transferable contracts        | -                    | -                    | -                    |
| b) Purchased goodwill                             | -                    | -                    | -                    |
| c) Other intangible non-produced assets n.e.s     | -                    | -                    | -                    |
| 3. Capital work-in-progress                       | 45,545               | 101,596              | 97,862               |

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

| Item                                                              | Jun-24 R             | Mar-25 R             | Jun-25 P             |
|-------------------------------------------------------------------|----------------------|----------------------|----------------------|
| <b>Liabilities</b>                                                | <b>2,438,263,386</b> | <b>1,525,414,269</b> | <b>1,418,259,359</b> |
| <b>I. Deposits<sup>2</sup></b>                                    | <b>60,551,131</b>    | <b>56,857,327</b>    | <b>49,989,734</b>    |
| 1. Transferable Deposits                                          | 3,943,515            | 5,159,149            | 4,884,928            |
| 2. Restricted/ compulsory deposits                                | 79,787               | 180,413              | 185,278              |
| 3. Other deposits                                                 | 56,527,829           | 51,517,765           | 44,919,528           |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>-</b>             | <b>-</b>             | <b>-</b>             |
| 1. Short-term                                                     | -                    | -                    | -                    |
| 2. Long-term                                                      | -                    | -                    | -                    |
| <b>III. Loans (Borrowings)</b>                                    | <b>2,193,465,694</b> | <b>1,241,722,049</b> | <b>1,133,792,299</b> |
| 1. Short-term                                                     | 2,091,394,318        | 760,432,096          | 740,218,232          |
| A) Money at call                                                  | 96,292,942           | 69,975,450           | 46,068,296           |
| B) Repurchase agreements (Repo)                                   | 1,883,923,750        | 223,681,822          | 457,736,746          |
| C) Other short-term borrowings                                    | 111,177,625          | 466,774,824          | 236,413,190          |
| 2. Long-term borrowings                                           | 102,071,376          | 481,289,953          | 393,574,067          |
| <b>IV. Financial Derivatives</b>                                  | <b>-</b>             | <b>-</b>             | <b>-</b>             |
| <b>V. Other accounts payable</b>                                  | <b>50,191,157</b>    | <b>61,535,686</b>    | <b>55,139,080</b>    |
| 1. Provision for losses                                           | 19,491,294           | 21,460,020           | 21,611,408           |
| A) Provision for loan losses-Specific                             | 14,687,390           | 14,642,350           | 14,751,334           |
| B) Provision for loan losses-General                              | 2,892,491            | 5,483,769            | 4,439,106            |
| C) Provision for other losses                                     | 1,911,413            | 1,333,901            | 2,420,968            |
| 2. Accumulated Depreciation                                       | 2,313,533            | 2,438,058            | 2,526,576            |
| 3. Other accounts payable to other resident Sectors               | 28,386,330           | 36,587,608           | 31,001,096           |
| A) Dividends payable                                              | -                    | 750,000              | -                    |
| B) Settlement accounts                                            | 2,533,301            | 4,293,239            | 4,474,431            |
| C) Items in the process of collection                             | -                    | -                    | -                    |
| D) Miscellaneous liability items                                  | 25,853,029           | 31,544,369           | 26,526,665           |
| a) Suspense account                                               | 8,013,768            | 8,641,232            | 8,593,441            |
| b) Provision for expected costs                                   | -                    | -                    | -                    |
| c) Deferred tax liabilities                                       | (1,688,817)          | 663,534              | 877,309              |
| d) Accrued wages                                                  | 100,723              | 336,451              | 530,577              |
| e) Accrued rent                                                   | -                    | -                    | -                    |
| f) Accrued taxes                                                  | 8,028,796            | 8,099,125            | 8,581,511            |
| g) Other miscellaneous liability items                            | 11,398,559           | 13,804,027           | 7,943,827            |
| 4. Other non- resident accounts payable                           | -                    | 1,050,000            | -                    |
| A) Dividends payable non-residents                                | -                    | 1,050,000            | -                    |
| B) Settlement accounts non-residents                              | -                    | -                    | -                    |
| C) Items in the process of collection                             | -                    | -                    | -                    |
| D) Miscellaneous liability items - non-residents                  | -                    | -                    | -                    |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>             | <b>-</b>             | <b>-</b>             |
| <b>VII. Shares and other equity</b>                               | <b>134,055,404</b>   | <b>165,299,207</b>   | <b>179,338,246</b>   |
| 1. Quoted                                                         | -                    | -                    | -                    |
| 2. Non quoted                                                     | 78,442,968           | 78,558,408           | 79,559,087           |
| 3. Investment fund shares                                         | -                    | -                    | -                    |
| 4. Retained earnings                                              | 21,042,493           | 33,513,358           | 33,673,669           |
| 5. Current year result                                            | 386,700              | 8,262,303            | 15,098,956           |
| 6. General and special reserve                                    | 25,640,940           | 29,213,681           | 29,647,127           |
| 7. Valuation adjustments                                          | 8,542,303            | 15,751,457           | 21,359,407           |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>228,431,904</b>   | <b>108,386,599</b>   | <b>153,838,253</b>   |
| 1. Guarantees                                                     | 12,741,268           | 17,878,691           | 21,487,875           |
| 2. Commitments                                                    | 215,158,047          | 86,795,547           | 127,893,382          |
| A) Letter of Credit                                               | 4,701,882            | 6,164,728            | 2,952,666            |
| B) Forward government Securities Transactions                     | 3,807,193            | 45,778,087           | 74,126,907           |
| C) Forward lending                                                | 6,998,197            | 4,047,590            | 6,916,276            |
| D) Commitments for acquisition of :                               | 30,157               | 205,637              | 193,012              |
| i. Fixed assets                                                   | 766                  | 82,838               | 58,433               |
| ii. Intangible assets                                             | 29,391               | 122,799              | 134,579              |
| E) Other commitments                                              | 199,590,461          | 34,647,095           | 43,704,521           |
| 3. Other contingent liabilities                                   | 532,589              | 3,712,361            | 4,456,996            |

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of DFIs' 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 DFIs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by DFIs as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the presented format from December 2022.

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

| Profit/Loss Account                                                                            | Apr-Jun<br>2024 | Jan-Mar<br>2025 R | Apr-Jun<br>2025 P |
|------------------------------------------------------------------------------------------------|-----------------|-------------------|-------------------|
| <b>A. Mark-Up/Return/Interest Earned</b>                                                       | 120,786,999     | 54,747,101        | 45,276,477        |
| 1. Loans and advances                                                                          | 7,567,055       | 4,726,464         | 5,626,993         |
| 2. Investments                                                                                 | 112,145,085     | 49,365,578        | 38,800,441        |
| 3. Lendings to financial institutions                                                          | 907,237         | 535,295           | 709,719           |
| 4. Balances with banks                                                                         | 167,621         | 119,764           | 139,324           |
| 5. Income from inter-office lending                                                            | -               | -                 | -                 |
| 6. Other                                                                                       | -               | -                 | -                 |
| <b>B. Mark-Up/Return/Interest Expensed</b>                                                     | 124,601,831     | 42,431,686        | 36,799,822        |
| 1. Deposits                                                                                    | 2,917,783       | 3,168,798         | 679,827           |
| 2. Borrowings                                                                                  | 121,661,658     | 39,223,673        | 36,059,876        |
| 3. Subordinated debt                                                                           | -               | 9,430             | 15,307            |
| 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 | 22,390          | 30,198            | 43,512            |
| 6. Expense on inter-office borrowing                                                           | -               | -                 | -                 |
| 7. Other                                                                                       | -               | (413)             | 1,300             |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>                                           | (3,814,832)     | 12,315,415        | 8,476,655         |
| <b>C. Non Mark-UP/Return/Interest Income</b>                                                   | 6,534,481       | 3,289,366         | 6,781,287         |
| 1. Fee & Commission Income                                                                     | 171,020         | 133,260           | 293,061           |
| i. Branch banking customer fees                                                                | -               | -                 | -                 |
| ii. Consumer finance related fees                                                              | 12,249          | -                 | 25,061            |
| iii. Card related fees (debit and credit cards)                                                | -               | -                 | -                 |
| iv. Credit related fees                                                                        | 52,493          | 67,248            | 44,112            |
| v. Investment banking fee                                                                      | 79,818          | 20,164            | 83,418            |
| vi. Commission on trade                                                                        | 143             | -                 | -                 |
| vii. Commission on guarantees                                                                  | 26,317          | 19,670            | 81,123            |
| viii. Commission on cash management                                                            | -               | -                 | -                 |
| ix. Commission on remittances including home remittances                                       | -               | -                 | -                 |
| x. Commission on utility bills                                                                 | -               | -                 | -                 |
| xi. Commission income - Bancassurance                                                          | -               | -                 | -                 |
| xii. Rent on lockers                                                                           | -               | -                 | -                 |
| xiii. Commission on investments services                                                       | -               | 26,178            | 59,347            |
| xiv. Other Commission                                                                          | -               | -                 | -                 |
| 2. Dividend Income                                                                             | 4,174,109       | 4,375,519         | 4,311,462         |
| 3. Foreign exchange income                                                                     | 5,168           | 31,027            | 64,036            |
| 4. Income from derivatives                                                                     | -               | -                 | -                 |
| 5. Gain on securities                                                                          | 2,036,487       | (941,899)         | 1,984,861         |
| i. Realised                                                                                    | 1,995,671       | (965,963)         | 884,967           |
| ii. Unrealised - held for trading                                                              | 40,816          | 24,064            | 1,099,894         |
| 6. Other Income                                                                                | 147,697         | (308,541)         | 127,867           |
| i. Rent on property                                                                            | 112,378         | 101,173           | 143,087           |
| ii. Gain on sale of fixed assets-net                                                           | (855)           | 5,649             | 5,914             |
| iii. Loss on termination of lease liability against right of use assets                        | -               | -                 | -                 |
| iv. Gain on sale of non banking assets - net                                                   | -               | -                 | -                 |
| v. Other                                                                                       | 36,174          | (415,363)         | (21,134)          |
| <b>II. Total Income (I + C)</b>                                                                | 2,719,649       | 15,604,781        | 15,257,942        |

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

| Profit/Loss Account                                                | Apr-Jun<br>2024  | Jan-Mar<br>2025 R | Apr-Jun<br>2025 P |
|--------------------------------------------------------------------|------------------|-------------------|-------------------|
| <b>D. Non Mark-UP/Return/Interest Expenses</b>                     | <b>1,957,713</b> | <b>2,567,876</b>  | <b>2,863,114</b>  |
| 1. Operating expenses                                              | 1,907,164        | 2,341,205         | 2,594,233         |
| i. Total compensation expense                                      | 1,187,777        | 1,486,278         | 1,622,012         |
| ii. Property expense                                               | 251,553          | 259,459           | 293,974           |
| a. Rent and taxes                                                  | 23,201           | 15,511            | 24,453            |
| b. Insurance                                                       | 8,441            | 8,465             | 13,927            |
| c. Utilities cost                                                  | 44,642           | 24,068            | 34,527            |
| d. Lease rental                                                    | -                | -                 | -                 |
| e. Fuel expense generators                                         | 2,046            | 1,479             | 1,778             |
| f. Security (including guards)                                     | 9,215            | 8,671             | 9,590             |
| g. Repair and maintenance (including janitorial charges)           | 52,532           | 79,335            | 82,024            |
| h. Depreciation on right-of-use assets                             | 83,023           | 84,180            | 78,554            |
| i. Depreciation                                                    | 28,454           | 37,750            | 49,121            |
| iii. Information technology expenses                               | 44,823           | 82,951            | 92,200            |
| iv. Other operating expenses                                       | 423,010          | 512,517           | 586,047           |
| 2. Workers welfare fund                                            | 22,953           | 183,507           | 237,136           |
| 3. Other charges                                                   | 27,596           | 43,164            | 31,745            |
| i. Penalties imposed by State Bank of Pakistan                     | 5,126            | -                 | 174               |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -                | -                 | -                 |
| iii. Others (to be specified, if material)                         | 22,470           | 43,164            | 31,571            |
| <b>III. Profit before provisions (II - D)</b>                      | <b>761,936</b>   | <b>13,036,905</b> | <b>12,394,828</b> |
| <b>E. Provisions / (reversals) and write offs - net</b>            | <b>(504,724)</b> | <b>161,979</b>    | <b>142,777</b>    |
| 1. (Reversals) / provisions against balance with Banks             | (458)            | 6,298             | (6,586)           |
| 2. (Reversals) / provisions for diminution in value of investments | (217,033)        | (11,185)          | 77,378            |
| 3. (Reversals) / provisions against loans & advances               | (366,030)        | 121,943           | 291,924           |
| 4. (Reversals) / provisions against off balance sheet items        | 66,979           | 44,933            | (159,038)         |
| 5. Reversals against other assets                                  | 11,818           | (10)              | (60,901)          |
| 6. Recovery of written off / charged off bad debts                 | -                | -                 | -                 |
| <b>F. Extra ordinary / unusual items</b>                           | <b>(59,863)</b>  | <b>-</b>          | <b>-</b>          |
| <b>IV. Profit Before Taxation (III - E - F)</b>                    | <b>1,326,523</b> | <b>12,874,926</b> | <b>12,252,051</b> |
| <b>G. Taxation</b>                                                 | <b>50,854</b>    | <b>4,104,620</b>  | <b>3,823,580</b>  |
| 1. Current                                                         | 2,532,931        | 3,226,148         | 2,627,215         |
| 2. Prior                                                           | -                | -                 | -                 |
| 3. Deferred                                                        | (2,482,077)      | 878,472           | 1,196,365         |
| <b>V. Profit After Taxation (IV - G)</b>                           | <b>1,275,669</b> | <b>8,770,306</b>  | <b>8,428,471</b>  |
| <b>Notes on Human Resources</b>                                    |                  |                   |                   |
| <b>Number of Employees*</b>                                        | <b>952</b>       | <b>977</b>        | <b>980</b>        |
| 1. Permanent                                                       | 810              | 852               | 853               |
| a. Male                                                            | 690              | 713               | 708               |
| b. Female                                                          | 120              | 139               | 145               |
| 2. Contractual                                                     | 142              | 125               | 127               |
| a. Male                                                            | 122              | 107               | 109               |
| b. Female                                                          | 20               | 18                | 18                |

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



## 9.3 Deposits Distributed by Type of Accounts

### Development Finance Institutions

(Thousand Rupees)

| Type of Account                                          | Jun-24 R           |                   | Mar-25 R           |                   | Jun-25 P           |                   |
|----------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                          | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| I. Current Deposits                                      | -                  | -                 | -                  | -                 | -                  | -                 |
| II. Call Deposits                                        | -                  | -                 | -                  | -                 | -                  | -                 |
| III. Other Deposit Accounts                              | 1                  | 25,000            | -                  | -                 | -                  | -                 |
| IV. Saving Deposits                                      | -                  | -                 | -                  | -                 | -                  | -                 |
| V. Fixed or Term Deposits                                | 883                | 58,083,951        | 977                | 54,525,288        | 803                | 48,271,878        |
| 1) Less Than Three Months                                | 381                | 9,258,824         | 314                | 9,064,497         | 333                | 15,275,021        |
| 2) For Three Months and Over<br>but Less Than Six Months | 117                | 11,405,777        | 191                | 8,035,971         | 123                | 13,389,646        |
| 3) For Six Months and Over<br>but Less Than One Year     | 92                 | 5,413,361         | 118                | 18,067,465        | 75                 | 4,642,063         |
| 4) For One Year & Over<br>but Less Than Two Years        | 286                | 32,001,554        | 341                | 19,012,155        | 258                | 14,534,448        |
| 5) For Two Years & Over<br>but Less Than Three Years     | 7                  | 140               | 10                 | 200               | 10                 | 200               |
| 6) For Three Years & Over<br>but Less Than Four Years    | -                  | -                 | 1                  | 45,000            | 2                  | 130,500           |
| 7) For Four Years & Over<br>but Less Than Five Years     | -                  | -                 | -                  | -                 | -                  | -                 |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 1                  | 100,000           | 2                  | 300,000           | 2                  | 300,000           |
| 9) For Ten Years and Over                                | -                  | -                 | -                  | -                 | -                  | -                 |
| <b>Total</b>                                             | <b>884</b>         | <b>58,108,951</b> | <b>977</b>         | <b>54,525,288</b> | <b>803</b>         | <b>48,271,878</b> |

### 9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions  
As on 30th June, 2025

(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                                      | -               | -                | -               | -              | -                      | -              | -               | -                 | -               | -                 |
| II. Call Deposits                                        | -               | -                | -               | -              | -                      | -              | -               | -                 | -               | -                 |
| III. Other Deposit Accounts                              | -               | -                | -               | -              | -                      | -              | -               | -                 | -               | -                 |
| IV. Saving Deposits                                      | -               | -                | -               | -              | -                      | -              | -               | -                 | -               | -                 |
| V. Fixed or Term Deposits                                | 132             | 1,300,441        | 78              | 376,539        | 179                    | 779,200        | 414             | 45,815,698        | 803             | 48,271,878        |
| 1) Less Than Three Months                                | 81              | 524,310          | 46              | 161,804        | 107                    | 350,074        | 99              | 14,238,833        | 333             | 15,275,021        |
| 2) For Three Months and Over<br>but Less Than Six Months | 19              | 215,686          | 9               | 64,838         | 8                      | 136,600        | 87              | 12,972,522        | 123             | 13,389,646        |
| 3) For Six Months and Over<br>but Less Than One Year     | 8               | 35,274           | 8               | 12,059         | 8                      | 34,351         | 51              | 4,560,379         | 75              | 4,642,063         |
| 4) For One Year & Over<br>but Less Than Two Years        | 14              | 524,971          | 15              | 137,838        | 56                     | 258,175        | 173             | 13,613,464        | 258             | 14,534,448        |
| 5) For Two Years & Over<br>but Less Than Three Years     | 10              | 200              | -               | -              | -                      | -              | -               | -                 | 10              | 200               |
| 6) For Three Years & Over<br>but Less Than Four Years    | -               | -                | -               | -              | -                      | -              | 2               | 130,500           | 2               | 130,500           |
| 7) For Four Years & Over<br>but Less Than Five Years     | -               | -                | -               | -              | -                      | -              | -               | -                 | -               | -                 |
| 8) For Five Years and Over but Less Than Ten Years       | -               | -                | -               | -              | -                      | -              | 2               | 300,000           | 2               | 300,000           |
| 9) For ten years and over                                | -               | -                | -               | -              | -                      | -              | -               | -                 | -               | -                 |
| <b>Total</b>                                             | <b>132</b>      | <b>1,300,441</b> | <b>78</b>       | <b>376,539</b> | <b>179</b>             | <b>779,200</b> | <b>414</b>      | <b>45,815,698</b> | <b>803</b>      | <b>48,271,878</b> |

## 9.4 Deposits Distributed by Category

Development

| Category<br>of<br>Deposit Holder                                      | Jun-24            | Mar-25            | Jun-25 P            |                  |                              |                    |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits |
| 1. FOREIGN CONSTITUENTS                                               | 1,699,842         | 2,013,124         | -                   | -                | -                            | -                  |
| 1) Official                                                           | 1,699,842         | 2,013,124         | -                   | -                | -                            | -                  |
| 2) Business                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| 3) Personal                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| 4) Trust Funds and Non Profit Organizations                           | -                 | -                 | -                   | -                | -                            | -                  |
| 2. DOMESTIC CONSTITUENTS                                              | 56,409,109        | 52,512,164        | -                   | -                | -                            | -                  |
| I. GOVERNMENT                                                         | 23,388,810        | 9,963,498         | -                   | -                | -                            | -                  |
| A. Federal Government                                                 | 22,817,039        | 9,173,395         | -                   | -                | -                            | -                  |
| B. Provincial Governments                                             | 571,771           | 790,103           | -                   | -                | -                            | -                  |
| C. Local Bodies                                                       | -                 | -                 | -                   | -                | -                            | -                  |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 10,236,669        | 5,165,000         | -                   | -                | -                            | -                  |
| Agriculture, hunting and forestry                                     | -                 | -                 | -                   | -                | -                            | -                  |
| Services                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| Utilities                                                             | 5,500,000         | -                 | -                   | -                | -                            | -                  |
| Transport, storage and communications                                 | 3,900,000         | 4,665,000         | -                   | -                | -                            | -                  |
| Manufacturing                                                         | 836,669           | 500,000           | -                   | -                | -                            | -                  |
| Mining and Quarrying                                                  | -                 | -                 | -                   | -                | -                            | -                  |
| Construction                                                          | -                 | -                 | -                   | -                | -                            | -                  |
| Commerce and Trade                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| Others                                                                | -                 | -                 | -                   | -                | -                            | -                  |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 1,868,397         | 14,447,013        | -                   | -                | -                            | -                  |
| Mutual Funds and AMCs                                                 | 150,000           | 11,700,001        | -                   | -                | -                            | -                  |
| Insurance & Pension Funds                                             | -                 | 500,000           | -                   | -                | -                            | -                  |
| MFIs and DFIs                                                         | 102,331           | 104,210           | -                   | -                | -                            | -                  |
| Stock Exchange & Brokerage Houses                                     | 717,966           | 861,952           | -                   | -                | -                            | -                  |
| Modarabas                                                             | -                 | -                 | -                   | -                | -                            | -                  |
| Other NBFIs                                                           | 898,100           | 1,280,850         | -                   | -                | -                            | -                  |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 15,423,644        | 15,981,804        | -                   | -                | -                            | -                  |
| A. Agriculture, forestry and fishing                                  | -                 | 25,742            | -                   | -                | -                            | -                  |
| 1. Crop and animal production, hunting and related service activities | -                 | 25,742            | -                   | -                | -                            | -                  |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -                 | 25,742            | -                   | -                | -                            | -                  |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | -                 | -                 | -                   | -                | -                            | -                  |
| Growing of other fruits, vegetables and crops                         | -                 | -                 | -                   | -                | -                            | -                  |
| Raising of livestock and other related activities                     | -                 | -                 | -                   | -                | -                            | -                  |
| Other agricultural support activities                                 | -                 | -                 | -                   | -                | -                            | -                  |
| Hunting, trapping and related service activities                      | -                 | -                 | -                   | -                | -                            | -                  |
| 02 - Forestry and logging                                             | -                 | -                 | -                   | -                | -                            | -                  |
| 03 - Fishing and aquaculture                                          | -                 | -                 | -                   | -                | -                            | -                  |
| B. Mining and quarrying                                               | 4,927,702         | 4,503,056         | -                   | -                | -                            | -                  |
| 05 - Mining of coal and lignite                                       | -                 | -                 | -                   | -                | -                            | -                  |
| 06 - Extraction of crude petroleum and natural gas                    | -                 | 118,056           | -                   | -                | -                            | -                  |
| 07 - Mining of metal ores                                             | -                 | -                 | -                   | -                | -                            | -                  |
| 08-Other mining and quarrying                                         | 4,927,702         | 4,385,000         | -                   | -                | -                            | -                  |
| 09 - Mining support service activities                                | -                 | -                 | -                   | -                | -                            | -                  |
| C. Manufacturing                                                      | 5,661,673         | 5,878,186         | -                   | -                | -                            | -                  |
| 10 - Manufacture of food products                                     | 702,984           | 190,030           | -                   | -                | -                            | -                  |
| 11 - Manufacture of beverages                                         | 100,600           | 600,600           | -                   | -                | -                            | -                  |
| 12 - Manufacture of tobacco products                                  | -                 | -                 | -                   | -                | -                            | -                  |
| 13 - Manufacture of textiles                                          | 793,102           | 1,191,517         | -                   | -                | -                            | -                  |
| Preparation and spinning of textile fibres                            | -                 | 103,125           | -                   | -                | -                            | -                  |
| Weaving of textiles                                                   | -                 | -                 | -                   | -                | -                            | -                  |
| Finishing of textiles                                                 | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of knitted and crocheted fabrics                          | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of made-up textile articles, except apparel               | 693,102           | 980,070           | -                   | -                | -                            | -                  |
| Manufacture of carpets and rugs                                       | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of other textiles n.e.c.                                  | 100,000           | 108,322           | -                   | -                | -                            | -                  |
| 14 - Manufacture of wearing apparel                                   | -                 | -                 | -                   | -                | -                            | -                  |
| 15 - Manufacture of leather and related products                      | -                 | 26,400            | -                   | -                | -                            | -                  |

## of Deposit Holders and Type of Accounts

## Finance Institutions

(Thousand Rupees)

| Jun-25 P              |                                                     |                                                    |                                                     |                                                        |                                                     |                                                             |                              |              |                   |
|-----------------------|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|------------------------------|--------------|-------------------|
| Fixed Deposits        |                                                     |                                                    |                                                     |                                                        |                                                     |                                                             |                              |              |                   |
| Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5 Years | For Five<br>Years and<br>Over but<br>Less Than<br>Ten Years | For Ten<br>Years and<br>Over | Sub<br>Total | Total<br>Deposits |
| 2,068,818             | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 2,068,818    | 2,068,818         |
| 2,068,818             | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 2,068,818    | 2,068,818         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 26,595,849            | 4,642,063                                           | 14,534,448                                         | 200                                                 | 130,500                                                | -                                                   | 300,000                                                     | -                            | 46,203,060   | 46,203,060        |
| 475,424               | 498,682                                             | 3,442,356                                          | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 4,416,462    | 4,416,462         |
| 46,649                | 200,000                                             | 3,442,356                                          | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 3,689,005    | 3,689,005         |
| 428,775               | 298,682                                             | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 727,457      | 727,457           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | 1,850,000                                           | 2,515,000                                          | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 4,365,000    | 4,365,000         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | 1,850,000                                           | 2,015,000                                          | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 3,865,000    | 3,865,000         |
| -                     | -                                                   | 500,000                                            | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 500,000      | 500,000           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 13,570,000            | 57,595                                              | 1,799,802                                          | -                                                   | 130,500                                                | -                                                   | 200,000                                                     | -                            | 15,757,897   | 15,757,897        |
| 12,397,000            | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 12,397,000   | 12,397,000        |
| 500,000               | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 500,000      | 500,000           |
| 525,000               | 32,595                                              | 50,000                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 607,595      | 607,595           |
| -                     | -                                                   | 861,952                                            | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 861,952      | 861,952           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 148,000               | 25,000                                              | 887,850                                            | -                                                   | 130,500                                                | -                                                   | 200,000                                                     | -                            | 1,391,350    | 1,391,350         |
| 10,599,087            | 889,613                                             | 5,344,878                                          | -                                                   | -                                                      | -                                                   | 100,000                                                     | -                            | 16,933,578   | 16,933,578        |
| 26,387                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 26,387       | 26,387            |
| 26,387                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 26,387       | 26,387            |
| 26,387                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 26,387       | 26,387            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 2,500,000             | 118,056                                             | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 2,618,056    | 2,618,056         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | 118,056                                             | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 118,056      | 118,056           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 2,500,000             | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 2,500,000    | 2,500,000         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 4,428,304             | 471,087                                             | 2,787,732                                          | -                                                   | -                                                      | -                                                   | 100,000                                                     | -                            | 7,787,123    | 7,787,123         |
| 66,924                | 120,000                                             | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 186,924      | 186,924           |
| 500,600               | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 500,600      | 500,600           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 103,125               | -                                                   | 1,102,245                                          | -                                                   | -                                                      | -                                                   | 100,000                                                     | -                            | 1,305,370    | 1,305,370         |
| 103,125               | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 103,125      | 103,125           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | 1,102,245                                          | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 1,102,245    | 1,102,245         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | 100,000                                                     | -                            | 100,000      | 100,000           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 89,832                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 89,832       | 89,832            |

## 9.4 Deposits Distributed by Category

Development

| Category<br>of<br>Deposit Holder                                                                                           | Jun-24            | Mar-25            | Jun-25 P            |                  |                              |                    |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of footwear                                                                                                    | -                 | 26,400            | -                   | -                | -                            | -                  |
| a. Leather wear                                                                                                            | -                 | -                 | -                   | -                | -                            | -                  |
| b. Rubber and Plastic wear                                                                                                 | -                 | 26,400            | -                   | -                | -                            | -                  |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | -                 | -                 | -                   | -                | -                            | -                  |
| 17 - Manufacture of paper and paper products                                                                               | -                 | -                 | -                   | -                | -                            | -                  |
| 18 - Printing and reproduction of recorded media                                                                           | 266,139           | 473,390           | -                   | -                | -                            | -                  |
| Printing and other service activities related to printing                                                                  | 29,312            | 173,899           | -                   | -                | -                            | -                  |
| Reproduction of recorded media                                                                                             | 236,827           | 299,491           | -                   | -                | -                            | -                  |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 25,500            | 18,000            | -                   | -                | -                            | -                  |
| 20 - Manufacture of chemicals and chemical products                                                                        | 1,352,638         | 1,923,433         | -                   | -                | -                            | -                  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 299,725           | 304,012           | -                   | -                | -                            | -                  |
| 22 - Manufacture of rubber and plastics products                                                                           | 1,000,000         | -                 | -                   | -                | -                            | -                  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| 24 - Manufacture of basic metals                                                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 100,000           | 100,000           | -                   | -                | -                            | -                  |
| 26 - Manufacture of computer, electronic and optical products                                                              | 605,000           | 632,980           | -                   | -                | -                            | -                  |
| 27 - Manufacture of electrical equipment                                                                                   | -                 | -                 | -                   | -                | -                            | -                  |
| 28 - Manufacture of machinery and equipment                                                                                | 24,274            | 21,422            | -                   | -                | -                            | -                  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 391,711           | 396,402           | -                   | -                | -                            | -                  |
| 30 - Manufacture of other transport equipment                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| 31 - Manufacture of furniture                                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| 32 - Other manufacturing                                                                                                   | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of jewellery and related articles                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of imitation jewellery and related articles                                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of musical instruments                                                                                         | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of sports goods                                                                                                | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of games and toys                                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of medical and dental instruments and supplies                                                                 | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of Handicrafts                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  |
| Other manufacturing n.e.c.                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  |
| 33 - Repair and installation of machinery and equipment                                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 2,168,985         | 2,586,830         | -                   | -                | -                            | -                  |
| Electric power generation, transmission and distribution                                                                   | 22,400            | 1,017,382         | -                   | -                | -                            | -                  |
| a) Hydal                                                                                                                   | -                 | -                 | -                   | -                | -                            | -                  |
| b) Thermal                                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  |
| c) Coal Based                                                                                                              | -                 | 1,000,000         | -                   | -                | -                            | -                  |
| d) Wind                                                                                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| e) Solar                                                                                                                   | 22,400            | 17,382            | -                   | -                | -                            | -                  |
| f) Other                                                                                                                   | -                 | -                 | -                   | -                | -                            | -                  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 2,146,585         | 1,569,448         | -                   | -                | -                            | -                  |
| Steam and air conditioning supply                                                                                          | -                 | -                 | -                   | -                | -                            | -                  |
| E. Water supply; sewerage, waste management and remediation activities                                                     | -                 | -                 | -                   | -                | -                            | -                  |
| 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                                                            | -                 | -                 | -                   | -                | -                            | -                  |
| F. Construction                                                                                                            | -                 | -                 | -                   | -                | -                            | -                  |
| 41 - Construction of buildings                                                                                             | -                 | -                 | -                   | -                | -                            | -                  |
| 42 - Civil engineering                                                                                                     | -                 | -                 | -                   | -                | -                            | -                  |
| 43 - Specialized construction activities                                                                                   | -                 | -                 | -                   | -                | -                            | -                  |

## Finance Institutions

Jun-25 P

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## 9.4 Deposits Distributed by Category

Development

| Category<br>of<br>Deposit Holder                                                                                | Jun-24            | Mar-25            | Jun-25 P            |                  |                              |                    |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 120,000           | -                 | -                   | -                | -                            | -                  |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | -                 | -                 | -                   | -                | -                            | -                  |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 120,000           | -                 | -                   | -                | -                            | -                  |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | -                 | -                 | -                   | -                | -                            | -                  |
| H. Transportation and storage                                                                                   | 378,000           | 132,510           | -                   | -                | -                            | -                  |
| 49 - Land transport and transport via pipelines                                                                 | -                 | 108,510           | -                   | -                | -                            | -                  |
| 50 - Water transport                                                                                            | -                 | -                 | -                   | -                | -                            | -                  |
| 51 - Air transport                                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| 52 - Warehousing and support activities for transportation                                                      | 378,000           | 24,000            | -                   | -                | -                            | -                  |
| 53 - Courier activities other than national post activities                                                     | -                 | -                 | -                   | -                | -                            | -                  |
| I. Accommodation and food service activities                                                                    | 87,000            | 2,000             | -                   | -                | -                            | -                  |
| 55 - Accommodation                                                                                              | 87,000            | 2,000             | -                   | -                | -                            | -                  |
| 56 - Food and beverage service activities                                                                       | -                 | -                 | -                   | -                | -                            | -                  |
| J. Information and communication                                                                                | 645,315           | 564,409           | -                   | -                | -                            | -                  |
| 58 - Publishing activities                                                                                      | -                 | -                 | -                   | -                | -                            | -                  |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                 | -                 | -                   | -                | -                            | -                  |
| 60 - Programming and broadcasting activities                                                                    | -                 | -                 | -                   | -                | -                            | -                  |
| 61 - Telecommunications                                                                                         | 349,770           | 170,106           | -                   | -                | -                            | -                  |
| 62 - Computer programming, consultancy and related activities                                                   | 109,242           | 208,000           | -                   | -                | -                            | -                  |
| 63 - Information service activities                                                                             | 186,303           | 186,303           | -                   | -                | -                            | -                  |
| K. Real estate activities                                                                                       | 1,534             | 26,663            | -                   | -                | -                            | -                  |
| L. Professional, scientific and technical activities                                                            | 198,157           | 192,774           | -                   | -                | -                            | -                  |
| 69 - Legal and accounting activities                                                                            | -                 | -                 | -                   | -                | -                            | -                  |
| 70 - Activities of head offices; management consultancy activities                                              | 119,580           | 88,739            | -                   | -                | -                            | -                  |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | -                 | -                 | -                   | -                | -                            | -                  |
| 72 - Scientific research and development                                                                        | -                 | -                 | -                   | -                | -                            | -                  |
| 73 - Advertising and market research                                                                            | -                 | -                 | -                   | -                | -                            | -                  |
| 74 - Other professional, scientific and technical activities                                                    | 78,577            | 104,035           | -                   | -                | -                            | -                  |
| 75 - Veterinary activities                                                                                      | -                 | -                 | -                   | -                | -                            | -                  |
| M. Administrative and support service activities                                                                | 275,000           | 23,075            | -                   | -                | -                            | -                  |
| 77 - Rental and leasing activities                                                                              | -                 | -                 | -                   | -                | -                            | -                  |
| 78 - Employment activities                                                                                      | -                 | -                 | -                   | -                | -                            | -                  |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | -                 | -                 | -                   | -                | -                            | -                  |
| 80 - Security and investigation activities                                                                      | -                 | -                 | -                   | -                | -                            | -                  |
| 81. Services to buildings and landscape activities                                                              | 275,000           | 23,075            | -                   | -                | -                            | -                  |
| 82 - Office administrative, office support and other business support activities                                | -                 | -                 | -                   | -                | -                            | -                  |
| N. Education                                                                                                    | 908,098           | 2,046,559         | -                   | -                | -                            | -                  |
| O. Human health and social work activities                                                                      | 50,000            | -                 | -                   | -                | -                            | -                  |
| 86 - Human health activities                                                                                    | 50,000            | -                 | -                   | -                | -                            | -                  |
| 87 - Residential care activities                                                                                | -                 | -                 | -                   | -                | -                            | -                  |
| 88. Social work activities with and without accommodation                                                       | -                 | -                 | -                   | -                | -                            | -                  |
| P. Arts, entertainment and recreation                                                                           | -                 | -                 | -                   | -                | -                            | -                  |
| Q. Other service activities                                                                                     | 2,180             | -                 | -                   | -                | -                            | -                  |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 2,189,662         | 2,709,753         | -                   | -                | -                            | -                  |
| A. Private Trusts and Non-profit Organizations                                                                  | 1,818,578         | 2,333,589         | -                   | -                | -                            | -                  |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 371,084           | 376,164           | -                   | -                | -                            | -                  |
| VI. PERSONAL                                                                                                    | 3,291,428         | 2,321,630         | -                   | -                | -                            | -                  |
| A. Salaried persons                                                                                             | 1,615,195         | 884,422           | -                   | -                | -                            | -                  |
| B. Self-employed                                                                                                | 581,786           | 262,468           | -                   | -                | -                            | -                  |
| C. Other Personal                                                                                               | 1,094,447         | 1,174,740         | -                   | -                | -                            | -                  |
| VII. OTHER                                                                                                      | 10,500            | 1,923,466         | -                   | -                | -                            | -                  |
| Total                                                                                                           | 58,108,951        | 54,525,288        | -                   | -                | -                            | -                  |

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

| Jun-25 P              |                                                     |                                                    |                                                     |                                                        |                                                     |                                                             |                              |              |                   |
|-----------------------|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------|------------------------------|--------------|-------------------|
| Fixed Deposits        |                                                     |                                                    |                                                     |                                                        |                                                     |                                                             |                              |              |                   |
| Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5 Years | For Five<br>Years and<br>Over but<br>Less Than<br>Ten Years | For Ten<br>Years and<br>Over | Sub<br>Total | Total<br>Deposits |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 40,510                | -                                                   | 92,000                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 132,510      | 132,510           |
| 16,510                | -                                                   | 92,000                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 108,510      | 108,510           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 24,000                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 24,000       | 24,000            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 77,000                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 77,000       | 77,000            |
| 77,000                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 77,000       | 77,000            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 28,539                | 218,685                                             | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 247,224      | 247,224           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | 128,685                                             | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 128,685      | 128,685           |
| 28,539                | 90,000                                              | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 118,539      | 118,539           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 127,155               | 13,000                                              | 62,000                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 202,155      | 202,155           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 20,000                | 13,000                                              | 62,000                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 95,000       | 95,000            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 107,155               | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 107,155      | 107,155           |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 21,300                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 21,300       | 21,300            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 21,300                | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 21,300       | 21,300            |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 89,299                | 52,500                                              | 2,403,146                                          | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 2,544,945    | 2,544,945         |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| -                     | -                                                   | -                                                  | -                                                   | -                                                      | -                                                   | -                                                           | -                            | -            | -                 |
| 498,026               | 1,264,489                                           | 487,962                                            | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 2,250,477    | 2,250,477         |
| 319,097               | 1,064,489                                           | 464,878                                            | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 1,848,464    | 1,848,464         |
| 178,929               | 200,000                                             | 23,084                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 402,013      | 402,013           |
| 1,453,312             | 81,684                                              | 920,984                                            | 200                                                 | -                                                      | -                                                   | -                                                           | -                            | 2,456,180    | 2,456,180         |
| 796,095               | 53,066                                              | 210,258                                            | 200                                                 | -                                                      | -                                                   | -                                                           | -                            | 1,059,619    | 1,059,619         |
| 129,351               | 1,892                                               | 101,685                                            | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 232,928      | 232,928           |
| 527,866               | 26,726                                              | 609,041                                            | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 1,163,633    | 1,163,633         |
| -                     | -                                                   | 23,466                                             | -                                                   | -                                                      | -                                                   | -                                                           | -                            | 23,466       | 23,466            |
| 28,664,667            | 4,642,063                                           | 14,534,448                                         | 200                                                 | 130,500                                                | -                                                   | 300,000                                                     | -                            | 48,271,878   | 48,271,878        |



## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

| Category of Deposit Holder                                            | Males              |           | Females            |         | Both Males and Females |         | Others             |            | Total              |            |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|---------|------------------------|---------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount  | No. of<br>Accounts     | Amount  | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| 1. FOREIGN CONSTITUENTS                                               | -                  | -         | -                  | -       | -                      | -       | 8                  | 2,068,818  | 8                  | 2,068,818  |
| 1) Official                                                           | -                  | -         | -                  | -       | -                      | -       | 8                  | 2,068,818  | 8                  | 2,068,818  |
| 2) Business                                                           | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 3) Personal                                                           | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 4) Trust Funds and Non Profit Organizations                           | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 2. DOMESTIC CONSTITUENTS                                              | 132                | 1,300,441 | 78                 | 376,539 | 179                    | 779,200 | 406                | 43,746,880 | 795                | 46,203,060 |
| I. GOVERNMENT                                                         | -                  | -         | -                  | -       | -                      | -       | 27                 | 4,416,462  | 27                 | 4,416,462  |
| A. Federal Government                                                 | -                  | -         | -                  | -       | -                      | -       | 21                 | 3,689,005  | 21                 | 3,689,005  |
| B. Provincial Governments                                             | -                  | -         | -                  | -       | -                      | -       | 6                  | 727,457    | 6                  | 727,457    |
| C. Local Bodies                                                       | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | -                  | -         | -                  | -       | -                      | -       | 23                 | 4,365,000  | 23                 | 4,365,000  |
| Agriculture, hunting and forestry                                     | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Services                                                              | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Utilities                                                             | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Transport, storage and communications                                 | -                  | -         | -                  | -       | -                      | -       | 20                 | 3,865,000  | 20                 | 3,865,000  |
| Manufacturing                                                         | -                  | -         | -                  | -       | -                      | -       | 3                  | 500,000    | 3                  | 500,000    |
| Mining and Quarrying                                                  | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Construction                                                          | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Commerce and Trade                                                    | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Others                                                                | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | -                  | -         | -                  | -       | -                      | -       | 68                 | 15,757,897 | 68                 | 15,757,897 |
| Mutual Funds and AMC's                                                | -                  | -         | -                  | -       | -                      | -       | 43                 | 12,397,000 | 43                 | 12,397,000 |
| Insurance & Pension Funds                                             | -                  | -         | -                  | -       | -                      | -       | 3                  | 500,000    | 3                  | 500,000    |
| MFIs and DFIs                                                         | -                  | -         | -                  | -       | -                      | -       | 9                  | 607,595    | 9                  | 607,595    |
| Stock Exchange & Brokerage Houses                                     | -                  | -         | -                  | -       | -                      | -       | 2                  | 861,952    | 2                  | 861,952    |
| Modarabas                                                             | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Other NBFIs                                                           | -                  | -         | -                  | -       | -                      | -       | 11                 | 1,391,350  | 11                 | 1,391,350  |
| IV. PRIVATE SECTOR (BUSINESS)                                         | -                  | -         | -                  | -       | -                      | -       | 194                | 16,933,578 | 194                | 16,933,578 |
| A. Agriculture, forestry and fishing                                  | -                  | -         | -                  | -       | -                      | -       | 1                  | 26,387     | 1                  | 26,387     |
| 1. Crop and animal production, hunting and related service activities | -                  | -         | -                  | -       | -                      | -       | 1                  | 26,387     | 1                  | 26,387     |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -                  | -         | -                  | -       | -                      | -       | 1                  | 26,387     | 1                  | 26,387     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Growing of other fruits, vegetables and crops                         | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Raising of livestock and other related activities                     | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Other agricultural support activities                                 | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Hunting, trapping and related service activities                      | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 02 - Forestry and logging                                             | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 03 - Fishing and aquaculture                                          | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| B. Mining and quarrying                                               | -                  | -         | -                  | -       | -                      | -       | 5                  | 2,618,056  | 5                  | 2,618,056  |
| 05 - Mining of coal and lignite                                       | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 06 - Extraction of crude petroleum and natural gas                    | -                  | -         | -                  | -       | -                      | -       | 2                  | 118,056    | 2                  | 118,056    |
| 07 - Mining of metal ores                                             | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 08-Other mining and quarrying                                         | -                  | -         | -                  | -       | -                      | -       | 3                  | 2,500,000  | 3                  | 2,500,000  |
| 09 - Mining support service activities                                | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| C. Manufacturing                                                      | -                  | -         | -                  | -       | -                      | -       | 116                | 7,787,123  | 116                | 7,787,123  |
| 10 - Manufacture of food products                                     | -                  | -         | -                  | -       | -                      | -       | 7                  | 186,924    | 7                  | 186,924    |
| 11 - Manufacture of beverages                                         | -                  | -         | -                  | -       | -                      | -       | 2                  | 500,600    | 2                  | 500,600    |
| 12 - Manufacture of tobacco products                                  | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 13 - Manufacture of textiles                                          | -                  | -         | -                  | -       | -                      | -       | 56                 | 1,305,370  | 56                 | 1,305,370  |
| Preparation and spinning of textile fibres                            | -                  | -         | -                  | -       | -                      | -       | 2                  | 103,125    | 2                  | 103,125    |
| Weaving of textiles                                                   | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Finishing of textiles                                                 | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Manufacture of knitted and crocheted fabrics                          | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Manufacture of made-up textile articles, except apparel               | -                  | -         | -                  | -       | -                      | -       | 53                 | 1,102,245  | 53                 | 1,102,245  |
| Manufacture of carpets and rugs                                       | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| Manufacture of other textiles n.e.c.                                  | -                  | -         | -                  | -       | -                      | -       | 1                  | 100,000    | 1                  | 100,000    |
| 14 - Manufacture of wearing apparel                                   | -                  | -         | -                  | -       | -                      | -       | -                  | -          | -                  | -          |
| 15 - Manufacture of leather and related products                      | -                  | -         | -                  | -       | -                      | -       | 2                  | 89,832     | 2                  | 89,832     |

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

| Category of Deposit Holder                                     | Males              |        | Females            |        | Both Males and Females |        | Others             |           | Total              |           |
|----------------------------------------------------------------|--------------------|--------|--------------------|--------|------------------------|--------|--------------------|-----------|--------------------|-----------|
|                                                                | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| Tanning and dressing of leather; dressing and dyeing of f      | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of luggage, handbags and the like,                 | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| saddlery and harness                                           | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of footwear                                        | -                  | -      | -                  | -      | -                      | -      | 2                  | 89,832    | 2                  | 89,832    |
| a. Leather wear                                                | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| b. Rubber and Plastic wear                                     | -                  | -      | -                  | -      | -                      | -      | 2                  | 89,832    | 2                  | 89,832    |
| 16 - Manufacture of wood and of products of wood and           | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| cork, except furniture; manufacture of articles of straw and   | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| plaiting materials                                             | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 17 - Manufacture of paper and paper products                   | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 18 - Printing and reproduction of recorded media               | -                  | -      | -                  | -      | -                      | -      | 21                 | 619,347   | 21                 | 619,347   |
| Printing and other service activities related to printing      | -                  | -      | -                  | -      | -                      | -      | 4                  | 303,636   | 4                  | 303,636   |
| Reproduction of recorded media                                 | -                  | -      | -                  | -      | -                      | -      | 17                 | 315,711   | 17                 | 315,711   |
| 19 - Manufacture of coke and refined petroleum products        | -                  | -      | -                  | -      | -                      | -      | 1                  | 18,000    | 1                  | 18,000    |
| 20 - Manufacture of chemicals and chemical products            | -                  | -      | -                  | -      | -                      | -      | 6                  | 965,064   | 6                  | 965,064   |
| 21 - Manufacture of basic pharmaceutical products and          | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| pharmaceutical preparations                                    | -                  | -      | -                  | -      | -                      | -      | 5                  | 503,872   | 5                  | 503,872   |
| 22 - Manufacture of rubber and plastics products               | -                  | -      | -                  | -      | -                      | -      | 6                  | 2,375,000 | 6                  | 2,375,000 |
| 23 - Manufacture of other non-metallic mineral products        | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 24 - Manufacture of basic metals                               | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 25. Manufacture of fabricated metal products, except           | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| machinery and equipment                                        | -                  | -      | -                  | -      | -                      | -      | 1                  | 100,000   | 1                  | 100,000   |
| 26 - Manufacture of computer, electronic and optical           | -                  | -      | -                  | -      | -                      | -      | 5                  | 683,343   | 5                  | 683,343   |
| 27 - Manufacture of electrical equipment                       | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 28 - Manufacture of machinery and equipment                    | -                  | -      | -                  | -      | -                      | -      | 2                  | 21,856    | 2                  | 21,856    |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | -                  | -      | -                  | -      | -                      | -      | 2                  | 417,915   | 2                  | 417,915   |
| 30 - Manufacture of other transport equipment                  | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 31 - Manufacture of furniture                                  | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 32. Other manufacturing                                        | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of jewellery and related articles                  | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of imitation jewellery and related articles        | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of musical instruments                             | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of sports goods                                    | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of games and toys                                  | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of medical and dental instruments and              | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of Handicrafts                                     | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Other manufacturing n.e.c.                                     | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 33 - Repair and installation of machinery and equipment        | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| D. Electricity, gas, steam and air conditioning supply         | -                  | -      | -                  | -      | -                      | -      | 8                  | 3,276,878 | 8                  | 3,276,878 |
| Electric power generation, transmission and distribution       | -                  | -      | -                  | -      | -                      | -      | 6                  | 1,724,557 | 6                  | 1,724,557 |
| a) Hydal                                                       | -                  | -      | -                  | -      | -                      | -      | 2                  | 700,000   | 2                  | 700,000   |
| b) Thermal                                                     | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| c) Coal Based                                                  | -                  | -      | -                  | -      | -                      | -      | 2                  | 1,000,000 | 2                  | 1,000,000 |
| d) Wind                                                        | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| e) Solar                                                       | -                  | -      | -                  | -      | -                      | -      | 2                  | 24,557    | 2                  | 24,557    |
| f) Other                                                       | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| Manufacture of gas; distribution of gaseous fuels through      | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| mains                                                          | -                  | -      | -                  | -      | -                      | -      | 2                  | 1,552,321 | 2                  | 1,552,321 |
| Steam and air conditioning supply                              | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| E. Water supply; sewerage, waste management and                | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| remediation activities                                         | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 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                                                       | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| F. Construction                                                | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 41 - Construction of buildings                                 | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 42 - Civil engineering                                         | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |
| 43 - Specialized construction activities                       | -                  | -      | -                  | -      | -                      | -      | -                  | -         | -                  | -         |

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

| Category of Deposit Holder                                                                                      | Males              |                  | Females            |                | Both Males and Females |                | Others             |                   | Total              |                   |
|-----------------------------------------------------------------------------------------------------------------|--------------------|------------------|--------------------|----------------|------------------------|----------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                 | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount         | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | -                  | -                | -                  | -              | -                      | -              | 1                  | -                 | 1                  | -                 |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 46 - Wholesale trade, except of motor vehicles and motorcycle                                                   | -                  | -                | -                  | -              | -                      | -              | 1                  | -                 | 1                  | -                 |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| H. Transportation and storage                                                                                   | -                  | -                | -                  | -              | -                      | -              | 6                  | 132,510           | 6                  | 132,510           |
| 49 - Land transport and transport via pipelines                                                                 | -                  | -                | -                  | -              | -                      | -              | 3                  | 108,510           | 3                  | 108,510           |
| 50 - Water transport                                                                                            | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 51 - Air transport                                                                                              | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 52 - Warehousing and support activities for transportation                                                      | -                  | -                | -                  | -              | -                      | -              | 3                  | 24,000            | 3                  | 24,000            |
| 53 - Courier activities other than national post activities                                                     | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| I. Accommodation and food service activities                                                                    | -                  | -                | -                  | -              | -                      | -              | 3                  | 77,000            | 3                  | 77,000            |
| 55 - Accommodation                                                                                              | -                  | -                | -                  | -              | -                      | -              | 3                  | 77,000            | 3                  | 77,000            |
| 56 - Food and beverage service activities                                                                       | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| J. Information and communication                                                                                | -                  | -                | -                  | -              | -                      | -              | 4                  | 247,224           | 4                  | 247,224           |
| 58 - Publishing activities                                                                                      | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 60 - Programming and broadcasting activities                                                                    | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 61 - Telecommunications                                                                                         | -                  | -                | -                  | -              | -                      | -              | 1                  | 128,685           | 1                  | 128,685           |
| 62 - Computer programming, consultancy and related activities                                                   | -                  | -                | -                  | -              | -                      | -              | 3                  | 118,539           | 3                  | 118,539           |
| 63 - Information service activities                                                                             | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| K. Real estate activities                                                                                       | -                  | -                | -                  | -              | -                      | -              | 1                  | -                 | 1                  | -                 |
| L. Professional, scientific and technical activities                                                            | -                  | -                | -                  | -              | -                      | -              | 7                  | 202,155           | 7                  | 202,155           |
| 69 - Legal and accounting activities                                                                            | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 70 - Activities of head offices; management consultancy activities                                              | -                  | -                | -                  | -              | -                      | -              | 3                  | 95,000            | 3                  | 95,000            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 72 - Scientific research and development                                                                        | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 73 - Advertising and market research                                                                            | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 74 - Other professional, scientific and technical activities                                                    | -                  | -                | -                  | -              | -                      | -              | 4                  | 107,155           | 4                  | 107,155           |
| 75 - Veterinary activities                                                                                      | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| M. Administrative and support service activities                                                                | -                  | -                | -                  | -              | -                      | -              | 2                  | 21,300            | 2                  | 21,300            |
| 77 - Rental and leasing activities                                                                              | -                  | -                | -                  | -              | -                      | -              | 1                  | -                 | 1                  | -                 |
| 78 - Employment activities                                                                                      | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 80 - Security and investigation activities                                                                      | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 81 - Services to buildings and landscape activities                                                             | -                  | -                | -                  | -              | -                      | -              | 1                  | 21,300            | 1                  | 21,300            |
| 82 - Office administrative, office support and other business support activities                                | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| N. Education                                                                                                    | -                  | -                | -                  | -              | -                      | -              | 39                 | 2,544,945         | 39                 | 2,544,945         |
| O. Human health and social work activities                                                                      | -                  | -                | -                  | -              | -                      | -              | 1                  | -                 | 1                  | -                 |
| 86 - Human health activities                                                                                    | -                  | -                | -                  | -              | -                      | -              | 1                  | -                 | 1                  | -                 |
| 87 - Residential care activities                                                                                | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| 88 - Social work activities with and without accommodation                                                      | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| P. Arts, entertainment and recreation                                                                           | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| Q. Other service activities                                                                                     | -                  | -                | -                  | -              | -                      | -              | -                  | -                 | -                  | -                 |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -                | -                  | -              | -                      | -              | 91                 | 2,250,477         | 91                 | 2,250,477         |
| A. Private Trusts and Non-profit Organizations                                                                  | -                  | -                | -                  | -              | -                      | -              | 82                 | 1,848,464         | 82                 | 1,848,464         |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -                | -                  | -              | -                      | -              | 9                  | 402,013           | 9                  | 402,013           |
| VI. PERSONAL                                                                                                    | 132                | 1,300,441        | 78                 | 376,539        | 179                    | 779,200        | -                  | -                 | 389                | 2,456,180         |
| A. Salaried persons                                                                                             | 88                 | 649,660          | 24                 | 197,204        | 43                     | 212,755        | -                  | -                 | 155                | 1,059,619         |
| B. Self employed                                                                                                | 4                  | 75,000           | 1                  | 1,892          | 3                      | 156,036        | -                  | -                 | 8                  | 232,928           |
| C. Other Personal                                                                                               | 40                 | 575,781          | 53                 | 177,443        | 133                    | 410,409        | -                  | -                 | 226                | 1,163,633         |
| VII. OTHER                                                                                                      | -                  | -                | -                  | -              | -                      | -              | 3                  | 23,466            | 3                  | 23,466            |
| <b>Total</b>                                                                                                    | <b>132</b>         | <b>1,300,441</b> | <b>78</b>          | <b>376,539</b> | <b>179</b>             | <b>779,200</b> | <b>414</b>         | <b>45,815,698</b> | <b>803</b>         | <b>48,271,878</b> |

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

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

| Provinces/Regions  | Category         | Jun-24 R |        |        | Mar-25 R |        |        | Jun-25 P |        |        |
|--------------------|------------------|----------|--------|--------|----------|--------|--------|----------|--------|--------|
|                    |                  | Rural    | Urban  | Total  | Rural    | Urban  | Total  | Rural    | Urban  | Total  |
| Overall            | Foreign          | -        | 1,700  | 1,700  | -        | 2,013  | 2,013  | -        | 2,069  | 2,069  |
|                    | Govt.            | -        | 23,389 | 23,389 | -        | 9,963  | 9,963  | -        | 4,416  | 4,416  |
|                    | NFPSEs           | -        | 10,237 | 10,237 | -        | 5,165  | 5,165  | -        | 4,365  | 4,365  |
|                    | NBFCs & Fin Aux. | -        | 1,868  | 1,868  | -        | 14,447 | 14,447 | -        | 15,758 | 15,758 |
|                    | Private Sector   | -        | 15,424 | 15,424 | -        | 15,982 | 15,982 | -        | 16,934 | 16,934 |
|                    | Trust Fund       | -        | 2,190  | 2,190  | -        | 2,710  | 2,710  | -        | 2,250  | 2,250  |
|                    | Personal         | -        | 3,291  | 3,291  | -        | 2,322  | 2,322  | -        | 2,456  | 2,456  |
|                    | Others           | -        | 11     | 11     | -        | 1,923  | 1,923  | -        | 23     | 23     |
|                    | Total            | -        | 58,109 | 58,109 | -        | 54,525 | 54,525 | -        | 48,272 | 48,272 |
| Punjab             | Foreign          | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Govt.            | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NFPSEs           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NBFCs & Fin Aux. | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Private Sector   | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Trust Fund       | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Personal         | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Others           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Total            | -        | -      | -      | -        | -      | -      | -        | -      | -      |
| Sindh              | Foreign          | -        | 1,700  | 1,700  | -        | 2,013  | 2,013  | -        | 2,069  | 2,069  |
|                    | Govt.            | -        | 18,576 | 18,576 | -        | 8,357  | 8,357  | -        | 4,118  | 4,118  |
|                    | NFPSEs           | -        | 10,237 | 10,237 | -        | 5,165  | 5,165  | -        | 4,365  | 4,365  |
|                    | NBFCs & Fin Aux. | -        | 1,133  | 1,133  | -        | 13,559 | 13,559 | -        | 14,870 | 14,870 |
|                    | Private Sector   | -        | 14,799 | 14,799 | -        | 14,260 | 14,260 | -        | 15,012 | 15,012 |
|                    | Trust Fund       | -        | 1,814  | 1,814  | -        | 2,425  | 2,425  | -        | 1,995  | 1,995  |
|                    | Personal         | -        | 3,291  | 3,291  | -        | 2,322  | 2,322  | -        | 2,456  | 2,456  |
|                    | Others           | -        | 11     | 11     | -        | 23     | 23     | -        | 23     | 23     |
|                    | Total            | -        | 51,560 | 51,560 | -        | 48,124 | 48,124 | -        | 44,908 | 44,908 |
| Khyber Pakhtunkhwa | Foreign          | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Govt.            | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NFPSEs           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NBFCs & Fin Aux. | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Private Sector   | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Trust Fund       | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Personal         | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Others           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Total            | -        | -      | -      | -        | -      | -      | -        | -      | -      |
| Balochistan        | Foreign          | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Govt.            | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NFPSEs           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NBFCs & Fin Aux. | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Private Sector   | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Trust Fund       | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Personal         | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Others           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Total            | -        | -      | -      | -        | -      | -      | -        | -      | -      |
| Islamabad          | Foreign          | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Govt.            | -        | 4,813  | 4,813  | -        | 1,606  | 1,606  | -        | 299    | 299    |
|                    | NFPSEs           | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | NBFCs & Fin Aux. | -        | 735    | 735    | -        | 888    | 888    | -        | 888    | 888    |
|                    | Private Sector   | -        | 625    | 625    | -        | 1,722  | 1,722  | -        | 1,922  | 1,922  |
|                    | Trust Fund       | -        | 376    | 376    | -        | 285    | 285    | -        | 256    | 256    |
|                    | Personal         | -        | -      | -      | -        | -      | -      | -        | -      | -      |
|                    | Others           | -        | -      | -      | -        | 1,900  | 1,900  | -        | -      | -      |
|                    | Total            | -        | 6,549  | 6,549  | -        | 6,401  | 6,401  | -        | 3,364  | 3,364  |

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

| Provinces/Regions | Category         | Jun-24 R |       |       | Mar-25 R |       |       | Jun-25 P |       |       |
|-------------------|------------------|----------|-------|-------|----------|-------|-------|----------|-------|-------|
|                   |                  | Rural    | Urban | Total | Rural    | Urban | Total | Rural    | Urban | Total |
| Gilgit-Baltistan  | Foreign          | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Govt.            | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Private Sector   | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Trust Fund       | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Personal         | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Others           | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Total            | -        | -     | -     | -        | -     | -     | -        | -     | -     |
| AJK               | Foreign          | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Govt.            | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Private Sector   | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Trust Fund       | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Personal         | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Others           | -        | -     | -     | -        | -     | -     | -        | -     | -     |
|                   | Total            | -        | -     | -     | -        | -     | -     | -        | -     | -     |

## 9.6 Deposits Distributed by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

| Size of Account*<br>(Rs.) | Jun-24 R           |                   | Mar-25 R           |                   | Jun-25 P           |                   |
|---------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| Less Than 100,000         | 148                | 520               | 109                | 1,539             | 106                | 221               |
| 100,000 to 200,000        | 17                 | 2,392             | 23                 | 3,270             | 8                  | 1,017             |
| 200,000 to 300,000        | 16                 | 3,885             | 29                 | 7,219             | 5                  | 1,236             |
| 300,000 to 400,000        | 15                 | 4,939             | 15                 | 5,263             | 5                  | 1,652             |
| 400,000 to 500,000        | 16                 | 7,898             | 26                 | 12,759            | 5                  | 2,257             |
| 500,000 to 600,000        | 13                 | 6,749             | 10                 | 5,443             | 10                 | 5,295             |
| 600,000 to 700,000        | 15                 | 9,839             | 8                  | 5,387             | 7                  | 4,399             |
| 700,000 to 800,000        | 6                  | 4,437             | 11                 | 8,216             | 3                  | 2,159             |
| 800,000 to 900,000        | 6                  | 5,010             | 5                  | 4,305             | 6                  | 5,242             |
| 900,000 to 1,000,000      | 14                 | 13,360            | 37                 | 36,795            | 4                  | 3,950             |
| 1,000,000 to 2,000,000    | 110                | 144,007           | 129                | 187,983           | 53                 | 76,876            |
| 2,000,000 to 3,000,000    | 47                 | 118,273           | 57                 | 148,027           | 156                | 409,911           |
| 3,000,000 to 4,000,000    | 38                 | 131,162           | 75                 | 251,198           | 32                 | 112,762           |
| 4,000,000 to 5,000,000    | 26                 | 114,781           | 27                 | 124,073           | 23                 | 105,955           |
| 5,000,000 to 6,000,000    | 40                 | 213,662           | 28                 | 157,498           | 7                  | 37,839            |
| 6,000,000 to 7,000,000    | 17                 | 108,958           | 23                 | 149,214           | 13                 | 83,395            |
| 7,000,000 to 8,000,000    | 23                 | 170,234           | 14                 | 107,135           | 57                 | 434,111           |
| 8,000,000 to 9,000,000    | 11                 | 93,496            | 10                 | 85,260            | 7                  | 57,036            |
| 9,000,000 to 10,000,000   | 9                  | 87,185            | 19                 | 187,473           | 5                  | 47,190            |
| 10,000,000 to 100,000,000 | 197                | 6,896,670         | 224                | 7,619,370         | 203                | 7,097,342         |
| 100,000,000 & Over        | 100                | 49,971,495        | 98                 | 45,417,861        | 88                 | 39,782,034        |
| <b>Total</b>              | <b>884</b>         | <b>58,108,951</b> | <b>977</b>         | <b>54,525,288</b> | <b>803</b>         | <b>48,271,878</b> |

\*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

## 9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions

As on 30th June, 2025

| Type of Account* (Rs.)    | (Thousand Rupees)  |                  |                    |                |                        |                |                    |                   |                    |                   |
|---------------------------|--------------------|------------------|--------------------|----------------|------------------------|----------------|--------------------|-------------------|--------------------|-------------------|
|                           | Males              |                  | Females            |                | Both Males and Females |                | Others             |                   | Total              |                   |
|                           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts     | Amount         | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| Less Than 100,000         | 10                 | 200              | -                  | -              | 1                      | 21             | 95                 | -                 | 106                | 221               |
| 100,000 to 200,000        | 3                  | 329              | 2                  | 250            | 3                      | 438            | -                  | -                 | 8                  | 1,017             |
| 200,000 to 300,000        | 1                  | 217              | 2                  | 530            | -                      | -              | 2                  | 489               | 5                  | 1,236             |
| 300,000 to 400,000        | 3                  | 1,003            | 1                  | 303            | 1                      | 346            | -                  | -                 | 5                  | 1,652             |
| 400,000 to 500,000        | 4                  | 1,757            | -                  | -              | -                      | -              | 1                  | 500               | 5                  | 2,257             |
| 500,000 to 600,000        | 2                  | 1,022            | 1                  | 578            | 1                      | 500            | 6                  | 3,195             | 10                 | 5,295             |
| 600,000 to 700,000        | -                  | -                | 7                  | 4,399          | -                      | -              | -                  | -                 | 7                  | 4,399             |
| 700,000 to 800,000        | 1                  | 723              | 1                  | 700            | -                      | -              | 1                  | 736               | 3                  | 2,159             |
| 800,000 to 900,000        | 2                  | 1,697            | 1                  | 845            | 3                      | 2,700          | -                  | -                 | 6                  | 5,242             |
| 900,000 to 1,000,000      | 1                  | 950              | 1                  | 1,000          | 2                      | 2,000          | -                  | -                 | 4                  | 3,950             |
| 1,000,000 to 2,000,000    | 11                 | 14,618           | 8                  | 12,433         | 28                     | 42,925         | 6                  | 6,900             | 53                 | 76,876            |
| 2,000,000 to 3,000,000    | 36                 | 93,860           | 35                 | 78,203         | 82                     | 230,744        | 3                  | 7,104             | 156                | 409,911           |
| 3,000,000 to 4,000,000    | 7                  | 23,608           | 1                  | 3,480          | 21                     | 75,674         | 3                  | 10,000            | 32                 | 112,762           |
| 4,000,000 to 5,000,000    | 4                  | 16,475           | 1                  | 4,382          | 14                     | 66,022         | 4                  | 19,076            | 23                 | 105,955           |
| 5,000,000 to 6,000,000    | 2                  | 10,932           | 1                  | 5,999          | -                      | -              | 4                  | 20,908            | 7                  | 37,839            |
| 6,000,000 to 7,000,000    | 6                  | 37,418           | -                  | -              | 2                      | 12,894         | 5                  | 33,083            | 13                 | 83,395            |
| 7,000,000 to 8,000,000    | 2                  | 15,900           | 1                  | 7,500          | 12                     | 90,495         | 42                 | 320,216           | 57                 | 434,111           |
| 8,000,000 to 9,000,000    | -                  | -                | -                  | -              | -                      | -              | 7                  | 57,036            | 7                  | 57,036            |
| 9,000,000 to 10,000,000   | 2                  | 18,935           | 2                  | 19,255         | 1                      | 9,000          | -                  | -                 | 5                  | 47,190            |
| 10,000,000 to 100,000,000 | 34                 | 689,826          | 13                 | 236,682        | 8                      | 245,441        | 148                | 5,925,393         | 203                | 7,097,342         |
| 100,000,000 & Over        | 1                  | 370,971          | -                  | -              | -                      | -              | 87                 | 39,411,063        | 88                 | 39,782,034        |
| <b>Total</b>              | <b>132</b>         | <b>1,300,441</b> | <b>78</b>          | <b>376,539</b> | <b>179</b>             | <b>779,200</b> | <b>414</b>         | <b>45,815,698</b> | <b>803</b>         | <b>48,271,878</b> |

\*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

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

| Security                                    | Jun-24             |           | Mar-25             |           | Jun-25 P           |           |
|---------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                             | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             | -                  | -         | -                  | -         | -                  | -         |
| Ornaments and Precious Metals               | -                  | -         | -                  | -         | -                  | -         |
| II. Securities, Shares and Other            | -                  | -         | -                  | -         | -                  | -         |
| Financial Instruments:                      | 1                  | 7,354     | 3                  | 112,227   | 6                  | 73,678    |
| A. Quoted on the Stock Exchange:            | 1                  | 7,354     | 2                  | 12,104    | 6                  | 73,678    |
| 1. To Stock Brokers and Dealers:            | -                  | -         | 1                  | 4,750     | 5                  | 66,324    |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | -                  | -         | -                  | -         | -                  | -         |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | -                  | -         | 1                  | 4,750     | 5                  | 66,324    |
| 2. To Others:                               | 1                  | 7,354     | 1                  | 7,354     | 1                  | 7,354     |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | -                  | -         | -                  | -         | -                  | -         |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | 1                  | 7,354     | 1                  | 7,354     | 1                  | 7,354     |
| B. Unquoted on the Stock Exchange:          | -                  | -         | 1                  | 100,123   | -                  | -         |
| 1. To Stock Brokers and Dealers:            | -                  | -         | 1                  | 100,123   | -                  | -         |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | -                  | -         | -                  | -         | -                  | -         |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | -                  | -         | 1                  | 100,123   | -                  | -         |
| 2. To Others:                               | -                  | -         | -                  | -         | -                  | -         |
| (a) Government and Other Trustee Securities | -                  | -         | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | -                  | -         | -                  | -         | -                  | -         |
| (c) Participation Term Certificates         | -                  | -         | -                  | -         | -                  | -         |
| (d) Others                                  | -                  | -         | -                  | -         | -                  | -         |
| III. Merchandise                            | 46                 | 8,026,608 | 30                 | 3,529,161 | 40                 | 3,587,250 |
| A. Food Items:                              | 11                 | 3,032,015 | 9                  | 1,884,334 | 10                 | 1,573,856 |
| 1. Wheat                                    | -                  | -         | -                  | -         | -                  | -         |
| 2. Rice and Paddy                           | 2                  | 340,900   | 4                  | 327,265   | 4                  | 322,720   |
| 3. Other Grains & Pulses:                   | -                  | -         | -                  | -         | 1                  | 2,000     |
| (a) Indigenous                              | -                  | -         | -                  | -         | -                  | -         |
| (b) Imported                                | -                  | -         | -                  | -         | 1                  | 2,000     |
| 4. Edible Oils:                             | -                  | -         | -                  | -         | -                  | -         |
| (a) Indigenous                              | -                  | -         | -                  | -         | -                  | -         |
| (b) Imported                                | -                  | -         | -                  | -         | -                  | -         |
| 5. Sugar:                                   | 9                  | 2,691,115 | 5                  | 1,557,069 | 5                  | 1,249,136 |
| (a) Indigenous                              | 9                  | 2,691,115 | 5                  | 1,557,069 | 5                  | 1,249,136 |
| (b) Imported                                | -                  | -         | -                  | -         | -                  | -         |
| 6. Kariana And Spices                       | -                  | -         | -                  | -         | -                  | -         |
| 7. Fish And Fish Preparations               | -                  | -         | -                  | -         | -                  | -         |
| 8. Other Food Items:                        | -                  | -         | -                  | -         | -                  | -         |
| (a) Indigenous                              | -                  | -         | -                  | -         | -                  | -         |
| (b) Imported                                | -                  | -         | -                  | -         | -                  | -         |
| B. Raw Materials:                           | 15                 | 2,267,667 | 3                  | 191,667   | 2                  | 66,667    |
| 1. Cotton Raw:                              | -                  | -         | -                  | -         | -                  | -         |
| (a) Indigenous                              | -                  | -         | -                  | -         | -                  | -         |
| (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:                          | 2                  | 650,000   | -                  | -         | -                  | -         |
| (a) Indigenous                              | 2                  | 650,000   | -                  | -         | -                  | -         |
| (b) Imported                                | -                  | -         | -                  | -         | -                  | -         |



## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

| Security                                  | Jun-24          |             | Mar-25          |             | Jun-25 P        |             |
|-------------------------------------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|
|                                           | No. of Accounts | Amount      | No. of Accounts | Amount      | No. of Accounts | Amount      |
| 6. Wool & Goat Hair                       | -               | -           | -               | -           | -               | -           |
| 7. Hides & Skins                          | -               | -           | -               | -           | -               | -           |
| 8. Oil Seeds                              | -               | -           | -               | -           | -               | -           |
| 9. Pesticides & Insecticides:             | -               | -           | -               | -           | -               | -           |
| (a) Indigenous                            | -               | -           | -               | -           | -               | -           |
| (b) Imported                              | -               | -           | -               | -           | -               | -           |
| 10. Other Raw Materials:                  | 13              | 1,617,667   | 3               | 191,667     | 2               | 66,667      |
| (a) Indigenous                            | 10              | 1,217,667   | 2               | 91,667      | 2               | 66,667      |
| (b) Imported                              | 3               | 400,000     | 1               | 100,000     | -               | -           |
| C. Finished/Manufactured Goods:           | 20              | 2,726,926   | 18              | 1,453,160   | 28              | 1,946,727   |
| 1. Cotton Textiles:                       | -               | -           | -               | -           | -               | -           |
| (a) Indigenous                            | -               | -           | -               | -           | -               | -           |
| (b) Imported                              | -               | -           | -               | -           | -               | -           |
| 2. Cotton Yarn:                           | -               | -           | -               | -           | -               | -           |
| (a) Indigenous                            | -               | -           | -               | -           | -               | -           |
| (b) Imported                              | -               | -           | -               | -           | -               | -           |
| 3. Other Textiles:                        | -               | -           | -               | -           | 1               | 5,000       |
| (a) Indigenous                            | -               | -           | -               | -           | -               | -           |
| (b) Imported                              | -               | -           | -               | -           | 1               | 5,000       |
| 4. Machinery:                             | 16              | 2,094,231   | 14              | 1,210,625   | 22              | 1,201,912   |
| (a) Indigenous                            | 1               | 106,539     | -               | -           | -               | -           |
| (b) Imported                              | 15              | 1,987,692   | 14              | 1,210,625   | 22              | 1,201,912   |
| 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                      | 1               | 200,000     | 1               | 200,000     | 2               | 700,000     |
| 12. Other Finished Goods:                 | 3               | 432,695     | 3               | 42,535      | 3               | 39,815      |
| (a) Indigenous                            | 2               | 382,000     | -               | -           | -               | -           |
| (b) Imported                              | 1               | 50,695      | 3               | 42,535      | 3               | 39,815      |
| IV. Fixed Assets Including Machinery      | 1,363           | 104,028,875 | 1,667           | 103,711,353 | 1,694           | 113,166,400 |
| A. Transport Equipment                    | 316             | 763,348     | 357             | 1,869,240   | 391             | 2,079,669   |
| B. Furniture & Fixtures                   | 3               | 300,682     | -               | -           | 2               | 1,086,501   |
| C. Office Equipment                       | 2               | 32,791      | 2               | 27,274      | 2               | 25,196      |
| D. Other Machinery & Equipment            | 1,042           | 102,932,055 | 1,308           | 101,814,839 | 1,299           | 109,975,034 |
| V. Real Estate                            | 32,689          | 41,383,283  | 31,392          | 41,175,623  | 31,019          | 45,452,985  |
| A. Land                                   | 164             | 13,270,101  | 209             | 13,037,390  | 225             | 15,694,980  |
| 1. Residential                            | 71              | 1,063,524   | 23              | 552,980     | 39              | 601,364     |
| (a) House                                 | 71              | 1,063,524   | 19              | 540,605     | 34              | 574,064     |
| (b) Flat                                  | -               | -           | 4               | 12,375      | 5               | 27,300      |
| 2. Non-Residential                        | 93              | 12,206,577  | 186             | 12,484,410  | 186             | 15,093,616  |
| (a) Commercial                            | -               | -           | 60              | 1,024,368   | 59              | 1,013,090   |
| (b) Industrial                            | 13              | 1,648,616   | 36              | 1,940,377   | 22              | 1,942,794   |
| c) Agriculture                            | 50              | 700,333,467 | 17              | 244,364     | 29              | 357,493     |
| (c) Others                                | 30              | 3,554,608   | 73              | 9,275,301   | 76              | 11,780,238  |
| B. Buildings:                             | 32,525          | 28,113,181  | 31,183          | 28,138,233  | 30,794          | 29,758,005  |
| 1. Residential                            | 32,380          | 18,762,010  | 30,930          | 16,859,980  | 30,515          | 16,743,111  |
| (a) House                                 | 32,210          | 18,677,873  | 30,672          | 16,039,734  | 29,495          | 15,690,883  |
| (b) Flat                                  | 170             | 84,137      | 258             | 820,246     | 1,020           | 1,052,228   |
| 2. Non-Residential                        | 145             | 9,351,171   | 253             | 11,278,253  | 279             | 13,014,894  |
| (a) Commercial                            | 69              | 5,275,578   | 100             | 5,789,167   | 109             | 5,381,928   |
| (b) Industrial                            | 25              | 1,455,909   | 25              | 1,344,542   | 23              | 1,098,629   |
| c) Agriculture                            | 0               | 0           | 9               | 65,000      | 12              | 127,750     |
| (c) Others                                | 51              | 2,619,684   | 119             | 4,079,544   | 135             | 6,406,587   |
| VI. Fixed Deposits and Insurance Policies | -               | -           | -               | -           | -               | -           |
| A. Bank Deposits                          | -               | -           | -               | -           | -               | -           |
| 1. Security Deposits                      | -               | -           | -               | -           | -               | -           |
| 2. Term Deposits (TDRs)                   | -               | -           | -               | -           | -               | -           |
| 3. Other Deposits                         | -               | -           | -               | -           | -               | -           |
| B. Insurance Policies                     | -               | -           | -               | -           | -               | -           |
| VII. Others                               | 234             | 19,466,151  | 266             | 21,979,771  | 245             | 24,337,025  |
| A. Other Secured Advances                 | 186             | 14,921,847  | 212             | 16,405,823  | 193             | 18,359,660  |
| 1. Receivables                            | 84              | 3,973,546   | 11              | 2,200,000   | 16              | 3,080,085   |
| 2. Employees Benefits                     | -               | -           | 59              | 108,513.47  | 59              | 106,045     |
| 3. Others                                 | 102             | 10,948,301  | 142             | 14,097,310  | 118             | 15,173,530  |
| B. Advances Secured by Guarantee(s)       | 48              | 4,544,304   | 54              | 5,573,947   | 52              | 5,977,365   |
| 1. Institutional Guarantee(s)             | 7               | 4,534,716   | 10              | 5,563,564   | 13              | 5,965,763   |
| 2. Individual Guarantee(s)                | 41              | 9,588       | 44              | 10,383      | 39              | 11,601      |
| VIII. Unsecured Advances                  | 619             | 701,253     | 724             | 2,644,792   | 714             | 3,005,552   |
| 1. Credit Cards                           | -               | -           | -               | -           | -               | -           |
| 2. Personal Loan                          | 560             | 118,037     | 598             | 87,097      | 589             | 79,292      |
| 3. Others                                 | 59              | 583,216     | 126             | 2,557,695   | 125             | 2,926,260   |
| Total                                     | 34,952          | 173,613,524 | 34,082          | 173,152,926 | 33,718          | 189,622,889 |

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions As on 30th June, 2025

| Security                                    | (Thousand Rupees)  |        |                    |        |                    |           |                    |           |
|---------------------------------------------|--------------------|--------|--------------------|--------|--------------------|-----------|--------------------|-----------|
|                                             | Males              |        | Females            |        | Others             |           | Total              |           |
|                                             | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver             |                    |        |                    |        |                    |           |                    |           |
| Ornaments and Precious Metals               | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| II. Securities, Shares and Other            |                    |        |                    |        |                    |           |                    |           |
| Financial Instruments:                      |                    |        |                    |        |                    |           |                    |           |
| A. Quoted on the Stock Exchange:            | 1                  | 20,000 | 1                  | 4,500  | 4                  | 49,178    | 6                  | 73,678    |
| 1. To Stock Brokers and Dealers:            | 1                  | 20,000 | 1                  | 4,500  | 3                  | 41,824    | 5                  | 66,324    |
| (a) Government and Other Trustee Securities | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (c) Participation Term Certificates         | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (d) Others                                  | 1                  | 20,000 | 1                  | 4,500  | 3                  | 41,824    | 5                  | 66,324    |
| 2. To Others:                               | -                  | -      | -                  | -      | 1                  | 7,354     | 1                  | 7,354     |
| (a) Government and Other Trustee Securities | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (b) Shares and Debentures                   | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (c) Participation Term Certificates         | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (d) Others                                  | -                  | -      | -                  | -      | 1                  | 7,354     | 1                  | 7,354     |
| B. Unquoted 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                                  | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| III. Merchandise                            | 3                  | 17,000 | 2                  | 8,500  | 35                 | 3,561,750 | 40                 | 3,587,250 |
| A. Food Items:                              | 1                  | 2,000  | -                  | -      | 9                  | 1,571,856 | 10                 | 1,573,856 |
| 1. Wheat                                    | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| 2. Rice and Paddy                           | -                  | -      | -                  | -      | 4                  | 322,720   | 4                  | 322,720   |
| 3. Other Grains & Pulses:                   | 1                  | 2,000  | -                  | -      | -                  | -         | 1                  | 2,000     |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (b) Imported                                | 1                  | 2,000  | -                  | -      | -                  | -         | 1                  | 2,000     |
| 4. Edible Oils:                             | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| 5. Sugar:                                   | -                  | -      | -                  | -      | 5                  | 1,249,136 | 5                  | 1,249,136 |
| (a) Indigenous                              | -                  | -      | -                  | -      | 5                  | 1,249,136 | 5                  | 1,249,136 |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| 6. Kariana And Spices                       | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| 7. Fish And Fish Preparations               | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| 8. Other Food Items:                        | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (b) Imported                                | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| B. Raw Materials:                           | -                  | -      | -                  | -      | 2                  | 66,667    | 2                  | 66,667    |
| 1. Cotton Raw:                              | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (a) Indigenous                              | -                  | -      | -                  | -      | -                  | -         | -                  | -         |
| (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                                | -                  | -      | -                  | -      | -                  | -         | -                  | -         |

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions As on 30th June, 2025

| Security                                  | (Thousand Rupees)  |                   |                    |                  |                    |                    |                    |                    |
|-------------------------------------------|--------------------|-------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|
|                                           | Males              |                   | Females            |                  | Others             |                    | Total              |                    |
|                                           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| 6. Wool & Goat Hair                       | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 7. Hides & Skins                          | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 8. Oil Seeds                              | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 9. Pesticides & Insecticides:             | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (a) Indigenous                            | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (b) Imported                              | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 10. Other Raw Materials:                  | -                  | -                 | -                  | -                | 2                  | 66,667             | 2                  | 66,667             |
| (a) Indigenous                            | -                  | -                 | -                  | -                | 2                  | 66,667             | 2                  | 66,667             |
| (b) Imported                              | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| C. Finished/Manufactured Goods:           | 2                  | 15,000            | 2                  | 8,500            | 24                 | 1,923,227          | 28                 | 1,946,727          |
| 1. Cotton Textiles:                       | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (a) Indigenous                            | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (b) Imported                              | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 2. Cotton Yarn:                           | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (a) Indigenous                            | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (b) Imported                              | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 3. Other Textiles:                        | 1                  | 5,000             | -                  | -                | -                  | -                  | 1                  | 5,000              |
| (a) Indigenous                            | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (b) Imported                              | 1                  | 5,000             | -                  | -                | -                  | -                  | 1                  | 5,000              |
| 4. Machinery:                             | 1                  | 10,000            | 2                  | 8,500            | 19                 | 1,183,412          | 22                 | 1,201,912          |
| (a) Indigenous                            | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (b) Imported                              | 1                  | 10,000            | 2                  | 8,500            | 19                 | 1,183,412          | 22                 | 1,201,912          |
| 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                      | -                  | -                 | -                  | -                | 2                  | 700,000            | 2                  | 700,000            |
| 12. Other Finished Goods:                 | -                  | -                 | -                  | -                | 3                  | 39,815             | 3                  | 39,815             |
| (a) Indigenous                            | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| (b) Imported                              | -                  | -                 | -                  | -                | 3                  | 39,815             | 3                  | 39,815             |
| IV. Fixed Assets Including Machinery      | 391                | 1,093,140         | 61                 | 105,290          | 1,242              | 111,967,970        | 1,694              | 113,166,400        |
| A. Transport Equipments                   | 333                | 801,468           | 37                 | 66,738           | 21                 | 1,211,463          | 391                | 2,079,669          |
| B. Furniture & Fixtures                   | -                  | -                 | -                  | -                | 2                  | 1,086,501          | 2                  | 1,086,501          |
| C. Office Equipments                      | 1                  | 10,500            | -                  | -                | 1                  | 14,696             | 2                  | 25,196             |
| D. Other Machinery & Equipments           | 57                 | 281,172           | 24                 | 38,552           | 1,218              | 109,655,310        | 1,299              | 109,975,034        |
| V. Real Estate                            | 26,677             | 15,006,582        | 4,107              | 3,283,575        | 235                | 27,162,829         | 31,019             | 45,452,985         |
| A. Land                                   | 79                 | 885,421           | 45                 | 256,360          | 101                | 14,553,199         | 225                | 15,694,980         |
| 1. Residential                            | 22                 | 100,681           | 13                 | 64,850           | 4                  | 435,833            | 39                 | 601,364            |
| (a) House                                 | 19                 | 75,681            | 11                 | 62,550           | 4                  | 435,833            | 34                 | 574,064            |
| (b) Flat                                  | 3                  | 25,000            | 2                  | 2,300            | -                  | -                  | 5                  | 27,300             |
| 2. Non-Residential                        | 57                 | 784,740           | 32                 | 191,510          | 97                 | 14,117,366         | 186                | 15,093,616         |
| (a) Commercial                            | 35                 | 362,590           | 20                 | 114,667          | 4                  | 535,833            | 59                 | 1,013,090          |
| (b) Industrial                            | 4                  | 55,500            | -                  | -                | 18                 | 1,887,294          | 22                 | 1,942,794          |
| c) Agriculture                            | 17                 | 280,650           | 12                 | 76,843           | -                  | -                  | 29                 | 357,493            |
| d) Other                                  | 1                  | 86,000            | -                  | -                | 75                 | 11,694,238         | 76                 | 11,780,238         |
| B. Buildings:                             | 26,598             | 14,121,161        | 4,062              | 3,027,215        | 134                | 12,609,630         | 30,794             | 29,758,005         |
| 1. Residential                            | 26,497             | 12,959,536        | 4,010              | 2,907,820        | 8                  | 875,756            | 30,515             | 16,743,111         |
| (a) House                                 | 25,716             | 12,156,292        | 3,771              | 2,658,836        | 8                  | 875,756            | 29,495             | 15,690,883         |
| (b) Flat                                  | 781                | 803,244           | 239                | 248,984          | -                  | -                  | 1,020              | 1,052,228          |
| 2. Non-Residential                        | 101                | 1,161,625         | 52                 | 119,395          | 126                | 11,733,874         | 279                | 13,014,894         |
| (a) Commercial                            | 49                 | 373,279           | 28                 | 49,403           | 32                 | 4,959,246          | 109                | 5,381,928          |
| (b) Industrial                            | 5                  | 124,549           | -                  | -                | 18                 | 974,080            | 23                 | 1,098,629          |
| c) Agriculture                            | 7                  | 100,000           | 5                  | 27,750           | -                  | -                  | 12                 | 127,750            |
| d) Other                                  | 40                 | 563,797           | 19                 | 42,242           | 76                 | 5,800,548          | 135                | 6,406,587          |
| VI. Fixed Deposits and Insurance Policies | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| A. Bank Deposits                          | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 1. Security Deposits                      | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 2. Term Deposits (TDRs)                   | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 3. Other Deposits                         | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| B. Insurance Policies                     | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| VII. Others                               | 89                 | 123,585           | 18                 | 14,628           | 138                | 24,198,812         | 245                | 24,337,025         |
| A. Other Secured Advances                 | 56                 | 113,738           | 12                 | 12,872           | 125                | 18,233,049         | 193                | 18,359,660         |
| 1. Receivables                            | -                  | -                 | -                  | -                | 16                 | 3,080,085          | 16                 | 3,080,085          |
| 2. Employees Benefits                     | 54                 | 97,090            | 5                  | 8,954            | -                  | -                  | 59                 | 106,045            |
| 3. Others                                 | 2                  | 16,648            | 7                  | 3,918            | 109                | 15,152,964         | 118                | 15,173,530         |
| B. Advances Secured by Guarantee(s)       | 33                 | 9,846             | 6                  | 1,755            | 13                 | 5,965,763          | 52                 | 5,977,365          |
| 1. Institutional Guarantee(s)             | -                  | -                 | -                  | -                | 13                 | 5,965,763          | 13                 | 5,965,763          |
| 2. Individual Guarantee(s)                | 33                 | 9,846             | 6                  | 1,755            | -                  | -                  | 39                 | 11,601             |
| VIII. Unsecured Advances                  | 631                | 193,002           | 81                 | 30,880           | 2                  | 2,781,670          | 714                | 3,005,552          |
| 1. Credit Cards                           | -                  | -                 | -                  | -                | -                  | -                  | -                  | -                  |
| 2. Personal Loan                          | 521                | 67,914            | 68                 | 11,378           | -                  | -                  | 589                | 79,292             |
| 3. Others                                 | 110                | 125,088           | 13                 | 19,502           | 2                  | 2,781,670          | 125                | 2,926,260          |
| <b>Total</b>                              | <b>27,792</b>      | <b>16,453,308</b> | <b>4,270</b>       | <b>3,447,372</b> | <b>1,656</b>       | <b>169,722,208</b> | <b>33,718</b>      | <b>189,622,889</b> |

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

| Borrower                                                              | Jun-24             |             | Mar-25             |             | Jun-25 P           |             |
|-----------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                       | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| 1. FOREIGN CONSTITUENTS                                               | -                  | -           | -                  | -           | -                  | -           |
| 1) Official                                                           | -                  | -           | -                  | -           | -                  | -           |
| 2) Business                                                           | -                  | -           | -                  | -           | -                  | -           |
| 3) Personal                                                           | -                  | -           | -                  | -           | -                  | -           |
| 2. DOMESTIC CONSTITUENTS                                              | 34,952             | 173,613,524 | 34,082             | 173,152,926 | 33,718             | 189,622,889 |
| 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)                   | 6                  | 3,916,160   | 4                  | 3,759,411   | 5                  | 3,904,523   |
| Agriculture, hunting and forestry                                     | -                  | -           | -                  | -           | -                  | -           |
| Services                                                              | -                  | -           | -                  | -           | -                  | -           |
| Utilities                                                             | -                  | -           | -                  | -           | -                  | -           |
| Transport, storage and communications                                 | 5                  | 3,628,241   | -                  | -           | -                  | -           |
| Manufacturing                                                         | 1                  | 287,919     | 2                  | 603,332     | 3                  | 748,444     |
| Mining and Quarrying                                                  | -                  | -           | -                  | -           | -                  | -           |
| Construction                                                          | -                  | -           | -                  | -           | -                  | -           |
| Commerce and Trade                                                    | -                  | -           | -                  | -           | -                  | -           |
| Others                                                                | -                  | -           | -                  | -           | -                  | -           |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | 9                  | 1,874,605   | 10                 | 1,332,784   | 14                 | 2,424,606   |
| Mutual Funds and AMCs                                                 | -                  | -           | -                  | -           | -                  | -           |
| Insurance & Pension Funds                                             | -                  | -           | -                  | -           | -                  | -           |
| MFIs and DFIs                                                         | 1                  | 300,000     | 1                  | 100,123     | -                  | -           |
| Stock Exchange & Brokerage Houses                                     | -                  | -           | -                  | -           | -                  | -           |
| Modarabas                                                             | 1                  | 150,000     | 1                  | 150,000     | 1                  | 150,000     |
| Other NBFIs                                                           | 2                  | 49,605      | 5                  | 435,161     | 8                  | 1,500,161   |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 1,637              | 149,989,669 | 2,006              | 149,253,884 | 2,031              | 164,181,107 |
| A. Agriculture, forestry and fishing                                  | 54                 | 1,429,283   | 78                 | 947,468     | 92                 | 1,198,361   |
| 1. Crop and animal production, hunting and related service activities | 54                 | 1,429,283   | 78                 | 947,468     | 92                 | 1,198,361   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 22                 | 164,100     | 29                 | 199,697     | 28                 | 233,077     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 6                  | 122,438     | 9                  | 125,467     | 8                  | 122,723     |
| Growing of other fruits, vegetables and crops                         | 5                  | 42,000      | 5                  | 42,000      | 3                  | 28,300      |
| Raising of livestock and other related activities                     | 11                 | 989,095     | 12                 | 276,746     | 13                 | 359,328     |
| Other agricultural support activities                                 | 10                 | 111,650     | 23                 | 303,558     | 40                 | 454,933     |
| Hunting, trapping and related service activities                      | -                  | -           | -                  | -           | -                  | -           |
| 02 - Forestry and logging                                             | -                  | -           | -                  | -           | -                  | -           |
| 03 - Fishing and aquaculture                                          | -                  | -           | -                  | -           | -                  | -           |
| B. Mining and quarrying                                               | 27                 | 5,587,229   | 27                 | 2,945,956   | 28                 | 5,803,576   |
| 05 - Mining of coal and lignite                                       | 3                  | 3,500,000   | 2                  | 1,000,000   | 3                  | 4,000,000   |
| 06 - Extraction of crude petroleum and natural gas                    | 24                 | 2,087,229   | 25                 | 1,945,956   | 25                 | 1,803,576   |
| 07 - Mining of metal ores                                             | -                  | -           | -                  | -           | -                  | -           |
| 08 - Other mining and quarrying                                       | -                  | -           | -                  | -           | -                  | -           |
| 09 - Mining support service activities                                | -                  | -           | -                  | -           | -                  | -           |
| C. Manufacturing                                                      | 1,148              | 101,095,981 | 1,451              | 95,322,726  | 1,433              | 100,957,949 |
| 10 - Manufacture of food products                                     | 286                | 23,854,273  | 373                | 23,606,923  | 366                | 25,556,480  |
| 11 - Manufacture of beverages                                         | 1                  | 173,000     | 1                  | 163,000     | 1                  | 163,000     |
| 12 - Manufacture of tobacco products                                  | -                  | -           | -                  | -           | -                  | -           |
| 13 - Manufacture of textiles                                          | 412                | 32,407,903  | 465                | 30,421,793  | 460                | 32,160,692  |
| Preparation and spinning of textile fibres                            | 112                | 10,036,135  | 131                | 9,261,920   | 129                | 9,441,870   |
| Weaving of textiles                                                   | 55                 | 4,703,699   | 60                 | 3,498,704   | 65                 | 4,081,028   |
| Finishing of textiles                                                 | 48                 | 5,711,288   | 55                 | 6,116,290   | 53                 | 6,838,834   |
| Manufacture of knitted and crocheted fabrics                          | 4                  | 315,889     | 4                  | 296,397     | 5                  | 587,435     |
| Manufacture of made-up textile articles, except apparel               | 187                | 10,965,677  | 208                | 10,550,536  | 201                | 10,581,955  |
| Manufacture of carpets and rugs                                       | -                  | -           | -                  | -           | -                  | -           |
| Manufacture of other textiles n.e.c.                                  | 6                  | 675,215     | 7                  | 697,946     | 7                  | 629,570     |
| 14 - Manufacture of wearing apparel                                   | 43                 | 5,035,010   | 108                | 3,664,690   | 101                | 4,445,333   |
| 15 - Manufacture of leather and related products                      | 3                  | 563,000     | 7                  | 623,806     | 5                  | 511,578     |

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

| Borrower                                                                                                                   | Jun-24             |            | Mar-25             |            | Jun-25 P           |            |
|----------------------------------------------------------------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                                                                            | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 1                  | 60,000     | 1                  | 46,667     | 1                  | 41,667     |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | -                  | -          | -                  | -          | -                  | -          |
| Manufacture of footwear                                                                                                    | 2                  | 503,000    | 6                  | 577,139    | 4                  | 469,911    |
| a. Leather wear                                                                                                            | 2                  | 503,000    | 2                  | 502,250    | 2                  | 439,500    |
| b. Rubber and Plastic wear                                                                                                 | -                  | -          | 4                  | 74,889     | 2                  | 30,411     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 1                  | 2,199      | 1                  | 1,425      | 1                  | 1,337      |
| 17 - Manufacture of paper and paper products                                                                               | 14                 | 465,775    | 22                 | 651,942    | 20                 | 995,157    |
| 18 - Printing and reproduction of recorded media                                                                           | 63                 | 779,233    | 83                 | 895,662    | 86                 | 967,104    |
| Printing and other service activities related to printing                                                                  | 63                 | 779,233    | 83                 | 895,662    | 86                 | 967,104    |
| Reproduction of recorded media                                                                                             | -                  | -          | -                  | -          | -                  | -          |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 4                  | 973,125    | 4                  | 1,300,625  | 3                  | 1,243,125  |
| 20 - Manufacture of chemicals and chemical products                                                                        | 101                | 7,075,386  | 142                | 6,928,983  | 144                | 6,743,129  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 23                 | 4,524,282  | 31                 | 4,180,101  | 30                 | 3,974,072  |
| 22 - Manufacture of rubber and plastics products                                                                           | 44                 | 5,739,379  | 47                 | 5,692,238  | 49                 | 5,629,959  |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 23                 | 4,345,888  | 38                 | 3,595,379  | 35                 | 2,640,895  |
| 24 - Manufacture of basic metals                                                                                           | 62                 | 7,724,228  | 64                 | 7,315,936  | 62                 | 6,733,717  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 21                 | 863,948    | 15                 | 742,049    | 16                 | 698,521    |
| 26 - Manufacture of computer, electronic and optical products                                                              | 7                  | 2,771,946  | 7                  | 1,425,071  | 8                  | 3,562,071  |
| 27 - Manufacture of electrical equipment                                                                                   | 18                 | 2,291,640  | 18                 | 2,703,652  | 17                 | 3,044,733  |
| 28 - Manufacture of machinery and equipment                                                                                | 1                  | 4,000      | 3                  | 23,500     | 3                  | 22,750     |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 8                  | 794,745    | 9                  | 716,899    | 7                  | 723,027    |
| 30 - Manufacture of other transport equipment                                                                              | 2                  | 341,363    | 2                  | 316,446    | 6                  | 379,967    |
| 31 - Manufacture of furniture                                                                                              | 4                  | 26,751     | 3                  | 24,916     | 6                  | 234,639    |
| 32 - Other manufacturing                                                                                                   | 5                  | 335,931    | 6                  | 325,540    | 5                  | 524,789    |
| Manufacture of jewellery and related articles                                                                              | 1                  | 20,000     | 2                  | 20,000     | 1                  | 20,000     |
| Manufacture of imitation jewellery and related articles                                                                    | -                  | -          | -                  | -          | -                  | -          |
| Manufacture of musical instruments                                                                                         | -                  | -          | -                  | -          | -                  | -          |
| Manufacture of sports goods                                                                                                | -                  | -          | -                  | -          | -                  | -          |
| Manufacture of games and toys                                                                                              | -                  | -          | -                  | -          | -                  | -          |
| Manufacture of medical and dental instruments and supplies                                                                 | 1                  | 8,333      | -                  | -          | -                  | -          |
| Manufacture of Handicrafts                                                                                                 | -                  | -          | -                  | -          | -                  | -          |
| Other manufacturing n.e.c.                                                                                                 | 3                  | 307,598    | 4                  | 305,540    | 4                  | 504,789    |
| 33 - Repair and installation of machinery and equipment                                                                    | 2                  | 2,975      | 2                  | 2,150      | 2                  | 1,875      |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 168                | 21,825,183 | 115                | 21,407,412 | 112                | 22,048,769 |
| Electric power generation, transmission and distribution                                                                   | 166                | 21,755,721 | 115                | 21,407,412 | 112                | 22,048,769 |
| a) Hydal                                                                                                                   | 4                  | 232,000    | 4                  | 232,000    | 4                  | 232,000    |
| b) Thermal                                                                                                                 | 15                 | 4,555,419  | 14                 | 2,554,392  | 13                 | 3,134,387  |
| c) Coal Based                                                                                                              | 20                 | 11,352,752 | 27                 | 9,826,044  | 26                 | 10,444,687 |
| d) Wind                                                                                                                    | 32                 | 2,134,349  | 33                 | 1,857,080  | 33                 | 1,773,995  |
| e) Solar                                                                                                                   | 77                 | 1,043,281  | 21                 | 1,849,680  | 22                 | 1,834,409  |
| f) Other                                                                                                                   | 18                 | 2,437,920  | 16                 | 5,088,215  | 14                 | 4,629,290  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 2                  | 69,462     | -                  | -          | -                  | -          |
| Steam and air conditioning supply                                                                                          | -                  | -          | -                  | -          | -                  | -          |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 2                  | 3,082,013  | 5                  | 5,520,410  | 8                  | 6,887,889  |
| 36 - Water collection, treatment and supply                                                                                | 2                  | 3,082,013  | 5                  | 5,520,410  | 8                  | 6,887,889  |
| 37 - Sewerage                                                                                                              | -                  | -          | -                  | -          | -                  | -          |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | -                  | -          | -                  | -          | -                  | -          |
| 39 - Remediation activities and other waste management services                                                            | -                  | -          | -                  | -          | -                  | -          |
| F. Construction                                                                                                            | 26                 | 2,103,328  | 39                 | 2,325,711  | 29                 | 2,400,270  |
| 41 - Construction of buildings                                                                                             | 6                  | 507,567    | 5                  | 401,558    | 5                  | 362,532    |
| 42 - Civil engineering                                                                                                     | 17                 | 1,545,668  | 31                 | 1,883,569  | 22                 | 2,007,977  |
| 43 - Specialized construction activities                                                                                   | 3                  | 50,093     | 3                  | 40,584     | 2                  | 29,761     |

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

| Borrower                                                                                                        | Jun-24             |             | Mar-25             |             | Jun-25 P           |             |
|-----------------------------------------------------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                                                                 | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 57                 | 2,414,056   | 84                 | 3,243,784   | 90                 | 3,532,000   |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 2                  | 221,751     | 3                  | 211,205     | 3                  | 223,812     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 17                 | 151,117     | 20                 | 957,067     | 21                 | 1,193,195   |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 38                 | 2,041,188   | 61                 | 2,075,512   | 66                 | 2,114,993   |
| H. Transportation and storage                                                                                   | 23                 | 1,562,411   | 42                 | 4,867,642   | 55                 | 5,007,800   |
| 49 - Land transport and transport via pipelines                                                                 | 15                 | 605,218     | 27                 | 2,785,318   | 35                 | 2,924,744   |
| 50 - Water transport                                                                                            | -                  | -           | -                  | -           | -                  | -           |
| 51 - Air transport                                                                                              | -                  | -           | 2                  | 784,746     | 5                  | 799,633     |
| 52 - Warehousing and support activities for transportation                                                      | 8                  | 957,193     | 13                 | 1,297,578   | 15                 | 1,283,423   |
| 53 - Courier activities other than national post activities                                                     | -                  | -           | -                  | -           | -                  | -           |
| I. Accommodation and food service activities                                                                    | 31                 | 2,831,219   | 30                 | 2,528,040   | 36                 | 2,387,695   |
| 55 - Accommodation                                                                                              | 10                 | 2,716,096   | 10                 | 2,438,544   | 11                 | 2,259,627   |
| 56 - Food and beverage service activities                                                                       | 21                 | 115,123     | 20                 | 89,496      | 25                 | 128,068     |
| J. Information and communication                                                                                | 34                 | 5,909,965   | 42                 | 6,823,638   | 47                 | 10,509,743  |
| 58 - Publishing activities                                                                                      | -                  | -           | -                  | -           | -                  | -           |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 4                  | 57,661      | 5                  | 143,781     | 5                  | 131,205     |
| 60 - Programming and broadcasting activities                                                                    | 2                  | 59,464      | 2                  | 57,584      | 2                  | 57,113      |
| 61 - Telecommunications                                                                                         | 15                 | 5,491,808   | 22                 | 6,429,846   | 27                 | 9,764,769   |
| 62 - Computer programming, consultancy and related activities                                                   | 8                  | 202,867     | 6                  | 122,439     | 8                  | 497,153     |
| 63 - Information service activities                                                                             | 5                  | 98,165      | 7                  | 69,988      | 5                  | 59,503      |
| K. Real estate activities                                                                                       | 4                  | 377,732     | 7                  | 777,879     | 6                  | 756,689     |
| L. Professional, scientific and technical activities                                                            | 1                  | 9,934       | 1                  | 9,934       | 1                  | 9,934       |
| 69 - Legal and accounting activities                                                                            | -                  | -           | -                  | -           | -                  | -           |
| 70 - Activities of head offices; management consultancy activities                                              | 1                  | 9,934       | 1                  | 9,934       | 1                  | 9,934       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | -                  | -           | -                  | -           | -                  | -           |
| 72 - Scientific research and development                                                                        | -                  | -           | -                  | -           | -                  | -           |
| 73 - Advertising and market research                                                                            | -                  | -           | -                  | -           | -                  | -           |
| 74 - Other professional, scientific and technical activities                                                    | -                  | -           | -                  | -           | -                  | -           |
| 75 - Veterinary activities                                                                                      | -                  | -           | -                  | -           | -                  | -           |
| M. Administrative and support service activities                                                                | 3                  | 73,017      | 9                  | 146,635     | 10                 | 140,270     |
| 77 - Rental and leasing activities                                                                              | 1                  | 450         | 1                  | 450         | 1                  | 450         |
| 78 - Employment activities                                                                                      | -                  | -           | -                  | -           | -                  | -           |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | -                  | -           | 3                  | 46,224      | 4                  | 48,424      |
| 80 - Security and investigation activities                                                                      | -                  | -           | 3                  | 43,144      | 3                  | 40,006      |
| 81 - Services to buildings and landscape activities                                                             | -                  | -           | -                  | -           | -                  | -           |
| 82 - Office administrative, office support and other business support activities                                | 2                  | 72,567      | 2                  | 56,817      | 2                  | 51,390      |
| N. Education                                                                                                    | 23                 | 586,318     | 33                 | 794,821     | 31                 | 747,098     |
| O. Human health and social work activities                                                                      | 32                 | 1,082,539   | 31                 | 1,512,098   | 39                 | 1,690,265   |
| 86 - Human health activities                                                                                    | 32                 | 1,082,539   | 31                 | 1,512,098   | 39                 | 1,690,265   |
| 87 - Residential care activities                                                                                | -                  | -           | -                  | -           | -                  | -           |
| 88 - Social work activities with and without accommodation                                                      | -                  | -           | -                  | -           | -                  | -           |
| P. Arts, entertainment and recreation                                                                           | -                  | -           | -                  | -           | -                  | -           |
| Q. Other service activities                                                                                     | 4                  | 19,462      | 12                 | 79,731      | 14                 | 102,800     |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -                  | -           | -                  | -           | -                  | -           |
| A. Government Trusts and Non-profit Organizations                                                               | -                  | -           | -                  | -           | -                  | -           |
| B. Private Trusts and Non-profit Organizations                                                                  | -                  | -           | -                  | -           | -                  | -           |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -           | -                  | -           | -                  | -           |
| VI. PERSONAL                                                                                                    | 33,298             | 17,271,146  | 32,060             | 16,372,957  | 31,666             | 16,330,983  |
| A. Bank Employees                                                                                               | 1,115              | 1,946,490   | 1,252              | 2,020,815   | 1,252              | 2,122,022   |
| 1) For house building                                                                                           | 406                | 1,477,303   | 411                | 1,418,652   | 414                | 1,499,354   |
| 2) For transport i.e. purchase of car etc.                                                                      | 304                | 326,026     | 340                | 389,806     | 348                | 390,495     |
| 3) Other purposes                                                                                               | 405                | 143,161     | 501                | 212,358     | 490                | 232,173     |
| B. Consumer Financing                                                                                           | 32,182             | 15,323,992  | 30,807             | 14,351,478  | 30,413             | 14,208,297  |
| 1) For house building                                                                                           | 31,870             | 15,309,782  | 30,437             | 14,254,793  | 30,044             | 14,115,049  |
| 2) For transport i.e. purchase of car etc                                                                       | 1                  | 249         | 1                  | 249         | 1                  | 249         |
| 3) Credit cards                                                                                                 | -                  | -           | -                  | -           | -                  | -           |
| 4) Consumers durable                                                                                            | 23                 | 333         | 82                 | 82,867      | 81                 | 79,430      |
| 5) Personal loans                                                                                               | 288                | 13,628      | 287                | 13,569      | 287                | 13,569      |
| C) Other                                                                                                        | 1                  | 664         | 1                  | 664         | 1                  | 664         |
| VII. OTHER                                                                                                      | 2                  | 561,944     | 2                  | 2,433,890   | 2                  | 2,781,670   |
| Total                                                                                                           | 34,952             | 173,613,524 | 34,082             | 173,152,926 | 33,718             | 189,622,889 |

## 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 30th June, 2025

(Thousand Rupees)

| Borrower                                                              | Males           |            | Females         |           | Others          |             | Total           |             |
|-----------------------------------------------------------------------|-----------------|------------|-----------------|-----------|-----------------|-------------|-----------------|-------------|
|                                                                       | No. of Accounts | Amount     | No. of Accounts | Amount    | No. of Accounts | Amount      | No. of Accounts | Amount      |
| 1. FOREIGN CONSTITUENTS                                               | -               | -          | -               | -         | -               | -           | -               | -           |
| 1) Official                                                           | -               | -          | -               | -         | -               | -           | -               | -           |
| 2) Business                                                           | -               | -          | -               | -         | -               | -           | -               | -           |
| 3) Personal                                                           | -               | -          | -               | -         | -               | -           | -               | -           |
| 2. DOMESTIC CONSTITUENTS                                              | 27,792          | 16,453,308 | 4,270           | 3,447,372 | 1,656           | 169,722,208 | 33,718          | 189,622,889 |
| 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)                    | -               | -          | -               | -         | 5               | 3,904,523   | 5               | 3,904,523   |
| Agriculture, hunting and forestry                                     | -               | -          | -               | -         | -               | -           | -               | -           |
| Services                                                              | -               | -          | -               | -         | -               | -           | -               | -           |
| Utilities                                                             | -               | -          | -               | -         | -               | -           | -               | -           |
| Transport, storage and communications                                 | -               | -          | -               | -         | -               | -           | -               | -           |
| Manufacturing                                                         | -               | -          | -               | -         | 3               | 748,444     | 3               | 748,444     |
| Mining and Quarrying                                                  | -               | -          | -               | -         | -               | -           | -               | -           |
| Construction                                                          | -               | -          | -               | -         | -               | -           | -               | -           |
| Commerce and Trade                                                    | -               | -          | -               | -         | -               | -           | -               | -           |
| Others                                                                | -               | -          | -               | -         | -               | -           | -               | -           |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                          | -               | -          | -               | -         | 14              | 2,424,606   | 14              | 2,424,606   |
| Mutual Funds and AMCs                                                 | -               | -          | -               | -         | -               | -           | -               | -           |
| Insurance & Pension Funds                                             | -               | -          | -               | -         | -               | -           | -               | -           |
| MFIs and DFIs                                                         | -               | -          | -               | -         | -               | -           | -               | -           |
| Stock Exchange & Brokerage Houses                                     | -               | -          | -               | -         | -               | -           | -               | -           |
| Modarabas                                                             | -               | -          | -               | -         | 1               | 150,000     | 1               | 150,000     |
| Other NBFIs                                                           | -               | -          | -               | -         | 8               | 1,500,161   | 8               | 1,500,161   |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 246             | 3,063,853  | 150             | 505,845   | 1,635           | 160,611,409 | 2,031           | 164,181,107 |
| A. Agriculture, forestry and fishing                                  | 39              | 490,279    | 39              | 188,037   | 14              | 520,045     | 92              | 1,198,361   |
| 1. Crop and animal production, hunting and related service activities | 39              | 490,279    | 39              | 188,037   | 14              | 520,045     | 92              | 1,198,361   |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 13              | 154,405    | 13              | 30,488    | 2               | 48,184      | 28              | 233,077     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 7               | 81,473     | -               | -         | 1               | 41,250      | 8               | 122,723     |
| Growing of other fruits, vegetables and crops                         | 2               | 20,000     | -               | -         | 1               | 8,300       | 3               | 28,300      |
| Raising of livestock and other related activities                     | 2               | 51,868     | 6               | 5,230     | 5               | 302,230     | 13              | 359,328     |
| Other agricultural support activities                                 | 15              | 182,533    | 20              | 152,319   | 5               | 120,081     | 40              | 454,933     |
| Hunting, trapping and related service activities                      | -               | -          | -               | -         | -               | -           | -               | -           |
| 02 - Forestry and logging                                             | -               | -          | -               | -         | -               | -           | -               | -           |
| 03 - Fishing and aquaculture                                          | -               | -          | -               | -         | -               | -           | -               | -           |
| B. Mining and quarrying                                               | -               | -          | -               | -         | 28              | 5,803,576   | 28              | 5,803,576   |
| 05 - Mining of coal and lignite                                       | -               | -          | -               | -         | 3               | 4,000,000   | 3               | 4,000,000   |
| 06 - Extraction of crude petroleum and natural gas                    | -               | -          | -               | -         | 25              | 1,803,576   | 25              | 1,803,576   |
| 07 - Mining of metal ores                                             | -               | -          | -               | -         | -               | -           | -               | -           |
| 08-Other mining and quarrying                                         | -               | -          | -               | -         | -               | -           | -               | -           |
| 09 - Mining support service activities                                | -               | -          | -               | -         | -               | -           | -               | -           |
| C. Manufacturing                                                      | 128             | 1,678,986  | 47              | 162,105   | 1,258           | 99,116,858  | 1,433           | 100,957,949 |
| 10 - Manufacture of food products                                     | 82              | 1,247,891  | 33              | 123,582   | 251             | 24,185,007  | 366             | 25,556,480  |
| 11 - Manufacture of beverages                                         | -               | -          | -               | -         | 1               | 163,000     | 1               | 163,000     |
| 12 - Manufacture of tobacco products                                  | -               | -          | -               | -         | -               | -           | -               | -           |
| 13 - Manufacture of textiles                                          | 1               | 6,428      | -               | -         | 459             | 32,154,264  | 460             | 32,160,692  |
| Preparation and spinning of textile fibres                            | -               | -          | -               | -         | 129             | 9,441,870   | 129             | 9,441,870   |
| Weaving of textiles                                                   | 1               | 6,428      | -               | -         | 64              | 4,074,600   | 65              | 4,081,028   |
| Finishing of textiles                                                 | -               | -          | -               | -         | 53              | 6,838,834   | 53              | 6,838,834   |
| Manufacture of knitted and crocheted fabrics                          | -               | -          | -               | -         | 5               | 587,435     | 5               | 587,435     |
| Manufacture of made-up textile articles, except apparel               | -               | -          | -               | -         | 201             | 10,581,955  | 201             | 10,581,955  |
| Manufacture of carpets and rugs                                       | -               | -          | -               | -         | -               | -           | -               | -           |
| Manufacture of other textiles n.e.c.                                  | -               | -          | -               | -         | 7               | 629,570     | 7               | 629,570     |
| 14 - Manufacture of wearing apparel                                   | 3               | 4,463      | 3               | 2,825     | 95              | 4,438,045   | 101             | 4,445,333   |
| 15 - Manufacture of leather and related products                      | -               | -          | 1               | 2,000     | 4               | 509,578     | 5               | 511,578     |

## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

| Borrower                                                                                                                             | 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                                                                          | -               | -       | -               | -      | 1               | 41,667     | 1               | 41,667     |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | -               | -       | -               | -      | -               | -          | -               | -          |
| Manufacture of footwear                                                                                                              | -               | -       | 1               | 2,000  | 3               | 467,911    | 4               | 469,911    |
| a. Leather wear                                                                                                                      | -               | -       | 1               | 2,000  | 1               | 437,500    | 2               | 439,500    |
| b. Rubber and Plastic wear                                                                                                           | -               | -       | -               | -      | 2               | 30,411     | 2               | 30,411     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 1               | 1,337   | -               | -      | -               | -          | 1               | 1,337      |
| 17 - Manufacture of paper and paper products                                                                                         | 1               | 500     | -               | -      | 19              | 994,657    | 20              | 995,157    |
| 18 - Printing and reproduction of recorded media                                                                                     | 23              | 258,909 | 6               | 11,948 | 57              | 696,247    | 86              | 967,104    |
| Printing and other service activities related to printing                                                                            | 23              | 258,909 | 6               | 11,948 | 57              | 696,247    | 86              | 967,104    |
| Reproduction of recorded media                                                                                                       | -               | -       | -               | -      | -               | -          | -               | -          |
| 19 - Manufacture of coke and refined petroleum products                                                                              | -               | -       | -               | -      | 3               | 1,243,125  | 3               | 1,243,125  |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 2               | 12,375  | -               | -      | 142             | 6,730,754  | 144             | 6,743,129  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 2               | 23,500  | -               | -      | 28              | 3,950,572  | 30              | 3,974,072  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 1               | 2,700   | -               | -      | 48              | 5,627,259  | 49              | 5,629,959  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | -               | -       | -               | -      | 35              | 2,640,895  | 35              | 2,640,895  |
| 24 - Manufacture of basic metals                                                                                                     | 1               | 10,770  | -               | -      | 61              | 6,722,947  | 62              | 6,733,717  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 1               | 3,299   | -               | -      | 15              | 695,222    | 16              | 698,521    |
| 26 - Manufacture of computer, electronic and optical products                                                                        | -               | -       | -               | -      | 8               | 3,562,071  | 8               | 3,562,071  |
| 27 - Manufacture of electrical equipment                                                                                             | -               | -       | -               | -      | 17              | 3,044,733  | 17              | 3,044,733  |
| 28 - Manufacture of machinery and equipment                                                                                          | 2               | 19,500  | 1               | 3,250  | -               | -          | 3               | 22,750     |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | -               | -       | -               | -      | 7               | 723,027    | 7               | 723,027    |
| 30 - Manufacture of other transport equipment                                                                                        | 4               | 47,675  | -               | -      | 2               | 332,292    | 6               | 379,967    |
| 31 - Manufacture of furniture                                                                                                        | 3               | 19,639  | 2               | 15,000 | 1               | 200,000    | 6               | 234,639    |
| 32 - Other manufacturing                                                                                                             | 1               | 20,000  | 1               | 3,500  | 3               | 501,289    | 5               | 524,789    |
| Manufacture of jewellery and related articles                                                                                        | 1               | 20,000  | -               | -      | -               | -          | 1               | 20,000     |
| Manufacture of imitation jewellery and related articles                                                                              | -               | -       | -               | -      | -               | -          | -               | -          |
| Manufacture of musical instruments                                                                                                   | -               | -       | -               | -      | -               | -          | -               | -          |
| Manufacture of sports goods                                                                                                          | -               | -       | -               | -      | -               | -          | -               | -          |
| Manufacture of games and toys                                                                                                        | -               | -       | -               | -      | -               | -          | -               | -          |
| Manufacture of medical and dental instruments and supplies                                                                           | -               | -       | -               | -      | -               | -          | -               | -          |
| Manufacture of Handicrafts                                                                                                           | -               | -       | -               | -      | -               | -          | -               | -          |
| Other manufacturing n.e.c.                                                                                                           | -               | -       | 1               | 3,500  | 3               | 501,289    | 4               | 504,789    |
| 33 - Repair and installation of machinery and equipment                                                                              | -               | -       | -               | -      | 2               | 1,875      | 2               | 1,875      |
| D. Electricity, gas, steam and air conditioning supply                                                                               | -               | -       | -               | -      | 112             | 22,048,769 | 112             | 22,048,769 |
| Electric power generation, transmission and distribution                                                                             | -               | -       | -               | -      | 112             | 22,048,769 | 112             | 22,048,769 |
| a) Hydal                                                                                                                             | -               | -       | -               | -      | 4               | 232,000    | 4               | 232,000    |
| b) Thermal                                                                                                                           | -               | -       | -               | -      | 13              | 3,134,387  | 13              | 3,134,387  |
| c) Coal Based                                                                                                                        | -               | -       | -               | -      | 26              | 10,444,687 | 26              | 10,444,687 |
| d) Wind                                                                                                                              | -               | -       | -               | -      | 33              | 1,773,995  | 33              | 1,773,995  |
| e) Solar                                                                                                                             | -               | -       | -               | -      | 22              | 1,834,409  | 22              | 1,834,409  |
| f) Other                                                                                                                             | -               | -       | -               | -      | 14              | 4,629,290  | 14              | 4,629,290  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | -               | -       | -               | -      | -               | -          | -               | -          |
| Steam and air conditioning supply                                                                                                    | -               | -       | -               | -      | -               | -          | -               | -          |
| E. Water supply; sewerage, waste management and remediation activities                                                               | -               | -       | -               | -      | 8               | 6,887,889  | 8               | 6,887,889  |
| 36 - Water collection, treatment and supply                                                                                          | -               | -       | -               | -      | 8               | 6,887,889  | 8               | 6,887,889  |
| 37 - Sewerage                                                                                                                        | -               | -       | -               | -      | -               | -          | -               | -          |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | -               | -       | -               | -      | -               | -          | -               | -          |
| 39 - Remediation activities and other waste management services                                                                      | -               | -       | -               | -      | -               | -          | -               | -          |
| F. Construction                                                                                                                      | 7               | 69,745  | -               | -      | 22              | 2,330,525  | 29              | 2,400,270  |
| 41 - Construction of buildings                                                                                                       | -               | -       | -               | -      | 5               | 362,532    | 5               | 362,532    |
| 42 - Civil engineering                                                                                                               | 5               | 39,984  | -               | -      | 17              | 1,967,993  | 22              | 2,007,977  |
| 43 - Specialized construction activities                                                                                             | 2               | 29,761  | -               | -      | -               | -          | 2               | 29,761     |



## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

| Borrower                                                                                                        | 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                                         | 21              | 289,496           | 14              | 14,313           | 55              | 3,228,191          | 90              | 3,532,000          |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 1               | 180               | -               | -                | 2               | 223,632            | 3               | 223,812            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 10              | 52,570            | 7               | 4,625            | 4               | 1,136,000          | 21              | 1,193,195          |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 10              | 236,746           | 7               | 9,688            | 49              | 1,868,559          | 66              | 2,114,993          |
| H. Transportation and storage                                                                                   | 22              | 344,347           | 1               | 864              | 32              | 4,662,589          | 55              | 5,007,800          |
| 49 - Land transport and transport via pipelines                                                                 | 12              | 110,131           | -               | -                | 23              | 2,814,613          | 35              | 2,924,744          |
| 50 - Water transport                                                                                            | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 51 - Air transport                                                                                              | 3               | 14,935            | 1               | 864              | 1               | 783,834            | 5               | 799,633            |
| 52 - Warehousing and support activities for transportation                                                      | 7               | 219,281           | -               | -                | 8               | 1,064,142          | 15              | 1,283,423          |
| 53 - Courier activities other than national post activities                                                     | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| I. Accommodation and food service activities                                                                    | 14              | 74,618            | 15              | 65,700           | 7               | 2,247,377          | 36              | 2,387,695          |
| 55 - Accommodation                                                                                              | 1               | 3,500             | 3               | 8,750            | 7               | 2,247,377          | 11              | 2,259,627          |
| 56 - Food and beverage service activities                                                                       | 13              | 71,118            | 12              | 56,950           | -               | -                  | 25              | 128,068            |
| J. Information and communication                                                                                | 2               | 460               | 5               | 8,175            | 40              | 10,501,108         | 47              | 10,509,743         |
| 58 - Publishing activities                                                                                      | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 2               | 460               | -               | -                | 3               | 130,745            | 5               | 131,205            |
| 60 - Programming and broadcasting activities                                                                    | -               | -                 | -               | -                | 2               | 57,113             | 2               | 57,113             |
| 61 - Telecommunications                                                                                         | -               | -                 | 3               | 3,050            | 24              | 9,761,719          | 27              | 9,764,769          |
| 62 - Computer programming, consultancy and related activities                                                   | -               | -                 | -               | -                | 8               | 497,153            | 8               | 497,153            |
| 63 - Information service activities                                                                             | -               | -                 | 2               | 5,125            | 3               | 54,378             | 5               | 59,503             |
| K. Real estate activities                                                                                       | -               | -                 | -               | -                | 6               | 756,689            | 6               | 756,689            |
| L. Professional, scientific and technical activities                                                            | -               | -                 | -               | -                | 1               | 9,934              | 1               | 9,934              |
| 69 - Legal and accounting activities                                                                            | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 70 - Activities of head offices; management consultancy activities                                              | -               | -                 | -               | -                | 1               | 9,934              | 1               | 9,934              |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 72 - Scientific research and development                                                                        | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 73 - Advertising and market research                                                                            | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 74 - Other professional, scientific and technical activities                                                    | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 75 - Veterinary activities                                                                                      | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| M. Administrative and support service activities                                                                | 4               | 48,424            | 1               | 450              | 5               | 91,396             | 10              | 140,270            |
| 77 - Rental and leasing activities                                                                              | -               | -                 | 1               | 450              | -               | -                  | 1               | 450                |
| 78 - Employment activities                                                                                      | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 4               | 48,424            | -               | -                | -               | -                  | 4               | 48,424             |
| 80 - Security and investigation activities                                                                      | -               | -                 | -               | -                | 3               | 40,006             | 3               | 40,006             |
| 81 - Services to buildings and landscape activities                                                             | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 82 - Office administrative, office support and other business support activities                                | -               | -                 | -               | -                | 2               | 51,390             | 2               | 51,390             |
| N. Education                                                                                                    | 2               | 11,495            | 9               | 14,752           | 20              | 720,851            | 31              | 747,098            |
| O. Human health and social work activities                                                                      | 5               | 19,998            | 16              | 44,524           | 18              | 1,625,743          | 39              | 1,690,265          |
| 86 - Human health activities                                                                                    | 5               | 19,998            | 16              | 44,524           | 18              | 1,625,743          | 39              | 1,690,265          |
| 87 - Residential care activities                                                                                | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 88 - Social work activities with and without accommodation                                                      | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| P. Arts, entertainment and recreation                                                                           | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| Q. Other service activities                                                                                     | 2               | 36,005            | 3               | 6,925            | 9               | 59,870             | 14              | 102,800            |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| A. Government Trusts and Non-profit Organizations                                                               | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| B. Private Trusts and Non-profit Organizations                                                                  | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| VI. PERSONAL                                                                                                    | 27,546          | 13,389,455        | 4,120           | 2,941,527        | -               | -                  | 31,666          | 16,330,983         |
| A. Bank Employees                                                                                               | 1,113           | 1,849,790         | 139             | 272,231          | -               | -                  | 1,252           | 2,122,022          |
| 1) For house building                                                                                           | 368             | 1,303,034         | 46              | 196,321          | -               | -                  | 414             | 1,499,354          |
| 2) For transport i.e. purchase of car etc.                                                                      | 322             | 346,571           | 26              | 43,924           | -               | -                  | 348             | 390,495            |
| 3) Other purposes                                                                                               | 423             | 200,186           | 67              | 31,987           | -               | -                  | 490             | 232,173            |
| B. Consumer Financing                                                                                           | 26,432          | 11,539,001        | 3,981           | 2,669,296        | -               | -                  | 30,413          | 14,208,297         |
| 1) For house building                                                                                           | 26,101          | 11,469,593        | 3,943           | 2,645,456        | -               | -                  | 30,044          | 14,115,049         |
| 2) For transport i.e. purchase of car etc                                                                       | 1               | 249               | -               | -                | -               | -                  | 1               | 249                |
| 3) Credit cards                                                                                                 | -               | -                 | -               | -                | -               | -                  | -               | -                  |
| 4) Consumers durable                                                                                            | 65              | 56,571            | 16              | 22,859           | -               | -                  | 81              | 79,430             |
| 5) Personal loans                                                                                               | 265             | 12,588            | 22              | 981              | -               | -                  | 287             | 13,569             |
| C) Other                                                                                                        | 1               | 664               | -               | -                | -               | -                  | 1               | 664                |
| VII. OTHER                                                                                                      | -               | -                 | -               | -                | 2               | 2,781,670          | 2               | 2,781,670          |
| <b>Total</b>                                                                                                    | <b>27,792</b>   | <b>16,453,308</b> | <b>4,270</b>    | <b>3,447,372</b> | <b>1,656</b>    | <b>169,722,208</b> | <b>33,718</b>   | <b>189,622,889</b> |

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

## 9.9 Advances Classified by Rate of Interest

### Development Finance Institutions

(Thousand Rupees)

| Rate of Interest | Jun-24             | Mar-25             | Jun-25 P           |
|------------------|--------------------|--------------------|--------------------|
| 0.00             | 16,261,659         | 15,506,176         | 15,809,809         |
| 1.00             | -                  | -                  | -                  |
| 2.00             | -                  | -                  | -                  |
| 3.00             | 9,352,719          | 6,971,735          | 6,343,065          |
| 4.00             | 9,454,960          | 7,716,273          | 7,054,885          |
| 5.00             | 9,908,104          | 8,762,146          | 8,172,661          |
| 6.00             | 4,075,566          | 4,195,660          | 4,131,981          |
| 7.00             | 3,209,795          | 3,073,703          | 2,938,370          |
| 8.00             | 1,253,916          | 1,242,184          | 234,213            |
| 9.00             | 631,307            | 562,638            | 541,804            |
| 10.00            | 594,843            | 401,369            | 383,172            |
| 11.00            | 1,348              | 813                | -                  |
| 12.00            | 1,896,718          | 6,083,726          | 15,866,565         |
| 13.00            | 1,181,326          | 19,586,063         | 57,993,707         |
| 14.00            | 10,555             | 59,642,107         | 47,532,534         |
| 15.00            | -                  | 26,060,614         | 15,627,178         |
| 16.00            | 3,746              | 5,374,780          | 3,776,811          |
| 17.00            | 23,633             | 3,220,353          | 1,941,489          |
| 18.00            | 424                | 1,029,219          | 221,934            |
| 19.00            | 405,640            | 398,409            | 179,220            |
| 20.00            | 438,556            | 496,955            | 469,077            |
| 21.00            | 4,935,479          | 187,678            | 159,812            |
| 22.00            | 19,629,084         | 2,136,364          | 199,451            |
| 23.00            | 45,658,357         | 180,098            | 12,952             |
| 24.00            | 29,725,696         | 128,826            | 3,170              |
| 25.00 & above    | 14,960,094         | 195,037            | 29,029             |
| <b>Total</b>     | <b>173,613,524</b> | <b>173,152,926</b> | <b>189,622,889</b> |

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "18" means 17.25 to 18.24.

### 9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions  
As on 30th June, 2025

(Thousand Rupees)

| Rate of Interest | Males             | Females          | Others             | Total              |
|------------------|-------------------|------------------|--------------------|--------------------|
| 0.00             | 3,094,255         | 505,134          | 12,210,420         | 15,809,809         |
| 1.00             | -                 | -                | -                  | -                  |
| 2.00             | -                 | -                | -                  | -                  |
| 3.00             | 8,662             | 114              | 6,334,289          | 6,343,065          |
| 4.00             | 464,012           | 78,580           | 6,512,294          | 7,054,885          |
| 5.00             | 2,464,064         | 780,084          | 4,928,512          | 8,172,661          |
| 6.00             | 1,646,022         | 257,372          | 2,228,587          | 4,131,981          |
| 7.00             | 2,301,942         | 520,501          | 115,927            | 2,938,370          |
| 8.00             | -                 | -                | 234,213            | 234,213            |
| 9.00             | -                 | -                | 541,804            | 541,804            |
| 10.00            | 96,289            | 22,846           | 264,037            | 383,172            |
| 11.00            | -                 | -                | -                  | -                  |
| 12.00            | 1,313,636         | 322,246          | 14,230,683         | 15,866,565         |
| 13.00            | 787,950           | 177,655          | 57,028,102         | 57,993,707         |
| 14.00            | 143,954           | -                | 47,388,580         | 47,532,534         |
| 15.00            | 505,108           | 124,840          | 14,997,230         | 15,627,178         |
| 16.00            | 1,959,431         | 353,810          | 1,463,570          | 3,776,811          |
| 17.00            | 753,908           | 86,439           | 1,101,142          | 1,941,489          |
| 18.00            | 152,087           | 16,447           | 53,400             | 221,934            |
| 19.00            | 116,211           | 60,689           | 2,320              | 179,220            |
| 20.00            | 337,655           | 87,802           | 43,620             | 469,077            |
| 21.00            | 130,749           | 23,351           | 5,712              | 159,812            |
| 22.00            | 170,280           | 28,565           | 606                | 199,451            |
| 23.00            | 2,868             | 344              | 9,740              | 12,952             |
| 24.00            | 418               | 68               | 2,684              | 3,170              |
| 25.00 & above    | 3,807             | 486              | 24,736             | 29,029             |
| <b>Total</b>     | <b>16,453,308</b> | <b>3,447,372</b> | <b>169,722,208</b> | <b>189,622,889</b> |

\*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.

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

|                    |                  | (Million Rupees) |         |         |        |         |         |          |         |         |
|--------------------|------------------|------------------|---------|---------|--------|---------|---------|----------|---------|---------|
| Provinces/Regions  | Category         | Jun-24           |         |         | Mar-25 |         |         | Jun-25 P |         |         |
|                    |                  | Rural            | Urban   | Total   | Rural  | Urban   | Total   | Rural    | Urban   | Total   |
| Overall            | Foreign          | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Govt.            | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -                | 3,916   | 3,916   | -      | 3,759   | 3,759   | -        | 3,905   | 3,905   |
|                    | NBFCs & Fin Aux. | -                | 1,875   | 1,875   | -      | 1,333   | 1,333   | -        | 2,425   | 2,425   |
|                    | Private Sector   | -                | 149,990 | 149,990 | -      | 149,254 | 149,254 | -        | 164,181 | 164,181 |
|                    | Trust Fund       | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Personal         | 482              | 16,789  | 17,271  | 458    | 15,915  | 16,373  | 454      | 15,877  | 16,331  |
|                    | Others           | -                | 562     | 562     | -      | 2,434   | 2,434   | -        | 2,782   | 2,782   |
|                    | Total            | 482              | 173,131 | 173,614 | 458    | 172,695 | 173,153 | 454      | 189,168 | 189,623 |
| Punjab             | Foreign          | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Govt.            | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -                | 855     | 855     | -      | -       | -       | -        | 645     | 645     |
|                    | Private Sector   | -                | 19,990  | 19,990  | -      | -       | -       | -        | 24,423  | 24,423  |
|                    | Trust Fund       | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Personal         | -                | 7,775   | 7,775   | -      | 7,304   | 7,304   | -        | 7,382   | 7,382   |
|                    | Others           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Total            | -                | 28,620  | 28,620  | -      | 7,304   | 7,304   | -        | 32,449  | 32,449  |
| Sindh              | Foreign          | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Govt.            | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -                | 3,091   | 3,091   | -      | 2,858   | 2,858   | -        | 3,003   | 3,003   |
|                    | NBFCs & Fin Aux. | -                | 975     | 975     | -      | 1,333   | 1,333   | -        | 1,780   | 1,780   |
|                    | Private Sector   | -                | 95,283  | 95,283  | -      | 114,885 | 114,885 | -        | 101,443 | 101,443 |
|                    | Trust Fund       | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Personal         | 58               | 5,755   | 5,813   | 53     | 5,474   | 5,527   | 51       | 5,370   | 5,420   |
|                    | Others           | -                | 562     | 562     | -      | 2,434   | 2,434   | -        | 2,782   | 2,782   |
|                    | Total            | 58               | 105,666 | 105,724 | 53     | 126,983 | 127,036 | 51       | 114,377 | 114,428 |
| Khyber Pakhtunkhwa | Foreign          | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Govt.            | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Private Sector   | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Trust Fund       | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Personal         | 190              | 1,317   | 1,507   | 180    | 1,232   | 1,411   | 180      | 1,229   | 1,410   |
|                    | Others           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Total            | 190              | 1,317   | 1,507   | 180    | 1,232   | 1,411   | 180      | 1,229   | 1,410   |
| Balochistan        | Foreign          | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Govt.            | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NBFCs & Fin Aux. | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Private Sector   | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Trust Fund       | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Personal         | -                | 74      | 74      | -      | 66      | 66      | -        | 64      | 64      |
|                    | Others           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Total            | -                | 74      | 74      | -      | 66      | 66      | -        | 64      | 64      |
| Islamabad          | Foreign          | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Govt.            | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | NFPSEs           | -                | 825     | 825     | -      | 902     | 902     | -        | 902     | 902     |
|                    | NBFCs & Fin Aux. | -                | 44      | 44      | -      | -       | -       | -        | -       | -       |
|                    | Private Sector   | -                | 34,717  | 34,717  | -      | 34,369  | 34,369  | -        | 38,315  | 38,315  |
|                    | Trust Fund       | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Personal         | -                | 894     | 894     | -      | 908     | 908     | -        | 912     | 912     |
|                    | Others           | -                | -       | -       | -      | -       | -       | -        | -       | -       |
|                    | Total            | -                | 36,480  | 36,480  | -      | 36,179  | 36,179  | -        | 40,129  | 40,129  |

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

| (Million Rupees)  |                  |        |       |       |        |       |       |          |       |       |
|-------------------|------------------|--------|-------|-------|--------|-------|-------|----------|-------|-------|
| Provinces/Regions | Category         | Jun-24 |       |       | Mar-25 |       |       | Jun-25 P |       |       |
|                   |                  | Rural  | Urban | Total | Rural  | Urban | Total | Rural    | Urban | Total |
| Gilgit-Baltistan  | Foreign          | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Govt.            | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Private Sector   | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Trust Fund       | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Personal         | 234    | 916   | 1,150 | 225    | 876   | 1,102 | 223      | 865   | 1,089 |
|                   | Others           | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Total            | 234    | 916   | 1,150 | 225    | 876   | 1,102 | 223      | 865   | 1,089 |
| AJK               | Foreign          | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Govt.            | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NFPSEs           | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | NBFCs & Fin Aux. | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Private Sector   | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Trust Fund       | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Personal         | -      | 58    | 58    | -      | 54    | 54    | -        | 54    | 54    |
|                   | Others           | -      | -     | -     | -      | -     | -     | -        | -     | -     |
|                   | Total            | -      | 58    | 58    | -      | 54    | 54    | -        | 54    | 54    |

## 9.11 Advances Classified by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

| Size of Account<br>(Rs.)  | Jun-24             |                    | Mar-25             |                    | Jun-25 P           |                    |
|---------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less Than 5,000           | 269                | 465                | 307                | 464                | 267                | 408                |
| 5,000 to 10,000           | 316                | 2,161              | 303                | 2,114              | 310                | 2,163              |
| 10,000 to 20,000          | 1,871              | 28,555             | 1,839              | 28,069             | 1,831              | 27,960             |
| 20,000 to 25,000          | 2,032              | 43,734             | 1,988              | 42,768             | 1,986              | 42,716             |
| 25,000 to 30,000          | 578                | 15,725             | 574                | 15,581             | 579                | 15,710             |
| 30,000 to 40,000          | 2,001              | 67,788             | 1,951              | 66,138             | 1,916              | 64,899             |
| 40,000 to 50,000          | 2,799              | 120,208            | 2,757              | 118,311            | 2,735              | 117,436            |
| 50,000 to 60,000          | 2,405              | 131,175            | 2,324              | 126,703            | 2,319              | 126,419            |
| 60,000 to 70,000          | 4,265              | 259,326            | 4,216              | 256,264            | 4,191              | 254,705            |
| 70,000 to 80,000          | 1,232              | 91,755             | 1,137              | 84,511             | 1,147              | 85,295             |
| 80,000 to 90,000          | 1,120              | 94,175             | 1,087              | 91,376             | 1,082              | 90,914             |
| 90,000 to 100,000         | 1,050              | 99,218             | 1,033              | 97,573             | 1,038              | 98,083             |
| 100,000 to 200,000        | 4,093              | 550,711            | 3,835              | 511,480            | 3,792              | 506,607            |
| 200,000 to 300,000        | 1,294              | 315,625            | 1,271              | 305,791            | 1,137              | 273,470            |
| 300,000 to 400,000        | 905                | 318,708            | 780                | 270,371            | 765                | 264,792            |
| 400,000 to 500,000        | 636                | 285,653            | 580                | 259,949            | 581                | 259,730            |
| 500,000 to 600,000        | 486                | 269,822            | 510                | 282,575            | 509                | 280,282            |
| 600,000 to 700,000        | 436                | 287,294            | 395                | 256,290            | 373                | 241,846            |
| 700,000 to 800,000        | 384                | 293,681            | 354                | 265,187            | 346                | 259,179            |
| 800,000 to 900,000        | 382                | 326,477            | 354                | 300,463            | 343                | 291,254            |
| 900,000 to 1,000,000      | 332                | 317,212            | 331                | 314,595            | 309                | 292,545            |
| 1,000,000 to 2,000,000    | 2,224              | 3,326,801          | 2,133              | 3,121,612          | 2,085              | 3,053,886          |
| 2,000,000 to 3,000,000    | 1,095              | 2,753,482          | 1,104              | 2,710,385          | 1,111              | 2,739,619          |
| 3,000,000 to 4,000,000    | 582                | 2,067,608          | 580                | 2,017,399          | 609                | 2,121,496          |
| 4,000,000 to 5,000,000    | 393                | 1,853,945          | 432                | 1,937,647          | 404                | 1,798,043          |
| 5,000,000 to 6,000,000    | 250                | 1,406,974          | 222                | 1,204,361          | 223                | 1,192,207          |
| 6,000,000 to 7,000,000    | 132                | 899,083            | 144                | 940,472            | 143                | 935,496            |
| 7,000,000 to 8,000,000    | 101                | 805,657            | 108                | 811,004            | 110                | 820,802            |
| 8,000,000 to 9,000,000    | 94                 | 839,268            | 91                 | 771,639            | 91                 | 774,410            |
| 9,000,000 to 10,000,000   | 132                | 1,376,377          | 135                | 1,294,950          | 122                | 1,165,361          |
| 10,000,000 to 100,000,000 | 642                | 25,016,679         | 782                | 27,078,515         | 823                | 28,165,344         |
| 100,000,000 & Over        | 421                | 129,348,181        | 425                | 127,568,370        | 441                | 143,259,811        |
| <b>Total</b>              | <b>34,952</b>      | <b>173,613,524</b> | <b>34,082</b>      | <b>173,152,926</b> | <b>33,718</b>      | <b>189,622,889</b> |

\*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

## 9.11.1 Advances Classified by Size of Accounts and Gender

### Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

| Size of Account*<br>(Rs.) | Males              |                   | Females            |                  | Others             |                    | Total              |                    |
|---------------------------|--------------------|-------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|
|                           | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less Than 5,000           | 210                | 349               | 38                 | 59               | 19                 | -                  | 267                | 408                |
| 5,000 to 10,000           | 267                | 1,849             | 43                 | 314              | -                  | -                  | 310                | 2,163              |
| 10,000 to 20,000          | 1,664              | 25,460            | 166                | 2,484            | 1                  | 16                 | 1,831              | 27,960             |
| 20,000 to 25,000          | 1,812              | 38,961            | 174                | 3,755            | -                  | -                  | 1,986              | 42,716             |
| 25,000 to 30,000          | 513                | 13,927            | 64                 | 1,730            | 2                  | 53                 | 579                | 15,710             |
| 30,000 to 40,000          | 1,682              | 57,086            | 234                | 7,813            | -                  | -                  | 1,916              | 64,899             |
| 40,000 to 50,000          | 2,478              | 106,331           | 255                | 11,011           | 2                  | 94                 | 2,735              | 117,436            |
| 50,000 to 60,000          | 2,059              | 112,186           | 259                | 14,183           | 1                  | 50                 | 2,319              | 126,419            |
| 60,000 to 70,000          | 3,840              | 233,241           | 350                | 21,399           | 1                  | 65                 | 4,191              | 254,705            |
| 70,000 to 80,000          | 1,019              | 75,658            | 125                | 9,405            | 3                  | 232                | 1,147              | 85,295             |
| 80,000 to 90,000          | 937                | 78,825            | 143                | 11,917           | 2                  | 172                | 1,082              | 90,914             |
| 90,000 to 100,000         | 907                | 85,708            | 130                | 12,282           | 1                  | 93                 | 1,038              | 98,083             |
| 100,000 to 200,000        | 3,246              | 432,095           | 531                | 72,412           | 15                 | 2,101              | 3,792              | 506,607            |
| 200,000 to 300,000        | 929                | 222,864           | 198                | 48,060           | 10                 | 2,546              | 1,137              | 273,470            |
| 300,000 to 400,000        | 633                | 219,597           | 121                | 41,495           | 11                 | 3,699              | 765                | 264,792            |
| 400,000 to 500,000        | 466                | 208,344           | 103                | 46,043           | 12                 | 5,343              | 581                | 259,730            |
| 500,000 to 600,000        | 407                | 223,816           | 90                 | 49,753           | 12                 | 6,713              | 509                | 280,282            |
| 600,000 to 700,000        | 276                | 178,996           | 81                 | 52,552           | 16                 | 10,298             | 373                | 241,846            |
| 700,000 to 800,000        | 274                | 205,052           | 62                 | 46,736           | 10                 | 7,391              | 346                | 259,179            |
| 800,000 to 900,000        | 271                | 230,030           | 64                 | 54,428           | 8                  | 6,796              | 343                | 291,254            |
| 900,000 to 1,000,000      | 234                | 221,610           | 65                 | 61,598           | 10                 | 9,338              | 309                | 292,545            |
| 1,000,000 to 2,000,000    | 1,547              | 2,259,898         | 450                | 661,974          | 88                 | 132,014            | 2,085              | 3,053,886          |
| 2,000,000 to 3,000,000    | 809                | 2,004,842         | 235                | 566,687          | 67                 | 168,090            | 1,111              | 2,739,619          |
| 3,000,000 to 4,000,000    | 440                | 1,527,079         | 119                | 414,534          | 50                 | 179,883            | 609                | 2,121,496          |
| 4,000,000 to 5,000,000    | 266                | 1,188,865         | 67                 | 295,827          | 71                 | 313,350            | 404                | 1,798,043          |
| 5,000,000 to 6,000,000    | 148                | 787,164           | 33                 | 175,413          | 42                 | 229,630            | 223                | 1,192,207          |
| 6,000,000 to 7,000,000    | 94                 | 616,945           | 11                 | 71,974           | 38                 | 246,577            | 143                | 935,496            |
| 7,000,000 to 8,000,000    | 64                 | 477,638           | 15                 | 112,080          | 31                 | 231,083            | 110                | 820,802            |
| 8,000,000 to 9,000,000    | 51                 | 433,763           | 9                  | 77,272           | 31                 | 263,375            | 91                 | 774,410            |
| 9,000,000 to 10,000,000   | 77                 | 735,756           | 7                  | 65,159           | 38                 | 364,446            | 122                | 1,165,361          |
| 10,000,000 to 100,000,000 | 172                | 3,449,373         | 28                 | 437,022          | 623                | 24,278,948         | 823                | 28,165,344         |
| 100,000,000 & Over        | -                  | -                 | -                  | -                | 441                | 143,259,811        | 441                | 143,259,811        |
| <b>Total</b>              | <b>27,792</b>      | <b>16,453,308</b> | <b>4,270</b>       | <b>3,447,372</b> | <b>1,656</b>       | <b>169,722,208</b> | <b>33,718</b>      | <b>189,622,889</b> |

\*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

## 9.12 Classification of Investments in Securities and Shares

### Development Finance Institutions

(Thousand Rupees)

| Securities / Shares                         | Jun-24        |               |               | Mar-25        |               |               | Jun-25 P      |               |               |
|---------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                                             | Book Value    | Face Value    | Market Value  | Book Value    | Face Value    | Market Value  | Book Value    | Face Value    | Market Value  |
| I. Federal Government                       | 1,875,296,766 | 2,034,579,732 | 1,971,694,187 | 1,156,557,111 | 1,187,612,600 | 1,197,600,304 | 1,056,970,810 | 1,083,226,386 | 1,089,432,099 |
| 1) Treasury Bills                           | 712,724,949   | 843,703,530   | 773,360,715   | 30,638,296    | 32,153,000    | 30,908,654    | 20,261,682    | 21,517,886    | 20,361,260    |
| 2) Pakistan Investment Bonds (PIBs)         | 1,162,571,817 | 1,190,876,202 | 1,198,333,472 | 1,125,918,815 | 1,155,459,600 | 1,166,691,650 | 1,036,709,128 | 1,061,708,500 | 1,069,070,839 |
| a. Fixed Rate                               | 413,925,103   | 425,646,977   | 434,840,827   | 40,428,559    | 41,403,500    | 41,854,008    | 53,090,917    | 55,565,600    | 55,557,896    |
| b. Floating Rate                            | 748,646,714   | 765,229,225   | 763,492,645   | 1,085,490,257 | 1,114,056,100 | 1,124,837,642 | 983,618,211   | 1,006,142,900 | 1,013,512,943 |
| 3) Others                                   | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| II. Provincial Government                   | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| III. Local Government                       | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| IV. SHARES                                  | 11,980,246    | 23,362,721    | 14,617,324    | 20,705,824    | 32,047,666    | 22,307,771    | 21,022,421    | 32,912,314    | 22,958,025    |
| 1) Quoted On The Stock Exchange of which:   | 8,164,413     | 8,765,332     | 9,373,333     | 10,960,137    | 11,520,423    | 12,877,067    | 11,255,402    | 12,063,739    | 13,588,471    |
| Financial Institutions                      | 1,310,129     | 1,254,355     | 1,341,900     | 1,835,345     | 1,816,111     | 1,771,078     | 1,792,499     | 1,826,288     | 1,790,801     |
| NFPSEs                                      | 754,938       | 173,880       | 897,009       | 573,491       | 78,646        | 979,430       | 820,653       | 311,359       | 1,129,523     |
| Private Sector                              | 3,081,153     | 1,668,957     | 3,964,246     | 4,014,143     | 2,828,815     | 5,196,761     | 4,192,435     | 3,047,100     | 5,539,103     |
| 2) Unquoted On The Stock Exchange of which: | 3,815,833     | 14,597,389    | 5,243,991     | 9,745,687     | 20,527,243    | 9,430,704     | 9,767,019     | 20,848,575    | 9,369,554     |
| Financial Institutions                      | 1,393,713     | 12,477,750    | 3,036,180     | 6,961,585     | 18,045,622    | 7,054,254     | 6,982,916     | 18,066,953    | 6,961,723     |
| NFPSEs                                      | 200,000       | 200,000       | 100,000       | 200,000       | 200,000       | 100,000       | 200,000       | 200,000       | 100,000       |
| Private Sector                              | 2,222,121     | 1,919,640     | 2,107,811     | 2,584,103     | 2,281,622     | 2,276,450     | 2,584,104     | 2,581,623     | 2,307,831     |
| V. DEBENTURES                               | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| VI. PARTICIPATION TERM CERTIFICATES         | 6,366         | 6,366         | 36,589        | 6,366         | 6,366         | 36,589        | 6,366         | 6,366         | 36,589        |
| VII. CERTIFICATE OF INVESTMENTS             | 45,000        | 45,000        | -             | -             | -             | -             | -             | -             | -             |
| VIII. TERM FINANCE CERTIFICATES             | 20,566,921    | 20,599,683    | 22,155,399    | 21,476,790    | 21,551,673    | 23,524,138    | 21,951,542    | 22,064,651    | 23,487,647    |
| IX. MUTUAL FUNDS                            | 778,911       | 828,976       | 778,911       | 778,911       | 832,968       | 778,911       | 778,911       | 832,063       | 778,911       |
| X. OTHERS                                   | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| XI. Islamic Banking Products - Investments  | 10,570,675    | 10,704,962    | 10,732,337    | 12,111,781    | 12,046,781    | 12,427,824    | 11,757,995    | 11,692,995    | 11,994,628    |
| a. Government Islamic Securities            | 2,415,360     | 2,400,000     | 2,529,388     | 2,565,000     | 2,500,000     | 2,610,336     | 2,565,000     | 2,500,000     | 2,535,216     |
| 1. GOP Ijara Sukuk                          | 2,415,360     | 2,400,000     | 2,529,388     | 2,565,000     | 2,500,000     | 2,610,336     | 2,565,000     | 2,500,000     | 2,535,216     |
| a. Variable Rental Rate (VRR)               | 803,360       | 800,000       | 840,335       | 2,565,000     | 2,500,000     | 2,610,336     | 2,565,000     | 2,500,000     | 2,535,216     |
| b. Fixed Rental Rate (FRR)                  | 1,612,000     | 1,600,000     | 1,689,053     | -             | -             | -             | -             | -             | -             |
| 2. Bai Muajjal - Government                 | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| 3. Islamic Naya Pakistan Certificate        | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| 4. Other                                    | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| b. Corporate Sukuks                         | 8,155,315     | 8,304,962     | 8,202,949     | 9,546,781     | 9,546,781     | 9,817,488     | 9,192,995     | 9,192,995     | 9,459,412     |
| 1) Diminishing Musharaka Sukuk              | 4,718,299     | 4,868,797     | 4,835,160     | 6,857,385     | 6,857,385     | 6,966,334     | 7,221,954     | 7,221,954     | 7,371,672     |
| 2) Ijarah Sukuk                             | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| 3) Modaraba Sukuk                           | 607,795       | 600,000       | 607,795       | 600,000       | 600,000       | 601,666       | -             | -             | -             |
| 4) Wakala Sukuk                             | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| 5) Any other                                | 2,829,221     | 2,836,165     | 2,759,994     | 2,089,396     | 2,089,396     | 2,249,488     | 1,971,041     | 1,971,041     | 2,087,740     |
| c. Wakala Placements                        | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| d. Commodity Murabaha                       | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| e. Modarba Certificates                     | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| e. Placements Bai Muajjal                   | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| f. Certificate of Investment (COIs)         | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| g. Other Islamic Mode of Investments        | -             | -             | -             | -             | -             | -             | -             | -             | -             |
| Total                                       | 2,233,563,352 | 2,329,818,301 | 2,321,211,708 | 1,919,244,885 | 2,090,127,440 | 2,020,014,747 | 1,112,488,045 | 1,150,734,774 | 1,148,687,899 |



9.13 Loan to Textile & Readymade Garments Sectors  
As on 30th June 30, 2025  
Development Finance Institutions

| Description                                                | Working Capital / Short Term     |                                     |                  |                                     |                                     |             |        | Fixed Investment / Long Term |                                   |                        |              |             |        |        | (Million Rupees)                     |                   |
|------------------------------------------------------------|----------------------------------|-------------------------------------|------------------|-------------------------------------|-------------------------------------|-------------|--------|------------------------------|-----------------------------------|------------------------|--------------|-------------|--------|--------|--------------------------------------|-------------------|
|                                                            | SDF Export Finance Schemes (EPS) | Export Financing Other than SDF EPS | Import Financing | Import Bills Purchased & Discounted | Import Bills Purchased & Discounted | Small Loans | Others | Total                        | Government Self Employment Scheme | Construction Financing | LTFF & TIERF | Small Loans | Others | Total  | Foreign Bills Purchased & Discounted | Total Outstanding |
| <b>A - Manufacture of textiles</b>                         | -                                | -                                   | -                | -                                   | -                                   | 2,475       | 3,975  | 2,454                        | -                                 | -                      | 2,526        | -           | 16,773 | 24,797 | -                                    | 32,343            |
| i. Preparation and spinning of textile fibres              | -                                | -                                   | -                | -                                   | -                                   | 500         | 300    | 800                          | -                                 | -                      | 1,607        | -           | 7,033  | 8,642  | -                                    | 9,642             |
| 1. Cotton                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | 300    | 300                          | -                                 | -                      | 705          | -           | 3,349  | 4,049  | -                                    | 4,049             |
| 2. Woolen                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| 3. Synthetic fibre                                         | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| 4. Others                                                  | -                                | -                                   | -                | -                                   | -                                   | 500         | -      | 500                          | -                                 | -                      | 811          | -           | 3,487  | 4,338  | -                                    | 4,338             |
| ii. Weaving of textiles                                    | -                                | -                                   | -                | -                                   | -                                   | 800         | -      | 800                          | -                                 | -                      | 1,800        | -           | 2,108  | 3,191  | -                                    | 4,091             |
| 1. Cotton                                                  | -                                | -                                   | -                | -                                   | -                                   | 800         | -      | 800                          | -                                 | -                      | 801          | -           | 559    | 931    | -                                    | 1,021             |
| 3. Synthetic textile                                       | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | 8      | 8      | -                                    | 8                 |
| 4. Others                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| iii. Finishing of textiles                                 | -                                | -                                   | -                | -                                   | -                                   | 800         | 2,025  | 3,725                        | -                                 | -                      | 806          | -           | 1,839  | 2,234  | -                                    | 2,234             |
| 1. Cotton                                                  | -                                | -                                   | -                | -                                   | -                                   | 300         | 1,900  | 1,800                        | -                                 | -                      | 1,192        | -           | 1,761  | 3,114  | -                                    | 6,439             |
| 2. Woolen                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| 3. Synthetic textile                                       | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| 4. Others                                                  | -                                | -                                   | -                | -                                   | -                                   | 500         | 1,425  | 1,925                        | -                                 | -                      | 772          | -           | 820    | 1,002  | -                                    | 3,017             |
| iv. Manufacture of knitted and crocheted fabrics           | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | 47           | -           | 541    | 587    | -                                    | 587               |
| v. Manufacture of made-up textile articles, except apparel | -                                | -                                   | -                | -                                   | -                                   | 1,200       | 700    | 2,010                        | -                                 | -                      | 3,034        | -           | 8,799  | 8,543  | -                                    | 10,282            |
| a. Manufacture of knit wear                                | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | 315          | -           | 315    | 315    | -                                    | 315               |
| b. Manufacture of other made-up textile articles           | -                                | -                                   | -                | -                                   | -                                   | 1,200       | 700    | 2,010                        | -                                 | -                      | 3,039        | -           | 8,799  | 8,228  | -                                    | 10,266            |
| vi. Manufacture of carpets and rugs                        | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| vii. Manufacture of other textiles n.e.c.                  | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | 10           | -           | 519    | 630    | -                                    | 630               |
| <b>B - Manufacture of wearing apparel</b>                  | -                                | -                                   | -                | -                                   | -                                   | -           | 650    | 650                          | -                                 | -                      | 2,694        | -           | 1,781  | 2,795  | -                                    | 4,445             |
| i. Manufacture of wearing apparel                          | -                                | -                                   | -                | -                                   | -                                   | -           | 650    | 650                          | -                                 | -                      | 1,161        | -           | 1,159  | 2,320  | -                                    | 2,320             |
| ii. Manufacture of Ready made garments                     | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | 934          | -           | 542    | 1,476  | -                                    | 2,126             |
| iii. Manufacture of articles of fur                        | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| iv. Manufacture of knitted and crocheted apparel           | -                                | -                                   | -                | -                                   | -                                   | -           | -      | -                            | -                                 | -                      | -            | -           | -      | -      | -                                    | -                 |
| <b>Total (A + B)</b>                                       | -                                | -                                   | -                | -                                   | -                                   | 3,475       | 4,625  | 5,104                        | -                                 | -                      | 10,016       | -           | 18,472 | 28,092 | -                                    | 36,630            |

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

April 01, 2025 to June 30, 2025

Development Finance Institutions

(Million Rupees)

| Description                                                | Working Capital / Short Term     |                                     |                  |                                     |                                     |             | Fixed Investment / Long Term |       |                                    |                        |             |             |        |       | Foreign Bills Purchased & Discounted | Total Disbursement |
|------------------------------------------------------------|----------------------------------|-------------------------------------|------------------|-------------------------------------|-------------------------------------|-------------|------------------------------|-------|------------------------------------|------------------------|-------------|-------------|--------|-------|--------------------------------------|--------------------|
|                                                            | SBP Export Finance Schemes (EFS) | Export Financing Other than SBP EFS | Import Financing | Import Bills Purchased & Discounted | Inland Bills Purchased & Discounted | Small Loans | Others                       | Total | Government Self Employment Schemes | Construction Financing | LTFE & TERF | Small Loans | Others | Total |                                      |                    |
| <b>A - Manufacture of textiles</b>                         | -                                | -                                   | -                | -                                   | -                                   | 2,571       | 2,277                        | 4,848 | -                                  | -                      | -           | -           | 1,186  | 1,186 | -                                    | 6,034              |
| i. Preparation and spinning of textile fibres              | -                                | -                                   | -                | -                                   | -                                   | 300         | 52                           | 352   | -                                  | -                      | -           | -           | 226    | 226   | -                                    | 778                |
| 1. Cotton                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | 140    | 140   | -                                    | 140                |
| 2. Woolen                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| 3. Synthetic fibre                                         | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| 4. Others                                                  | -                                | -                                   | -                | -                                   | -                                   | 500         | 52                           | 552   | -                                  | -                      | -           | -           | 87     | 87    | -                                    | 639                |
| ii. Weaving of textiles                                    | -                                | -                                   | -                | -                                   | -                                   | 500         | -                            | 500   | -                                  | -                      | -           | -           | 350    | 350   | -                                    | 850                |
| 1. Cotton                                                  | -                                | -                                   | -                | -                                   | -                                   | 500         | -                            | 500   | -                                  | -                      | -           | -           | -      | -     | -                                    | 500                |
| 2. Woolen                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| 3. Synthetic textile                                       | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| 4. Others                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | 350    | 350   | -                                    | 350                |
| iii. Finishing of textiles                                 | -                                | -                                   | -                | -                                   | -                                   | 650         | 1,475                        | 2,125 | -                                  | -                      | -           | -           | -      | -     | -                                    | 2,125              |
| 1. Cotton                                                  | -                                | -                                   | -                | -                                   | -                                   | 450         | 950                          | 1,400 | -                                  | -                      | -           | -           | -      | -     | -                                    | 1,400              |
| 2. Woolen                                                  | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| 3. Synthetic textile                                       | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| 4. Others                                                  | -                                | -                                   | -                | -                                   | -                                   | 200         | 525                          | 725   | -                                  | -                      | -           | -           | -      | -     | -                                    | 725                |
| iv. Manufacture of knitted and crocheted fabrics           | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | 300    | 300   | -                                    | 300                |
| v. Manufacture of made-up textile articles, except apparel | -                                | -                                   | -                | -                                   | -                                   | 921         | 750                          | 1,671 | -                                  | -                      | -           | -           | 310    | 310   | -                                    | 1,981              |
| a. Manufacture of bed wear                                 | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| b. Manufacture of other made up textile articles           | -                                | -                                   | -                | -                                   | -                                   | 921         | 750                          | 1,671 | -                                  | -                      | -           | -           | 310    | 310   | -                                    | 1,981              |
| vi. Manufacture of carpets and rugs                        | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| vi. Manufacture of other textiles n.e.c.                   | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| <b>B - Manufacture of wearing apparel</b>                  | -                                | -                                   | -                | -                                   | -                                   | -           | 550                          | 550   | -                                  | -                      | -           | -           | 711    | 711   | -                                    | 1,261              |
| i. Manufacture of wearing apparel                          | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | 711    | 711   | -                                    | 711                |
| ii. Manufacture of Ready made garments                     | -                                | -                                   | -                | -                                   | -                                   | -           | 550                          | 550   | -                                  | -                      | -           | -           | -      | -     | -                                    | 550                |
| iii. Manufacture of articles of fur                        | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| iv. Manufacture of knitted and crocheted apparel           | -                                | -                                   | -                | -                                   | -                                   | -           | -                            | -     | -                                  | -                      | -           | -           | -      | -     | -                                    | -                  |
| <b>Total (A + B)</b>                                       | -                                | -                                   | -                | -                                   | -                                   | 2,571       | 2,827                        | 5,398 | -                                  | -                      | -           | -           | 1,897  | 1,897 | -                                    | 7,295              |

# Appendices

**Appendix-I (a)**  
**Reporting Scheduled Banks, their Websites, No. of Branches & ATMs**  
**by Group as on 30 June, 2025**

| Sr. No         | Banking Group/Banks                                        | Website                                                            | No. of Branches |              |               | No. of ATMs   |
|----------------|------------------------------------------------------------|--------------------------------------------------------------------|-----------------|--------------|---------------|---------------|
|                |                                                            |                                                                    | Conventional    | Islamic      | Total         |               |
| <b>A)</b>      | <b>Public Sector Commercial Banks</b>                      |                                                                    | <b>2,412</b>    | <b>616</b>   | <b>3,028</b>  | <b>2,955</b>  |
| 1              | First Women Bank Ltd.                                      | <a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>               | 43              | -            | 43            | 31            |
| 2              | National Bank of Pakistan                                  | <a href="http://www.nbp.com.pk">www.nbp.com.pk</a>                 | 1,296           | 207          | 1,503         | 1,371         |
| 3              | Sindh Bank Limited                                         | <a href="http://www.sindhbank.com.pk">www.sindhbank.com.pk</a>     | 317             | 30           | 347           | 297           |
| 4              | The Bank of Khyber                                         | <a href="http://www.bok.com.pk">www.bok.com.pk</a>                 | 80              | 168          | 248           | 318           |
| 5              | The Bank of Punjab                                         | <a href="http://www.bop.com.pk">www.bop.com.pk</a>                 | 676             | 211          | 887           | 938           |
| <b>B)</b>      | <b>Specialized Banks</b>                                   |                                                                    | <b>623</b>      | <b>29</b>    | <b>652</b>    | <b>52</b>     |
| 1              | SME Bank Limited.                                          | <a href="http://www.smebank.org">www.smebank.org</a>               | -               | -            | -             | -             |
| 2              | The Punjab Provincial Cooperative Bank Ltd.                | <a href="http://www.ppcb.com.pk">www.ppcb.com.pk</a>               | 151             | -            | 151           | -             |
| 3              | Zarai Taraqiat Bank Limited                                | <a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>               | 472             | 29           | 501           | 52            |
| <b>C)</b>      | <b>Domestic Private Banks</b>                              |                                                                    | <b>8,514</b>    | <b>5,755</b> | <b>14,269</b> | <b>16,775</b> |
| 1              | Al-Baraka Bank (Pakistan) Ltd.                             | <a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>       | -               | 185          | 185           | 193           |
| 2              | Allied Bank Limited                                        | <a href="http://www.abl.com">www.abl.com</a>                       | 1,308           | 196          | 1,504         | 1,650         |
| 3              | Askari Bank Limited                                        | <a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>   | 457             | 194          | 651           | 844           |
| 4              | Bank Al-Falah Ltd.                                         | <a href="http://www.bankalfalah.com">www.bankalfalah.com</a>       | 714             | 449          | 1,163         | 1,363         |
| 5              | Bank Al-Habib Ltd.                                         | <a href="http://www.bankalhabib.com">www.bankalhabib.com</a>       | 935             | 319          | 1,254         | 1,493         |
| 6              | BankIslami Pakistan Limited                                | <a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>   | -               | 544          | 544           | 579           |
| 7              | Dubai Islamic Banking Pakistan Limited                     | <a href="http://www.dibpak.com">www.dibpak.com</a>                 | -               | 235          | 235           | 229           |
| 8              | Faysal Bank Ltd.                                           | <a href="http://www.faysalbank.com">www.faysalbank.com</a>         | -               | 857          | 857           | 850           |
| 9              | Habib Bank Ltd.                                            | <a href="http://www.hbl.com">www.hbl.com</a>                       | 1,232           | 408          | 1,640         | 2,258         |
| 10             | Habib Metropolitan Bank Limited                            | <a href="http://www.habibmetro.com">www.habibmetro.com</a>         | 331             | 229          | 560           | 607           |
| 11             | JS Bank Limited                                            | <a href="http://www.jsbl.com">www.jsbl.com</a>                     | 307             | -            | 307           | 279           |
| 12             | MCB Bank Limited                                           | <a href="http://www.mcb.com.pk">www.mcb.com.pk</a>                 | 1,395           | -            | 1,395         | 1,489         |
| 13             | MCB Islamic Bank Ltd.                                      | <a href="http://www.mcbislamicbank.com">www.mcbislamicbank.com</a> | -               | 305          | 305           | 300           |
| 14             | Meezan Bank Limited                                        | <a href="http://www.meezanbank.com">www.meezanbank.com</a>         | -               | 1,057        | 1,057         | 1,263         |
| 15             | Samba bank Ltd                                             | <a href="http://www.samba.com.pk">www.samba.com.pk</a>             | 57              | -            | 57            | 60            |
| 16             | Soneri Bank Ltd.                                           | <a href="http://www.soneribank.com">www.soneribank.com</a>         | 478             | 95           | 573           | 600           |
| 17             | Standard Chartered Bank (Pakistan) Ltd.                    | <a href="http://www.sc.com">www.sc.com</a>                         | 38              | 2            | 40            | 52            |
| 18             | Bank Makramah Limited (BML) (Formerly Summit Bank Limited) | <a href="http://www.bankmakramah.com">www.bankmakramah.com</a>     | 163             | 13           | 176           | 187           |
| 19             | United Bank Ltd.                                           | <a href="http://www.ubl.com.pk">www.ubl.com.pk</a>                 | 1,074           | 667          | 1,741         | 2,442         |
| 20             | Easypaisa Digital Bank                                     | <a href="http://www.easypaisa.com.pk">www.easypaisa.com.pk</a>     | 25              | -            | 25            | 37            |
| <b>D)</b>      | <b>Foreign Banks</b>                                       |                                                                    | <b>10</b>       | <b>-</b>     | <b>10</b>     | <b>3</b>      |
| 1              | Bank of China                                              | <a href="http://www.bankofchina.com.pk">www.bankofchina.com.pk</a> | 2               | -            | 2             | -             |
| 2              | Citi Bank Pakistan                                         | <a href="http://www.citibank.com.pk">www.citibank.com.pk</a>       | 3               | -            | 3             | -             |
| 3              | Deutsche Bank AG                                           | <a href="http://www.db.com">www.db.com</a>                         | 2               | -            | 2             | -             |
| 4              | ICBC                                                       | <a href="http://www.icbc-ltd.com">www.icbc-ltd.com</a>             | 3               | -            | 3             | 3             |
| <b>Total:-</b> |                                                            |                                                                    | <b>11,559</b>   | <b>6,400</b> | <b>17,959</b> | <b>19,785</b> |

**Appendix-I (b)**  
**Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs**  
**As on 30 June, 2025**

| Sr. No         | Microfinance Banks                                                       | Websites                                                               | No. of       |            |
|----------------|--------------------------------------------------------------------------|------------------------------------------------------------------------|--------------|------------|
|                |                                                                          |                                                                        | Branches     | ATMs       |
| 1              | Apna Microfinance Bank                                                   | <a href="http://www.apnabank.com.pk">www.apnabank.com.pk</a>           | 72           | 55         |
| 2              | FINCA Microfinance Bank Ltd.                                             | <a href="http://www.finca.pk">www.finca.pk</a>                         | 115          | 41         |
| 3              | Halan Microfinance Bank (Formaly Advans Pakistan Microfinance Bank Ltd.) | <a href="http://www.advanspakistan.com">www.advanspakistan.com</a>     | 51           | -          |
| 4              | HBL Microfinance Bank Ltd.                                               | <a href="http://www.hblmfb.com">www.hblmfb.com</a>                     | 210          | 133        |
| 5              | Khushhalibank Ltd.                                                       | <a href="http://www.khushhalibank.com.pk">www.khushhalibank.com.pk</a> | 201          | 121        |
| 6              | LOLC Microfinance Bank (Formerly Pak Oman Microfinance Bank Ltd.)        | <a href="http://www.pomicro.com">www.pomicro.com</a>                   | 91           | -          |
| 7              | Mobilink Microfinance Bank Ltd.                                          | <a href="http://www.mobilinkbank.com">www.mobilinkbank.com</a>         | 114          | 108        |
| 8              | NRSP Microfinance Bank Ltd.                                              | <a href="http://www.nrspbank.com">www.nrspbank.com</a>                 | 134          | 86         |
| 9              | Sindh Microfinance Bank                                                  | <a href="http://www.sindhmf.com">www.sindhmf.com</a>                   | 23           | -          |
| 10             | U Microfinance Bank Ltd.                                                 | <a href="http://www.ubank.com.pk">www.ubank.com.pk</a>                 | 248          | 186        |
| <b>Total:-</b> |                                                                          |                                                                        | <b>1,259</b> | <b>730</b> |

| Sr. No         | Development Financial Intitutions                           | Websites                                                           | No. of    |      |
|----------------|-------------------------------------------------------------|--------------------------------------------------------------------|-----------|------|
|                |                                                             |                                                                    | Branches  | ATMs |
| 1              | House Building Finance Company Ltd.                         | <a href="http://www.hbfc.com.pk">www.hbfc.com.pk</a>               | 52        | -    |
| 2              | Saudi Pak Industrial & Agricultural Investment Company Ltd. | <a href="http://www.saudipak.com">www.saudipak.com</a>             | 1         | -    |
| 3              | Pak Kuwait Investment Company (Private) Ltd.                | <a href="http://www.pkic.com">www.pkic.com</a>                     | 2         | -    |
| 4              | Pak Libya Holding Company Ltd.                              | <a href="http://www.paklibya.com.pk">www.paklibya.com.pk</a>       | 1         | -    |
| 5              | Pak Oman Investment Company Ltd.                            | <a href="http://www.pakoman.com">www.pakoman.com</a>               | 1         | -    |
| 6              | Pak Brunei Investment Company Ltd.                          | <a href="http://www.pakbrunei.com.pk">www.pakbrunei.com.pk</a>     | 1         | -    |
| 7              | Pair Investment Co. Ltd.                                    | <a href="http://www.pairinvestment.com">www.pairinvestment.com</a> | 1         | -    |
| 8              | Pak China Investment Co. Ltd.                               | <a href="http://www.pakchinainvest.com">www.pakchinainvest.com</a> | 1         | -    |
| <b>Total:-</b> |                                                             |                                                                    | <b>60</b> | -    |

\*: Telenor Microfinance Bank is transformed as Easypaisa Digital Bank.

**Appendix-II**  
**Number of Reporting Scheduled Banks and their Branches**  
**(1983-2025)**

| As on 31 <sup>st</sup> December | Pakistani Banks |                 | Foreign Banks |                 | Total        |                 |
|---------------------------------|-----------------|-----------------|---------------|-----------------|--------------|-----------------|
|                                 | No. of Banks    | No. of Branches | No. of Banks  | No. of Branches | No. of Banks | No. of Branches |
| 1983                            | 9               | 7,120           | 23            | 59              | 32           | 7,179           |
| 1984                            | 9               | 6,997           | 23            | 59              | 32           | 7,056           |
| 1985                            | 9               | 6,958           | 23            | 59              | 32           | 7,017           |
| 1986                            | 9               | 6,988           | 22            | 62              | 31           | 7,050           |
| 1987                            | 9               | 7,061           | 25            | 65              | 34           | 7,126           |
| 1988                            | 9               | 7,168           | 28            | 65              | 37           | 7,233           |
| 1989                            | 10              | 7,222           | 25            | 66              | 35           | 7,288           |
| 1990                            | 10              | 7,372           | 27            | 67              | 37           | 7,439           |
| 1991                            | 10              | 7,477           | 29            | 72              | 39           | 7,549           |
| 1992                            | 20              | 7,574           | 27            | 70              | 47           | 7,644           |
| 1993                            | 20              | 7,648           | 27            | 73              | 47           | 7,721           |
| 1994                            | 23              | 8,055           | 26            | 79              | 49           | 8,134           |
| 1995                            | 25              | 8,345           | 26            | 77              | 51           | 8,422           |
| 1996                            | 25              | 8,450           | 27            | 82              | 52           | 8,532           |
| 1997                            | 25              | 8,190           | 27            | 88              | 52           | 8,278           |
| 1998                            | 25              | 7,867           | 27            | 93              | 52           | 7,960           |
| 1999                            | 25              | 7,779           | 27            | 95              | 52           | 7,874           |
| 2000                            | 24              | 7,741           | 25            | 87              | 49           | 7,828           |
| 2001                            | 24              | 6,898           | 25            | 90              | 49           | 6,988           |
| 2002                            | 24              | 6,869           | 22            | 80              | 46           | 6,949           |
| 2003                            | 26              | 6,823           | 20            | 81              | 46           | 6,904           |
| 2004                            | 27              | 6,959           | 17            | 90              | 44           | 7,049           |
| 2005                            | 28              | 7,234           | 17            | 114             | 45           | 7,348           |
| 2006                            | 32              | 7,644           | 13            | 60              | 45           | 7,704           |
| 2007                            | 34              | 8,101           | 12            | 68              | 46           | 8,169           |
| 2008                            | 33              | 8,655           | 13            | 89              | 46           | 8,744           |
| 2009                            | 33              | 8,966           | 13            | 93              | 46           | 9,059           |
| 2010                            | 34              | 9,281           | 12            | 58              | 46           | 9,339           |
| 2011                            | 31              | 9,712           | 13            | 60              | 44           | 9,772           |
| 2012                            | 31              | 10,262          | 7             | 33              | 38           | 10,295          |
| 2013                            | 31              | 10,913          | 7             | 27              | 38           | 10,940          |
| 2014                            | 31              | 11,533          | 6             | 18              | 37           | 11,551          |
| 2015                            | 31              | 12,283          | 4             | 10              | 35           | 12,293          |
| 2016                            | 30              | 12,983          | 4             | 10              | 34           | 12,993          |
| 2017                            | 29              | 13,618          | 4             | 10              | 33           | 13,628          |
| 2018                            | 29              | 14,109          | 5             | 10              | 34           | 14,119          |
| 2019                            | 28              | 14,590          | 4             | 9               | 32           | 14,599          |
| 2020                            | 28              | 14,841          | 4             | 9               | 32           | 14,850          |
| 2021                            | 28              | 15,235          | 4             | 9               | 32           | 15,244          |
| 2022                            | 28              | 16,063          | 4             | 9               | 32           | 16,072          |
| 2023                            | 28              | 16,593          | 4             | 10              | 32           | 16,603          |
| 2024                            | 28              | 17,698          | 4             | 10              | 32           | 17,708          |
| 2025*                           | 27              | 17,949          | 4             | 10              | 31           | 17,959          |

\*End June 2025

**Appendix-III**  
**Province-Wise Number of Scheduled Bank Branches**  
**(2003-2025)**

| Year | Month     | Azad Jammu & Kashmir | Balochistan | FATA* | Gilgit-Baltistan | Islamabad | Khyber-Pakhtunkhwa | Punjab | Sindh | Total  |
|------|-----------|----------------------|-------------|-------|------------------|-----------|--------------------|--------|-------|--------|
| 2003 | June      | 336                  | 267         | 50    | 36               | 134       | 847                | 3,822  | 1,424 | 6,916  |
|      | December  | 329                  | 265         | 48    | 37               | 136       | 846                | 3,802  | 1,441 | 6,904  |
| 2004 | June      | 324                  | 262         | 48    | 37               | 138       | 840                | 3,791  | 1,442 | 6,882  |
|      | December  | 319                  | 267         | 48    | 37               | 145       | 851                | 3,878  | 1,504 | 7,049  |
| 2005 | June      | 319                  | 267         | 49    | 37               | 154       | 854                | 3,910  | 1,515 | 7,105  |
|      | December  | 319                  | 276         | 51    | 38               | 158       | 858                | 4,035  | 1,613 | 7,348  |
| 2006 | June      | 319                  | 278         | 50    | 37               | 163       | 864                | 4,071  | 1,639 | 7,421  |
|      | December  | 325                  | 283         | 49    | 37               | 186       | 877                | 4,206  | 1,741 | 7,704  |
| 2007 | June      | 329                  | 283         | 49    | 37               | 190       | 882                | 4,229  | 1,756 | 7,755  |
|      | December  | 332                  | 296         | 49    | 39               | 213       | 912                | 4,436  | 1,892 | 8,169  |
| 2008 | June      | 338                  | 303         | 49    | 39               | 223       | 922                | 4,521  | 1,948 | 8,343  |
|      | December  | 351                  | 322         | 48    | 42               | 245       | 946                | 4,731  | 2,059 | 8,744  |
| 2009 | June      | 354                  | 321         | 48    | 42               | 247       | 948                | 4,747  | 2,076 | 8,783  |
|      | December  | 367                  | 329         | 49    | 43               | 258       | 961                | 4,891  | 2,161 | 9,059  |
| 2010 | June      | 372                  | 331         | 49    | 43               | 260       | 961                | 4,914  | 2,166 | 9,096  |
|      | December  | 384                  | 337         | 50    | 47               | 283       | 977                | 5,038  | 2,223 | 9,339  |
| 2011 | June      | 388                  | 337         | 48    | 47               | 287       | 992                | 5,052  | 2,248 | 9,399  |
|      | December  | 400                  | 350         | 48    | 53               | 303       | 1,026              | 5,235  | 2,357 | 9,772  |
| 2012 | June      | 403                  | 350         | 49    | 54               | 309       | 1,034              | 5,260  | 2,388 | 9,847  |
|      | December  | 420                  | 365         | 49    | 63               | 334       | 1,078              | 5,457  | 2,529 | 10,295 |
| 2013 | June      | 420                  | 368         | 49    | 68               | 339       | 1,087              | 5,481  | 2,549 | 10,361 |
|      | December  | 434                  | 387         | 49    | 75               | 361       | 1,139              | 5,780  | 2,715 | 10,940 |
| 2014 | June      | 433                  | 388         | 48    | 75               | 363       | 1,143              | 5,802  | 2,732 | 10,984 |
|      | December  | 444                  | 400         | 48    | 81               | 398       | 1,189              | 6,122  | 2,869 | 11,551 |
| 2015 | June      | 452                  | 405         | 49    | 81               | 404       | 1,199              | 6,208  | 2,918 | 11,716 |
|      | December  | 468                  | 429         | 51    | 97               | 444       | 1,257              | 6,485  | 3,062 | 12,293 |
| 2016 | June      | 471                  | 434         | 52    | 98               | 448       | 1,266              | 6,555  | 3,100 | 12,424 |
|      | December  | 477                  | 467         | 57    | 107              | 482       | 1,337              | 6,844  | 3,222 | 12,993 |
| 2017 | June      | 474                  | 471         | 61    | 108              | 487       | 1,346              | 6,868  | 3,224 | 13,039 |
|      | December  | 473                  | 505         | 62    | 114              | 512       | 1,422              | 7,207  | 3,333 | 13,628 |
| 2018 | June      | 473                  | 510         | -     | 115              | 515       | 1,430              | 7,306  | 3,343 | 13,692 |
|      | December  | 475                  | 537         | -     | 124              | 529       | 1,480              | 7,533  | 3,441 | 14,119 |
| 2019 | June      | 477                  | 544         | -     | 125              | 533       | 1,489              | 7,580  | 3,449 | 14,197 |
|      | December  | 491                  | 575         | -     | 138              | 546       | 1,529              | 7,798  | 3,522 | 14,599 |
| 2020 | June      | 494                  | 586         | -     | 138              | 554       | 1,548              | 7,851  | 3,530 | 14,701 |
|      | December  | 498                  | 586         | -     | 140              | 558       | 1,591              | 7,934  | 3,543 | 14,850 |
| 2021 | June      | 497                  | 589         | -     | 138              | 566       | 1,611              | 7,979  | 3,543 | 14,923 |
|      | December  | 492                  | 624         | -     | 143              | 579       | 1,687              | 8,148  | 3,571 | 15,244 |
| 2022 | June      | 487                  | 641         | -     | 146              | 589       | 1,745              | 8,288  | 3,607 | 15,503 |
|      | December  | 505                  | 632         | -     | 153              | 615       | 1,833              | 8,557  | 3,777 | 16,072 |
| 2023 | March     | 504                  | 648         | -     | 152              | 619       | 1,821              | 8,591  | 3,768 | 16,103 |
|      | June      | 507                  | 652         | -     | 155              | 624       | 1,921              | 8,544  | 3,783 | 16,186 |
|      | September | 512                  | 653         | -     | 156              | 629       | 1,934              | 8,600  | 3,796 | 16,280 |
|      | December  | 521                  | 656         | -     | 164              | 652       | 1,963              | 8,816  | 3,831 | 16,603 |
| 2024 | March     | 520                  | 657         | -     | 163              | 658       | 1,969              | 8,873  | 3,838 | 16,678 |
|      | June      | 521                  | 660         | -     | 165              | 665       | 1,988              | 9,003  | 3,865 | 16,867 |
|      | September | 532                  | 665         | -     | 170              | 677       | 2,010              | 9,137  | 3,927 | 17,118 |
|      | December  | 556                  | 682         | -     | 174              | 708       | 2,031              | 9,479  | 4,078 | 17,708 |
| 2025 | March     | 557                  | 679         | -     | 174              | 710       | 2,021              | 9,518  | 4,085 | 17,744 |
|      | June      | 566                  | 683         | -     | 175              | 714       | 2,037              | 9,655  | 4,129 | 17,959 |

\*FATA has been merged into KPK from 2018 onward

**Appendix-IV**  
**District-Wise Scheduled Banks Branches as on**  
**30 June, 2025**

| District                | Conventional | Islamic | Total | District            | Conventional | Islamic | Total  |
|-------------------------|--------------|---------|-------|---------------------|--------------|---------|--------|
| Abbottabad              | 71           | 46      | 117   | Larkana             | 66           | 13      | 79     |
| Astore                  | 7            | 3       | 10    | Lasbella            | 27           | 10      | 37     |
| Attock                  | 148          | 49      | 197   | Layyah              | 57           | 21      | 78     |
| Awaran                  | 2            | 1       | 3     | Lodhran             | 54           | 16      | 70     |
| Badin                   | 49           | 13      | 62    | Loralai             | 15           | 15      | 30     |
| Bagh                    | 31           | 11      | 42    | Lower Dir           | 27           | 46      | 73     |
| Bahawalnagar            | 133          | 54      | 187   | Mahmand Agency      | 5            | 4       | 9      |
| Bahawalpur              | 154          | 87      | 241   | Malakand            | 32           | 31      | 63     |
| Bajaur Agency           | 9            | 12      | 21    | Mandi Bahauddin     | 99           | 41      | 140    |
| Bannu                   | 31           | 23      | 54    | Mansehra            | 69           | 45      | 114    |
| Barkhan                 | 4            | 1       | 5     | Mardan              | 65           | 62      | 127    |
| Batgram                 | 8            | 11      | 19    | Mastung             | 7            | 3       | 10     |
| Bhakkar                 | 46           | 21      | 67    | Matari              | 32           | 6       | 38     |
| Bhimber                 | 37           | 9       | 46    | Mianwali            | 73           | 18      | 91     |
| Bolan (Dhadar)          | 6            | 1       | 7     | Mirpur              | 182          | 39      | 221    |
| Bunner                  | 21           | 29      | 50    | Mirpur Khas         | 62           | 26      | 88     |
| Chagai                  | 5            | 1       | 6     | Multan              | 287          | 185     | 472    |
| Chakwal                 | 125          | 33      | 158   | Muzaffarabad        | 48           | 20      | 68     |
| Charsadda               | 33           | 27      | 60    | Muzaffargarh        | 129          | 33      | 162    |
| Chiniot                 | 57           | 17      | 74    | N.Waziristan Agency | 9            | 4       | 13     |
| Chitral                 | 29           | 14      | 43    | Nagar               | 6            | -       | 6      |
| D.G.Khan                | 96           | 38      | 134   | Nankana Sahib       | 71           | 17      | 88     |
| D.I.Khan                | 53           | 26      | 79    | Narowal             | 89           | 24      | 113    |
| Dadu                    | 47           | 11      | 58    | Nasirabad           | 6            | 4       | 10     |
| Dera Bughti             | 4            | -       | 4     | Naushro Feroze      | 63           | 18      | 81     |
| Diamar                  | 8            | 9       | 17    | Neelum              | 5            | -       | 5      |
| Faisalabad              | 430          | 239     | 669   | Noshki              | 10           | 10      | 20     |
| Ghanchi                 | 8            | 1       | 9     | Nowshera            | 54           | 46      | 100    |
| Ghizer                  | 9            | 4       | 13    | Okara               | 135          | 54      | 189    |
| Ghotki                  | 55           | 10      | 65    | Orakzai Agency      | 3            | 2       | 5      |
| Gilgit                  | 49           | 18      | 67    | Pakpattan           | 60           | 28      | 88     |
| Gujranwala              | 311          | 157     | 468   | Panjgoor            | 9            | 6       | 15     |
| Gujrat                  | 302          | 136     | 438   | Peshawar            | 193          | 179     | 372    |
| Gwadar                  | 35           | 14      | 49    | Pishin              | 11           | 12      | 23     |
| Hafizabad               | 59           | 21      | 80    | Quetta              | 127          | 111     | 238    |
| Hangu                   | 18           | 21      | 39    | Rahim Yar Khan      | 196          | 94      | 290    |
| Haripur                 | 64           | 36      | 100   | Rajan Pur           | 63           | 20      | 83     |
| Harnai                  | 2            | 1       | 3     | Rawalpindi          | 541          | 292     | 833    |
| Hattian Bala            | 9            | 1       | 10    | Rawlakot (Poonch)   | 40           | 13      | 53     |
| Haveli Kahuta           | 2            | -       | 2     | S.Waziristan Agency | 2            | 2       | 4      |
| Hunza                   | 14           | 2       | 16    | Sahiwal             | 142          | 68      | 210    |
| Hyderabad               | 165          | 84      | 249   | Sakardu             | 26           | 11      | 37     |
| Islamabad               | 413          | 301     | 714   | Sanghar             | 70           | 26      | 96     |
| Jacobabad               | 27           | 5       | 32    | Sargodha            | 199          | 87      | 286    |
| Jaffarabad(Dera Allah Y | 17           | 8       | 25    | Shaheed Benazirabad | 61           | 25      | 86     |
| Jamshoro                | 44           | 11      | 55    | Shangla             | 15           | 12      | 27     |
| Jhang                   | 111          | 29      | 140   | Sheikhupura         | 160          | 63      | 223    |
| Jhelum                  | 164          | 36      | 200   | Shikarpur           | 25           | 2       | 27     |
| Kalat                   | 9            | 4       | 13    | Sialkot             | 335          | 180     | 515    |
| Kamber/Shahdadkot       | 30           | 6       | 36    | Sibi                | 13           | 6       | 19     |
| Karachi                 | 1,455        | 1,213   | 2,668 | South Waziristan    | -            | 1       | 1      |
| Karak                   | 21           | 15      | 36    | Sudhnuthi           | 26           | 6       | 32     |
| Kashmore                | 34           | 4       | 38    | Sujawal             | 19           | 1       | 20     |
| Kasur                   | 122          | 41      | 163   | Sukkur              | 95           | 30      | 125    |
| Kech(Turbat)            | 21           | 15      | 36    | Swabi               | 63           | 33      | 96     |
| Khairpur                | 68           | 13      | 81    | Swat                | 84           | 106     | 190    |
| Khanewal                | 112          | 50      | 162   | Tando Allahyar      | 25           | 7       | 32     |
| Kharan                  | 18           | 4       | 22    | Tando Mohammad Khan | 20           | 5       | 25     |
| Khushab                 | 67           | 20      | 87    | Tank                | 9            | 5       | 14     |
| Khuzdar                 | 16           | 10      | 26    | Tharparkar          | 18           | -       | 18     |
| Khyber Agency           | 13           | 14      | 27    | Thatta              | 25           | 7       | 32     |
| Killa Abdullah          | 11           | 13      | 24    | Toba Tek Singh      | 108          | 49      | 157    |
| Killa Saifullah         | 15           | 12      | 27    | Tor Ghar            | -            | 1       | 1      |
| Kohat                   | 54           | 35      | 89    | Umerkot             | 30           | 8       | 38     |
| Kohistan                | 9            | 6       | 15    | Upper Dir           | 10           | 24      | 34     |
| Kohlu                   | 4            | -       | 4     | Vehari              | 130          | 52      | 182    |
| Kotli                   | 74           | 13      | 87    | Washuk              | 2            | -       | 2      |
| Kurram Agency           | 20           | 8       | 28    | Zhob                | 11           | 8       | 19     |
| Lahore                  | 1,102        | 818     | 1,920 | Ziarat              | 2            | 4       | 6      |
| Lakki Marwat            | 10           | 7       | 17    | Grand Total:-       | 11,559       | 6,400   | 17,959 |



**Appendix-V**  
**Distribution of Islamic Banks (Ful Fledged Islamic) Branches**  
**By District as on 30 June, 2025**

| District Name           | MCB Islamic | Meezan Bank | BankIslami Pakistan | Faysal Bank Ltd. | Al-Baraka Bank | Dubai Islamic Bank | Total |
|-------------------------|-------------|-------------|---------------------|------------------|----------------|--------------------|-------|
| Abbottabad              | 1           | 7           | 2                   | 7                | 1              | 2                  | 20    |
| Astore                  | -           | 1           | -                   | 1                | -              | -                  | 2     |
| Attock                  | 4           | 8           | 7                   | 4                | 2              | 2                  | 27    |
| Badin                   | 1           | 2           | 3                   | 3                | -              | -                  | 9     |
| Bagh                    | -           | 1           | -                   | 3                | -              | -                  | 4     |
| Bahawalnagar            | 5           | 10          | 5                   | 7                | 2              | -                  | 29    |
| Bahawalpur              | 4           | 16          | 5                   | 10               | 3              | 1                  | 39    |
| Bajaur Agency           | -           | 1           | 1                   | 1                | -              | -                  | 3     |
| Bannu                   | 1           | 2           | 1                   | 1                | -              | -                  | 5     |
| Barkhan                 | -           | -           | 1                   | -                | -              | -                  | 1     |
| Batgram                 | 1           | 1           | 1                   | 1                | -              | -                  | 4     |
| Bhakkar                 | 1           | 3           | 1                   | 2                | -              | -                  | 7     |
| Bhimber                 | -           | 1           | -                   | 2                | -              | -                  | 3     |
| Bunner                  | 1           | 1           | 1                   | 1                | -              | -                  | 4     |
| Chagai                  | -           | -           | -                   | -                | -              | 1                  | 1     |
| Chakwal                 | 2           | 4           | 3                   | 3                | 2              | 1                  | 15    |
| Charsadda               | 1           | 2           | 2                   | 2                | -              | -                  | 7     |
| Chiniot                 | 1           | 2           | 2                   | 2                | -              | -                  | 7     |
| Chitral                 | 1           | 1           | 2                   | 1                | 1              | -                  | 6     |
| D.G.Khan                | 1           | 8           | 2                   | 8                | 1              | 1                  | 21    |
| D.I.Khan                | 1           | 1           | 1                   | 1                | 1              | 1                  | 6     |
| Dadu                    | -           | 2           | 3                   | 2                | -              | -                  | 7     |
| Diamar                  | -           | 1           | 1                   | 1                | 1              | 1                  | 5     |
| Faisalabad              | 11          | 54          | 14                  | 39               | 5              | 10                 | 133   |
| Ghizer                  | -           | 1           | 1                   | 1                | -              | -                  | 3     |
| Ghotki                  | 1           | 2           | 2                   | 2                | -              | -                  | 7     |
| Gilgit                  | 1           | 2           | 2                   | 3                | 1              | 1                  | 10    |
| Gujranwala              | 6           | 38          | 8                   | 31               | 4              | 3                  | 90    |
| Gujrat                  | 7           | 19          | 8                   | 19               | 5              | 6                  | 64    |
| Gwadar                  | 1           | 2           | 1                   | 2                | -              | 1                  | 7     |
| Hafizabad               | 2           | 5           | 2                   | 3                | 1              | -                  | 13    |
| Hangu                   | -           | 2           | 1                   | 1                | -              | -                  | 4     |
| Haripur                 | 1           | 4           | 2                   | 3                | 1              | 1                  | 12    |
| Harnai                  | -           | -           | 1                   | -                | -              | -                  | 1     |
| Hunza                   | 1           | 1           | -                   | -                | -              | -                  | 2     |
| Hyderabad               | 5           | 13          | 9                   | 14               | 3              | 5                  | 49    |
| Islamabad               | 18          | 41          | 30                  | 31               | 9              | 14                 | 143   |
| Jacobabad               | -           | 1           | 1                   | 2                | -              | -                  | 4     |
| Jaffarabad(Dera Allah Y | -           | 3           | -                   | -                | -              | -                  | 3     |
| Jamshoro                | 1           | -           | 2                   | 4                | -              | -                  | 7     |
| Jhang                   | 2           | 4           | 1                   | 4                | 1              | 2                  | 14    |
| Jhelum                  | 3           | 6           | 3                   | 5                | 1              | 1                  | 19    |
| Kalat                   | -           | 1           | -                   | -                | -              | -                  | 1     |
| Kamber/Shahdadkot       | -           | 2           | 1                   | 2                | -              | -                  | 5     |
| Karachi                 | 57          | 244         | 126                 | 162              | 39             | 90                 | 718   |
| Karak                   | 1           | 1           | -                   | -                | -              | -                  | 2     |
| Kashmore                | -           | 1           | 1                   | 1                | -              | -                  | 3     |
| Kasur                   | 2           | 7           | 4                   | 7                | 3              | 3                  | 26    |
| Kech(Turbat)            | 1           | 1           | 1                   | 1                | -              | -                  | 4     |
| Khairpur                | 2           | 2           | 2                   | 2                | -              | -                  | 8     |
| Khanewal                | 4           | 9           | 4                   | 7                | 3              | 1                  | 28    |
| Kharan                  | -           | 1           | -                   | -                | -              | -                  | 1     |
| Khushab                 | 1           | 3           | 2                   | 3                | 1              | -                  | 10    |
| Khuzdar                 | -           | 1           | 1                   | 1                | -              | -                  | 3     |
| Khyber Agency           | 1           | 1           | -                   | 1                | -              | -                  | 3     |
| Killa Abdullah          | 1           | 3           | 1                   | 1                | -              | 1                  | 7     |
| Killa Saifullah         | 1           | 2           | 2                   | 1                | -              | -                  | 6     |
| Kohat                   | 2           | 2           | 2                   | 2                | 1              | 1                  | 10    |
| Kohistan                | -           | -           | 2                   | 1                | -              | -                  | 3     |
| Kotli                   | -           | 3           | 1                   | 2                | -              | -                  | 6     |
| Kurram Agency           | -           | 2           | -                   | 1                | -              | -                  | 3     |
| Lahore                  | 43          | 139         | 71                  | 126              | 31             | 36                 | 446   |
| Larkana                 | -           | 1           | 2                   | 2                | 1              | 1                  | 7     |
| Lasbella                | -           | 2           | -                   | 1                | -              | -                  | 3     |
| Layyah                  | 1           | 4           | 1                   | 3                | -              | -                  | 9     |
| Lodhran                 | 2           | 3           | 2                   | 3                | -              | -                  | 10    |
| Loralai                 | 1           | 3           | 2                   | 1                | -              | -                  | 7     |
| Lower Dir               | 2           | 2           | 2                   | 3                | 1              | 1                  | 11    |
| Malakand                | 1           | 2           | 2                   | 1                | 1              | -                  | 7     |
| Mandi Bahauddin         | 1           | 7           | 4                   | 9                | 1              | 1                  | 23    |

**Appendix-V**  
**Distribution of Islamic Banks (Ful Fledged Islamic) Branches**  
**By District as on 30 June, 2025**

| District Name       | MCB Islamic | Meezan Bank  | BankIslami Pakistan | Faysal Bank Ltd. | Al-Baraka Bank | Dubai Islamic Bank | Total        |
|---------------------|-------------|--------------|---------------------|------------------|----------------|--------------------|--------------|
| Mansehra            | 1           | 6            | 6                   | 2                | 1              | -                  | 16           |
| Mardan              | 2           | 4            | 2                   | 4                | 1              | -                  | 13           |
| Mastung             | -           | 1            | -                   | -                | -              | -                  | 1            |
| Matlari             | 1           | 2            | 1                   | 1                | -              | -                  | 5            |
| Mianwali            | 1           | 5            | 2                   | 2                | -              | -                  | 10           |
| Mirpur              | 2           | 5            | 3                   | 4                | 1              | 3                  | 18           |
| Mirpur Khas         | 2           | 5            | 5                   | 3                | 1              | 1                  | 17           |
| Multan              | 4           | 34           | 13                  | 31               | 4              | 5                  | 91           |
| Muzaffarabad        | 1           | 2            | 1                   | 1                | 1              | 2                  | 8            |
| Muzaffargarh        | 1           | 9            | 2                   | 8                | 1              | -                  | 21           |
| Nankana Sahib       | 2           | 4            | 4                   | 3                | -              | -                  | 13           |
| Narowal             | 1           | 3            | -                   | 4                | -              | -                  | 8            |
| Nasirabad           | -           | 1            | 1                   | 1                | -              | -                  | 3            |
| Naushro Feroze      | 1           | 4            | 3                   | 3                | -              | -                  | 11           |
| Noshki              | -           | 2            | 1                   | 3                | -              | -                  | 6            |
| Nowshera            | 1           | 3            | 2                   | 3                | 2              | -                  | 11           |
| Okara               | 2           | 10           | 5                   | 10               | 2              | 1                  | 30           |
| Pakpattan           | 2           | 3            | 2                   | 7                | 2              | -                  | 16           |
| Panjgoor            | -           | 1            | 1                   | 1                | -              | -                  | 3            |
| Peshawar            | 5           | 21           | 5                   | 16               | 4              | 3                  | 54           |
| Pishin              | -           | 1            | 2                   | 2                | 1              | 1                  | 7            |
| Quetta              | 5           | 14           | 13                  | 10               | 3              | 2                  | 47           |
| Rahim Yar Khan      | 6           | 17           | 7                   | 8                | 4              | 1                  | 43           |
| Rajan Pur           | 1           | 5            | 3                   | 4                | -              | -                  | 13           |
| Rawalpindi          | 17          | 50           | 26                  | 37               | 8              | 11                 | 149          |
| Rawlakot (Poonch)   | -           | 2            | 1                   | 2                | -              | -                  | 5            |
| Sahiwal             | 2           | 11           | 5                   | 10               | 3              | 1                  | 32           |
| Sakardu             | 1           | 1            | 1                   | 1                | 1              | 1                  | 6            |
| Sanghar             | 1           | 5            | 4                   | 5                | 2              | -                  | 17           |
| Sargodha            | 8           | 17           | 9                   | 12               | 2              | 1                  | 49           |
| Shaheed Benazirabad | 1           | 5            | 2                   | 3                | 2              | 1                  | 14           |
| Shangla             | -           | 2            | 1                   | 1                | -              | -                  | 4            |
| Sheikhupura         | 2           | 12           | 3                   | 13               | 1              | 2                  | 33           |
| Shikarpur           | 1           | 1            | -                   | -                | -              | -                  | 2            |
| Sialkot             | 4           | 27           | 10                  | 33               | 3              | 4                  | 81           |
| Sibi                | -           | 1            | 1                   | 1                | -              | -                  | 3            |
| Sudhnuthi           | -           | 1            | -                   | 1                | -              | -                  | 2            |
| Sukkur              | 1           | 4            | 3                   | 3                | 1              | 1                  | 13           |
| Swabi               | 1           | 3            | 1                   | 3                | 1              | -                  | 9            |
| Swat                | 7           | 6            | 4                   | 9                | 2              | 1                  | 29           |
| Tando Allahyar      | 1           | 2            | 1                   | 1                | -              | 1                  | 6            |
| Tando Mohammad Khan | -           | 1            | 2                   | 1                | -              | -                  | 4            |
| Tank                | -           | 1            | -                   | 1                | -              | -                  | 2            |
| Thatta              | -           | 1            | 2                   | 1                | -              | -                  | 4            |
| Toba Tek Singh      | 2           | 5            | 5                   | 7                | 2              | 1                  | 22           |
| Umerkot             | 1           | 2            | 2                   | 2                | -              | -                  | 7            |
| Upper Dir           | -           | 1            | 1                   | 1                | -              | -                  | 3            |
| Vehari              | 4           | 11           | 6                   | 6                | 2              | 1                  | 30           |
| Zhob                | -           | 1            | 1                   | 1                | -              | 1                  | 4            |
| Ziarat              | -           | -            | 1                   | -                | -              | -                  | 1            |
| <b>Grand Total</b>  | <b>305</b>  | <b>1,057</b> | <b>544</b>          | <b>857</b>       | <b>185</b>     | <b>235</b>         | <b>3,183</b> |

## by District as on 30 June, 2025

| by District as on 30 June, 2025 |                     |                     |                      |                   |                 |                                 |                           |                    |                 |                                           |                                    |                    |                    |                  |                           |       |
|---------------------------------|---------------------|---------------------|----------------------|-------------------|-----------------|---------------------------------|---------------------------|--------------------|-----------------|-------------------------------------------|------------------------------------|--------------------|--------------------|------------------|---------------------------|-------|
| District_Name                   | Alfred Bank Limited | Aktari Bank Limited | Bank A.P. Adani Ltd. | Bank Alfalah Ltd. | Habib Bank Ltd. | Habib Metropolitan Bank Limited | National Bank of Pakistan | South Bank Limited | Sumer Bank Ltd. | Bank Meezan (formerly Sumud Bank Limited) | Standard Chartered (Pakistan) Ltd. | The Bank of Baykal | The Bank of Punjab | United Bank Ltd. | Zamil Taseem Bank Limited | Total |
| Aboharabad                      | 1                   | 1                   | 2                    | 2                 | 2               | 3                               | 3                         | -                  | -               | -                                         | -                                  | 2                  | 1                  | 9                | -                         | 26    |
| Astori                          | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 1     |
| Attock                          | -                   | 1                   | 5                    | 4                 | 3               | 2                               | 1                         | -                  | 3               | -                                         | -                                  | -                  | -                  | 3                | -                         | 22    |
| Awaran                          | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 1     |
| Badin                           | -                   | 1                   | -                    | 1                 | 1               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 4     |
| Bagh                            | 1                   | -                   | -                    | -                 | -               | -                               | 2                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 3                         | 7     |
| Bahawalnagar                    | 1                   | 1                   | 4                    | 2                 | 4               | 5                               | 1                         | -                  | 1               | -                                         | -                                  | -                  | -                  | 4                | 2                         | 25    |
| Bahawalpur                      | 5                   | 4                   | 8                    | 3                 | 7               | 4                               | 3                         | 1                  | -               | -                                         | -                                  | -                  | -                  | 5                | 8                         | 48    |
| Bajaur Agency                   | -                   | -                   | -                    | -                 | -               | -                               | -                         | 1                  | -               | -                                         | -                                  | -                  | -                  | 1                | 1                         | 9     |
| Bannu                           | 1                   | -                   | 1                    | 1                 | 2               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | 4                  | 1                | 6                         | 18    |
| Batagram                        | -                   | -                   | -                    | -                 | -               | 1                               | 1                         | -                  | 1               | -                                         | -                                  | 1                  | 1                  | 1                | 1                         | 7     |
| Bhakkar                         | -                   | -                   | -                    | -                 | -               | 1                               | -                         | 1                  | -               | 2                                         | -                                  | 9                  | 9                  | 1                | -                         | 14    |
| Bhimber                         | -                   | 1                   | -                    | 1                 | 1               | 1                               | 1                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 6     |
| Bolan (Dhander)                 | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 1     |
| Bannu                           | -                   | 1                   | 1                    | 1                 | 4               | 1                               | 1                         | -                  | 1               | -                                         | -                                  | 6                  | 1                  | 7                | 1                         | 28    |
| Chakwal                         | 1                   | 2                   | 2                    | 1                 | 2               | 1                               | 2                         | -                  | 1               | -                                         | -                                  | -                  | 1                  | 4                | -                         | 18    |
| Charsadda                       | -                   | 2                   | -                    | 1                 | 3               | 1                               | 1                         | -                  | 1               | -                                         | -                                  | 6                  | -                  | 5                | -                         | 20    |
| Chiniot                         | -                   | 1                   | 2                    | 1                 | 1               | 1                               | 1                         | -                  | -               | -                                         | -                                  | 1                  | 1                  | 1                | -                         | 10    |
| Chitral                         | -                   | 1                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | 1                                         | -                                  | 2                  | 1                  | 1                | -                         | 8     |
| D.G.Khan                        | 2                   | 1                   | 1                    | 1                 | 2               | 2                               | 2                         | -                  | -               | -                                         | -                                  | -                  | 2                  | 4                | -                         | 17    |
| D.I.Khan                        | 1                   | -                   | 1                    | 2                 | 1               | 1                               | 2                         | -                  | 1               | -                                         | -                                  | 2                  | 1                  | 8                | -                         | 20    |
| Dadu                            | -                   | -                   | -                    | -                 | 1               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | 1                  | -                | -                         | 4     |
| Diamir                          | -                   | 1                   | -                    | -                 | -               | -                               | 1                         | -                  | 1               | 1                                         | -                                  | -                  | -                  | -                | -                         | 4     |
| Faisalabad                      | 10                  | 6                   | 27                   | 11                | 15              | 5                               | 8                         | -                  | 3               | -                                         | -                                  | 1                  | 7                  | 13               | -                         | 106   |
| Ghanchi                         | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 1     |
| Ghizer                          | -                   | 1                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 1     |
| Ghotki                          | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 2                | -                         | 3     |
| Gilgit                          | -                   | -                   | -                    | 1                 | 1               | 1                               | 2                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 8     |
| Gujranwala                      | 4                   | 4                   | 10                   | 7                 | 10              | 7                               | 2                         | -                  | -               | -                                         | -                                  | -                  | 6                  | 15               | -                         | 67    |
| Gujrat                          | 5                   | 6                   | 21                   | 3                 | 14              | 4                               | 4                         | 1                  | 2               | -                                         | -                                  | -                  | 4                  | 1                | -                         | 41    |
| Gwadar                          | -                   | 1                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 5                         | 7     |
| Hafizabad                       | 1                   | 1                   | -                    | -                 | 1               | -                               | 2                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 2                         | 8     |
| Hanga                           | -                   | 2                   | -                    | 2                 | 1               | -                               | 2                         | -                  | -               | -                                         | -                                  | 3                  | -                  | 6                | -                         | 17    |
| Haripur                         | -                   | 2                   | -                    | -                 | 1               | 1                               | 3                         | -                  | 1               | -                                         | -                                  | -                  | 3                  | 11               | -                         | 24    |
| Hattian Bala                    | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 1     |
| Hyderabad                       | 1                   | 2                   | 2                    | 7                 | 5               | 2                               | 2                         | -                  | 3               | 1                                         | -                                  | 1                  | 2                  | 7                | -                         | 35    |
| Islamabad                       | 12                  | 12                  | 37                   | -                 | 18              | 8                               | -                         | 7                  | 6               | 2                                         | -                                  | 15                 | 7                  | 18               | -                         | 158   |
| Jacobabad                       | -                   | -                   | -                    | -                 | -               | -                               | -                         | 1                  | -               | -                                         | -                                  | -                  | -                  | -                | 3                         | 5     |
| Jaffarabad(Dera Allah Y         | -                   | 1                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 3                         | 5     |
| Jamshoro                        | -                   | 1                   | -                    | -                 | -               | -                               | 1                         | -                  | 1               | -                                         | -                                  | -                  | -                  | -                | -                         | 4     |
| Jhang                           | 1                   | 1                   | 3                    | 2                 | 1               | 1                               | 1                         | -                  | 2               | -                                         | -                                  | 3                  | 3                  | 1                | -                         | 15    |
| Jhelum                          | 2                   | 1                   | 1                    | 1                 | 3               | -                               | -                         | -                  | 2               | -                                         | -                                  | -                  | 2                  | 4                | -                         | 17    |
| Kalat                           | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 2                | 1                         | 3     |
| Kamboh/Shahdhat                 | -                   | -                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 1     |
| Karachi                         | 29                  | 31                  | 65                   | 61                | 81              | 58                              | 18                        | 14                 | 13              | 5                                         | 1                                  | 7                  | 11                 | 99               | 2                         | 495   |
| Karak                           | -                   | 1                   | 1                    | 1                 | -               | -                               | 2                         | -                  | -               | -                                         | -                                  | 1                  | 1                  | 6                | -                         | 13    |
| Kashmore                        | -                   | -                   | -                    | -                 | 1               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 1     |
| Kawar                           | 1                   | 1                   | 2                    | -                 | 2               | 1                               | 4                         | -                  | 2               | -                                         | -                                  | -                  | 2                  | 4                | -                         | 15    |
| Keoh(Turbat)                    | -                   | -                   | -                    | 1                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 8                         | 11    |
| Khairpur                        | -                   | -                   | -                    | 1                 | 1               | -                               | -                         | -                  | 1               | -                                         | -                                  | -                  | -                  | 1                | 1                         | 5     |
| Khanewal                        | 2                   | -                   | 4                    | 2                 | 2               | 3                               | -                         | -                  | -               | -                                         | -                                  | -                  | 4                  | 3                | -                         | 22    |
| Kharan                          | -                   | -                   | -                    | -                 | -               | -                               | 3                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 3     |
| Khushab                         | -                   | 1                   | 2                    | 2                 | 1               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 2                         | 10    |
| Khuzdar                         | -                   | -                   | -                    | 1                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 6                | -                         | 7     |
| Khyber Agency                   | -                   | 1                   | -                    | -                 | 1               | 1                               | 1                         | -                  | -               | -                                         | -                                  | 1                  | 3                  | -                | 1                         | 11    |
| Killa Abdallah                  | -                   | -                   | -                    | 1                 | 1               | 3                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 1                         | 6     |
| Killa Saifullah                 | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 2                | 2                         | 6     |
| Kohat                           | 1                   | 1                   | -                    | 2                 | 2               | 1                               | 3                         | -                  | 1               | -                                         | -                                  | 5                  | -                  | 1                | 8                         | 25    |
| Kohistan                        | -                   | -                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 1                         | 3     |
| Kutti                           | 1                   | -                   | -                    | -                 | -               | -                               | 3                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 2                         | 7     |
| Kurram Agency                   | -                   | -                   | -                    | 1                 | -               | -                               | 1                         | -                  | -               | -                                         | -                                  | 1                  | -                  | 2                | -                         | 5     |
| Lahore                          | 26                  | 23                  | 73                   | 34                | 59              | 25                              | 19                        | 2                  | 12              | 1                                         | 1                                  | 5                  | 34                 | 56               | 2                         | 372   |
| Lakki Marwat                    | -                   | -                   | 1                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 1     |
| Larkana                         | -                   | -                   | -                    | 1                 | 1               | -                               | 1                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 2                         | 6     |
| Lasbela                         | 1                   | -                   | 1                    | -                 | 1               | -                               | 3                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 7     |
| Layyah                          | 1                   | 3                   | 1                    | 1                 | 1               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | 1                         | 12    |
| Lodhran                         | -                   | -                   | 1                    | -                 | 1               | 1                               | 1                         | -                  | 1               | -                                         | -                                  | -                  | -                  | 1                | 1                         | 6     |
| Loralai                         | -                   | 1                   | -                    | -                 | 1               | 1                               | -                         | -                  | -               | -                                         | -                                  | 2                  | 1                  | 2                | -                         | 8     |
| Lower Dir                       | 2                   | 2                   | 5                    | 5                 | 2               | 2                               | 2                         | -                  | 1               | -                                         | -                                  | 6                  | 1                  | 6                | 1                         | 35    |
| Mahmud Agency                   | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 2                | -                         | 4     |
| Malakand                        | 1                   | 2                   | 2                    | 1                 | 2               | 4                               | 1                         | -                  | 1               | -                                         | -                                  | 2                  | 2                  | 6                | -                         | 24    |
| Mandi Bahaudin                  | 2                   | 1                   | 3                    | 3                 | 2               | 1                               | 1                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 4                | -                         | 18    |
| Manusha                         | 2                   | 3                   | 2                    | 2                 | 2               | 2                               | 2                         | -                  | 1               | -                                         | -                                  | 9                  | 2                  | 9                | 2                         | 29    |
| Mardan                          | 3                   | 1                   | 3                    | 2                 | 5               | 1                               | 3                         | 1                  | -               | -                                         | -                                  | 8                  | 1                  | 20               | 1                         | 49    |
| Mastung                         | -                   | 1                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 2     |
| Matiari                         | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 1     |
| Mianwali                        | -                   | 1                   | -                    | -                 | 1               | 1                               | -                         | -                  | -               | -                                         | -                                  | 2                  | 2                  | -                | -                         | 8     |
| Mirpur                          | 1                   | 1                   | -                    | 1                 | 6               | -                               | 4                         | 1                  | -               | -                                         | -                                  | -                  | -                  | 7                | -                         | 21    |
| Mirpur Khas                     | -                   | -                   | 1                    | 1                 | 1               | 1                               | 2                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 9     |
| Mullait                         | 10                  | 3                   | 21                   | 15                | 11              | 4                               | 5                         | -                  | 3               | -                                         | -                                  | 1                  | 10                 | 10               | 1                         | 60    |
| Muzaffarabad                    | -                   | -                   | -                    | 1                 | 3               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 3                | -                         | 7     |
| Muzaffargarh                    | -                   | -                   | 3                    | 1                 | 1               | 1                               | 2                         | -                  | 3               | -                                         | -                                  | -                  | -                  | 3                | 1                         | 12    |
| N.Waziristan Agency             | -                   | 1                   | -                    | -                 | -               | -                               | 1                         | -                  | -               | -                                         | -                                  | 1                  | -                  | 2                | -                         | 4     |
| Nankana Sahib                   | -                   | -                   | -                    | -                 | -               | -                               | 1                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 4     |
| Narawal                         | 1                   | -                   | 3                    | 2                 | 2               | -                               | 2                         | -                  | -               | -                                         | -                                  | -                  | 2                  | 4                | -                         | 16    |
| Nasirabad                       | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 1     |
| Nasrino Feruze                  | -                   | 1                   | -                    | 2                 | 1               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 1                | -                         | 7     |
| Noski                           | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 2                | -                         | 1     |
| Nowshera                        | -                   | -                   | 3                    | 1                 | 2               | 2                               | 4                         | -                  | 1               | -                                         | -                                  | 11                 | 1                  | 9                | -                         | 35    |
| Okara                           | 1                   | 2                   | 2                    | 3                 | 3               | -                               | 2                         | -                  | 1               | -                                         | -                                  | 1                  | 7                  | 2                | -                         | 24    |
| Orakot Agency                   | -                   | -                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | 1                  | -                  | -                | -                         | 2     |
| Pakpattan                       | 1                   | -                   | 2                    | 2                 | 2               | 1                               | 1                         | -                  | -               | -                                         | -                                  | -                  | 2                  | 1                | -                         | 12    |
| Panjgur                         | -                   | -                   | -                    | 2                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | 1                         | 3     |
| Peshawar                        | 14                  | 6                   | 13                   | 11                | 10              | 5                               | 6                         | 1                  | 4               | -                                         | -                                  | 22                 | 2                  | 32               | 1                         | 125   |
| Pishin                          | -                   | -                   | 1                    | -                 | -               | 2                               | 2                         | -                  | 1               | -                                         | -                                  | 1                  | -                  | 5                | -                         | 11    |
| Quetta                          | 3                   | 4                   | 8                    | 7                 | 8               | 3                               | 1                         | 1                  | -               | -                                         | -                                  | 3                  | 3                  | 20               | -                         | 64    |
| Rahim Yar Khan                  | 3                   | 2                   | 6                    | 8                 | 5               | 5                               | 6                         | -                  | -               | -                                         | -                                  | 1                  | 4                  | 10               | 1                         | 51    |
| Rajpur                          | -                   | -                   | 1                    | -                 | 2               | 2                               | 1                         | -                  | 2               | -                                         | -                                  | -                  | 1                  | 1                | -                         | 7     |
| Rawalpindi                      | 5                   | 14                  | 25                   | 17                | 18              | 8                               | 9                         | 1                  | 12              | 1                                         | -                                  | 2                  | 12                 | 18               | 1                         | 143   |
| Rawlakot (Poonch)               | 1                   | -                   | -                    | -                 | 1               | 1                               | -                         | 1                  | -               | -                                         | -                                  | -                  | -                  | 1                | 3                         | 8     |
| S.Waziristan Agency             | -                   | -                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | 1                  | -                  | 1                | -                         | 2     |
| Sahawal                         | 4                   | 1                   | 6                    | 2                 | 2               | 4                               | 1                         | 6                  | -               | 5                                         | 5                                  | 9                  | 9                  | 36               | -                         | 81    |
| Sakardar                        | -                   | 1                   | -                    | -                 | 1               | -                               | -                         | -                  | 1               | -                                         | -                                  | -                  | 1                  | -                | 1                         | 5     |
| Sanghar                         | -                   | 1                   | -                    | 2                 | -               | -                               | 2                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 3                | -                         | 9     |
| Sargodha                        | 2                   | 1                   | 8                    | 3                 | 6               | 5                               | 2                         | -                  | 1               | -                                         | -                                  | -                  | 3                  | 7                | -                         | 38    |
| Shahdol Renasirabad             | 1                   | -                   | -                    | 2                 | 1               | 1                               | 1                         | -                  | 1               | -                                         | -                                  | 1                  | 1                  | 2                | -                         | 11    |
| Shangla                         | -                   | 1                   | -                    | 1                 | -               | 1                               | 1                         | -                  | -               | -                                         | -                                  | 1                  | 1                  | 2                | -                         | 8     |
| Sheikhupura                     | 4                   | 2                   | 8                    | 5                 | 2               | 1                               | 2                         | 2                  | -               | -                                         | -                                  | 1                  | 1                  | 2                | -                         | 30    |
| Sialkot                         | 13                  | 11                  | -                    | 4                 | 11              | 4                               | 4                         | -                  | 1               | -                                         | -                                  | -                  | 2                  | 26               | -                         | 76    |
| Sibi                            | -                   | 1                   | 1                    | 23                | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | 1                  | 1                | -                         | 26    |
| South Waziristan                | -                   | 1                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | 1                  | -                  | -                | -                         | 1     |
| Sudhanoti                       | -                   | 2                   | -                    | -                 | 1               | 1                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 4     |
| Sujawal                         | -                   | 1                   | -                    | -                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | 1                | -                         | 1     |
| Sukkur                          | 1                   | 1                   | -                    | 1                 | 3               | -                               | 2                         | -                  | 1               | -                                         | -                                  | -                  | 1                  | 5                | -                         | 16    |
| Swabi                           | -                   | -                   | 1                    | 2                 | 2               | -                               | 2                         | -                  | 1               | -                                         | -                                  | 5                  | 1                  | 10               | -                         | 24    |
| Swat                            | 2                   | 2                   | 1                    | 13                | 12              | 6                               | 3                         | -                  | 7               | -                                         | -                                  | 8                  | 2                  | 15               | 1                         | 72    |
| Tando Allahyar                  | -                   | -                   | 6                    | 1                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 6     |
| Tando Mohammad Khan             | -                   | -                   | -                    | 1                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 1     |
| Tank                            | -                   | -                   | -                    | -                 | -               | 1                               | -                         | -                  | -               | -                                         | -                                  | 1                  | -                  | 1                | -                         | 3     |
| Thatta                          | -                   | -                   | 1                    | -                 | -               | -                               | 1                         | -                  | -               | -                                         | -                                  | -                  | -                  | -                | -                         | 3     |
| Toba Tek Singh                  | 2                   | 2                   | -                    | 4                 | 4               | 2                               | 1                         | -                  | 1               | -                                         | -                                  | -                  | 5                  | 2                | -                         | 23    |
| Tur Ghar                        | -                   | -                   | -                    | 4                 | -               | -                               | -                         | -                  | -               | -                                         | -                                  | 1                  | -                  | -</              |                           |       |

## Appendix-VII

### Gender Code List

| Group Name                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Male <sup>1</sup>                                                                                                                                                                                                                                                                                                    |
| Female <sup>2</sup>                                                                                                                                                                                                                                                                                                  |
| Both Male and Female <sup>3</sup>                                                                                                                                                                                                                                                                                    |
| Others-Non-Natural Person- <b>Private Partnership (individuals) / Private Limited Company (individuals)</b>                                                                                                                                                                                                          |
| Others includes all types of ‘Non-Natural Persons’ not found in above list (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.) and Transgender |

#### Notes for Gender List:

<sup>1</sup> It includes Male personal or sole proprietorship Accounts.

<sup>2</sup> It includes Female personal or sole proprietorship Accounts.

<sup>3</sup> It will include Joint Personal and Business Accounts.

## List of Acronyms

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|                |                                                        |
|----------------|--------------------------------------------------------|
| <b>AMCs</b>    | Asset Management Companies                             |
| <b>BPD</b>     | Banking Policy Department                              |
| <b>BSD</b>     | Banking Supervision Department                         |
| <b>CBOs</b>    | Community Based Organizations                          |
| <b>COIs</b>    | Certificate of Investment                              |
| <b>CODs</b>    | Certificate of Deposits                                |
| <b>CSD</b>     | Core Statistics Department                             |
| <b>DFIs</b>    | Development Finance Institutions                       |
| <b>DSID</b>    | Data Services and Innovation Department                |
| <b>EFS</b>     | Export Finance Scheme                                  |
| <b>FED.</b>    | Federal Excise Duty                                    |
| <b>FFSAP</b>   | Financing Facility for Storage of Agricultural Produce |
| <b>Fin Aux</b> | Financial Auxiliaries                                  |
| <b>FRR</b>     | Fixed Rental Rate                                      |
| <b>GOP</b>     | Government of Pakistan                                 |
| <b>Govt.</b>   | Government                                             |
| <b>HY</b>      | Half Yearly                                            |
| <b>ILTFF</b>   | Islamic Long Term Financing Facility                   |
| <b>IRFCC</b>   | Islamic Refinance Facility for Combating COVID – 19    |
| <b>ISIC</b>    | International Standard Industrial Classification       |
| <b>ITERF</b>   | Islamic Temporary Economic Refinance Facility          |
| <b>LTF</b>     | Long Term Financing Facility                           |
| <b>MEs</b>     | Medium Scale Enterprises                               |
| <b>MFBs</b>    | Microfinance Banks                                     |
| <b>MFI</b>     | Microfinance Institutions                              |
| <b>NBFCs</b>   | Non-Bank Financial Companies                           |
| <b>NBFIs</b>   | Non-Bank Financial Institutions                        |
| <b>NFPSE</b>   | Non-Financial Public Sector Enterprises                |
| <b>NGOs</b>    | Non-government Organizations                           |
| <b>NIT</b>     | National Investment Trust                              |
| <b>NPIs</b>    | Non-Profit Institutions                                |
| <b>NPL</b>     | NonPerforming Loans                                    |
| <b>OTC</b>     | Over the Counter                                       |
| <b>PIBs</b>    | Pakistan Investment Bonds                              |
| <b>PTCs</b>    | Participation Term Finance Certificates                |
| <b>Repo</b>    | Repurchase Agreement                                   |
| <b>RFCC</b>    | Refinance Facility for Combating COVID – 19            |
| <b>SBP</b>     | State Bank of Pakistan                                 |
| <b>SEs</b>     | Small Scale Enterprises                                |
| <b>SME</b>     | Small and Medium Enterprises                           |
| <b>TERF</b>    | Temporary Economic Refinance Facility                  |
| <b>TFCs</b>    | Term Finance Certificates                              |
| <b>VRR</b>     | Variable Rental Rate                                   |