

ISLAMIC BANKING BULLETIN

JUNE 2025



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Islamic Finance Policy Department
State Bank of Pakistan



ISLAMIC BANKING BULLETIN

For the period ending June 30, 2025

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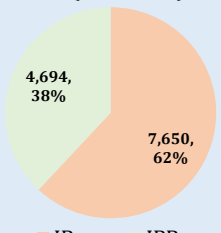
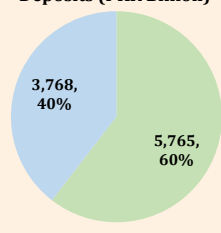
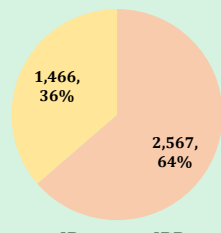
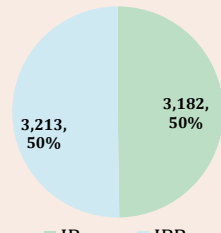
ISLAMIC BANKING SECTOR AT A GLANCE





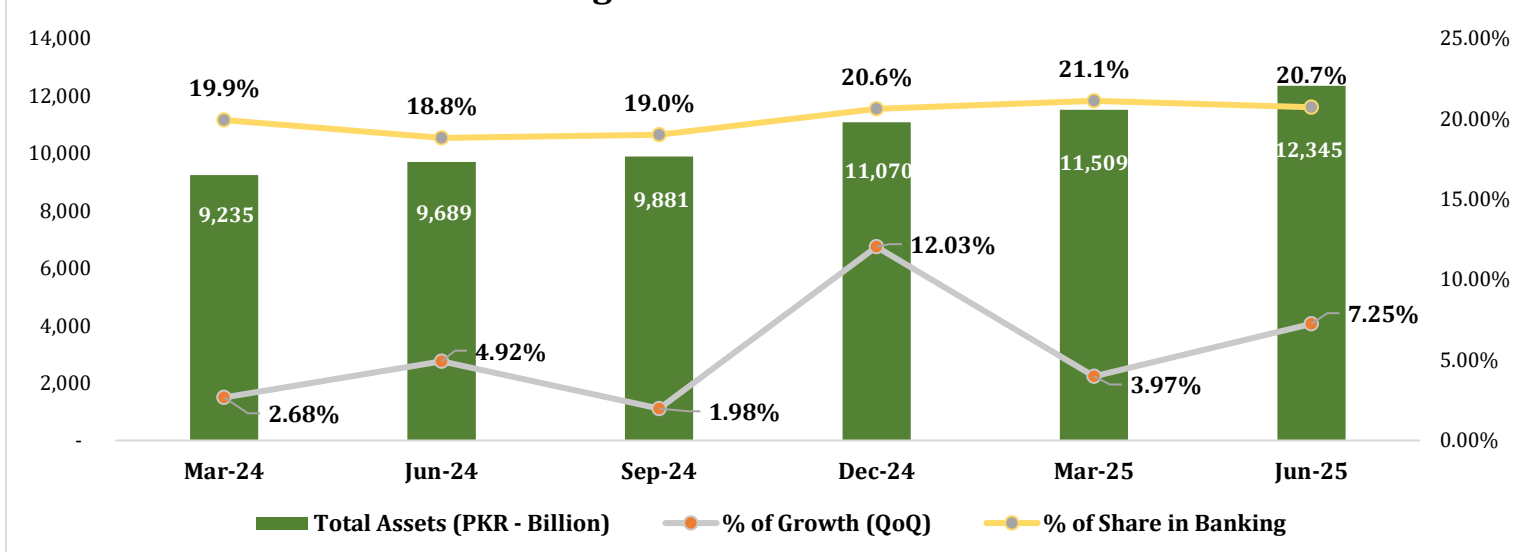
Islamic Banking Snapshot - June 2025

Overall Summary

	 Assets	 Deposits	 Financing	 No. of Branches
Total	PKR 12.3 trillion	PKR 9.5 trillion	PKR 4.0 trillion	6,395
Change in Quarter	+ PKR 834 billion + 7%	+ PKR 1,114 billion + 13.2%	+ PKR 13 billion +0.32%	+ 302 Branches +4.96%
Share in total banking industry	20.7% - 0.40%	25.5% + 0.10%	30.5% 0%	35.6%* + 1.30%
Share of IBBs & IBs	<p>Assets (PKR Billion)</p>  <p>IBs IBBs</p>	<p>Deposits (PKR Billion)</p>  <p>IBs IBBs</p>	<p>Financing (PKR Billion)</p>  <p>IBs IBBs</p>	<p>Branches</p>  <p>IBs IBBs</p>

* Source:
<https://www.sbp.org.pk/publications/Quarterly/2025/Jun/Complete.pdf>

Islamic Banking Assets - Growth and Market Share





**PROGRESS REPORT OF
ISLAMIC BANKING INDUSTRY**

Overview

The Islamic banking industry in Pakistan sustained its strong growth trajectory during the second quarter of 2025, further consolidating its role in the financial system. By end-June 2025, total assets had increased by PKR 834 billion, reaching to PKR 12,345 billion, while deposits recorded an even sharper rise of PKR 1,114 billion, taking the total to PKR 9,533 billion. On a year-on-year basis, assets and deposits posted robust growth of 27.4 percent and 29.5 percent, respectively.

The financing portfolio also recorded a healthy YoY growth of 16.9 percent, reaching PKR 4,033 billion, whereas net investments rose sharply by 32.2 percent to PKR 5,935 billion. This performance indicates a rising demand for Shariah-compliant financing and investment opportunities, enhancing the sector's financial depth.

In terms of market positioning, Islamic banking assets accounted for 20.7 percent of the overall banking industry, while deposits captured a higher share of 25.5 percent. The sector's contribution to total financing stood at 30.5 percent, with investments making up 15.8 percent of the banking system's total, highlighting its expanding footprint.

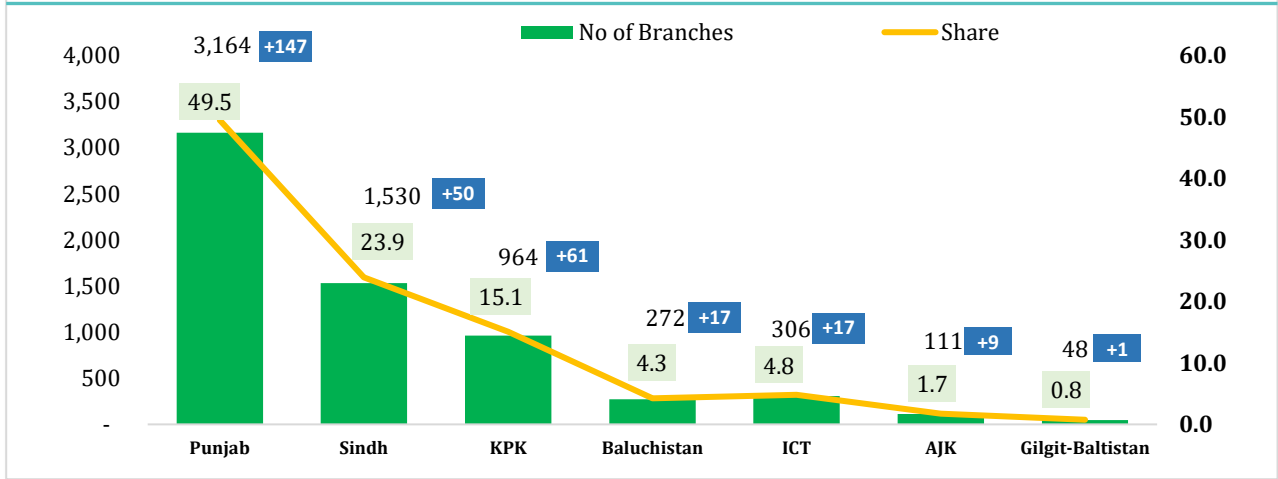
The industry's outreach also grew considerably. Islamic Banking Branches (IBBs) increased to 6,395, reflecting a 23.1 percent YoY rise, while Islamic Banking Windows (IBWs) climbed to 2,735, showing an impressive 32.3 percent YoY growth. This expansion has further improved access to Islamic financial services across the country.

Overall, these trends underscore not only the industry's consistent growth but also its deeper integration into Pakistan's banking landscape. The steady improvement in financial indicators and the widening branch network reflect both the resilience of the sector and the growing consumer demand for Islamic banking.

Table 1: Industry Progress and Market Share							(Amount in PKR Billion)		
Particulars	Islamic Banking Industry Progress			Growth (YoY)			Share in Overall Banking Industry (%)		
	Jun-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25
Assets	9,690	11,509	12,345	19.4	24.6	27.4	18.8	21.1	20.7
Deposits	7,363	8,419	9,533	25.4	22.5	29.5	22.7	25.4	25.5
Investments (net)	4,489	5,422	5,935	29.3	23.1	32.2	14.5	16.4	15.8
Financing (net)	3,449	4,020	4,033	3.8	23.4	16.9	28.6	30.5	30.5
Number of Islamic Banking Institutions	22	21	21	-	(4.5)	(4.5)	-	-	-
Number of Branches	5,196	6,093	6,395	14.6	19.4	23.1	-	-	-
Number of Islamic Banking Windows	2,066	2,651	2,735	12.6	38.4	32.3	-	-	-
<i>*number includes sub-branches</i>									
<i>Source: Data submitted by banks under quarterly Reporting Chart of Accounts (RCOA)</i>									

Branch Network of Islamic Banking Industry

Figure 1: Region Wise Branch Network



Islamic Banking Institutions (IBIs) in Pakistan consist of six full-fledged Islamic banks and 15 conventional banks offering Shariah-compliant services through dedicated Islamic Banking Branches (IBBs). In the second quarter of 2025, the industry witnessed a net addition of 302 branches, marking a quarterly growth of 4.96 percent and raising the total IBB network to 6,395 branches by June 2025.

IBBs are now spread across 132 districts, underscoring the sector’s expanding geographic footprint and its growing role in promoting financial inclusion. At the same time, Islamic Banking Windows (IBWs) sustained their upward momentum, reaching 2,735 by June 2025, a year-on-year growth of 32.3 percent, further strengthening public access to Shariah-compliant financial services.

Assets and Liabilities Structure



Assets

The total assets of IBIs expanded by PKR 834 billion in the quarter ended June 2025, reaching to PKR 12,345 billion, up from PKR 11,509 billion in the previous quarter. Islamic banking assets now command a 20.7 percent share of the overall banking industry, reflecting its rising market significance.

A closer look at asset composition reveals that financing (net) accounts for 32.7 percent, while investments (net) contribute 48.1 percent of total Islamic banking assets. Further, the increase in the assets is mostly contributed by the increase in investments.

Figure 2 : Major Contributors of the Change in Assets

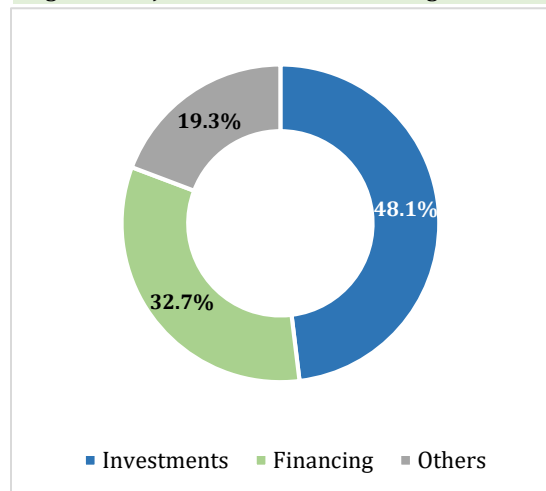
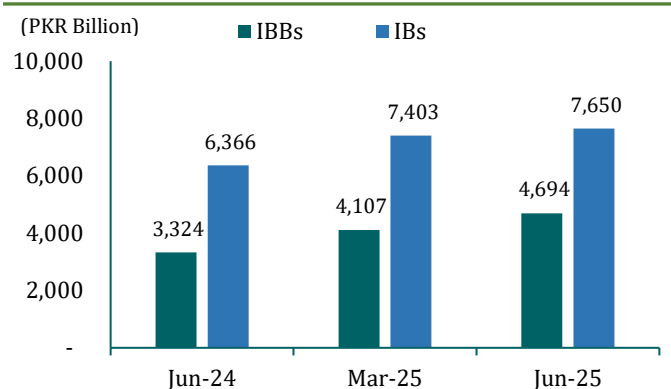


Figure 3: Breakup of Assets



Source: SBP

Break up of Assets of IBs and IBBs

Both full-fledged Islamic Banks (IBs) and Islamic Banking Branches (IBBs) of conventional banks continued to post positive growth. The assets of IBs rose by PKR 247 billion, reaching PKR 7,650 billion, while IBBs recorded a larger increase of PKR 587 billion, taking their total assets to PKR 4,694 billion. As of June 2025, IBs accounted for 62 percent of total Islamic banking assets, with IBBs contributing the remaining 38 percent (Figure 3).

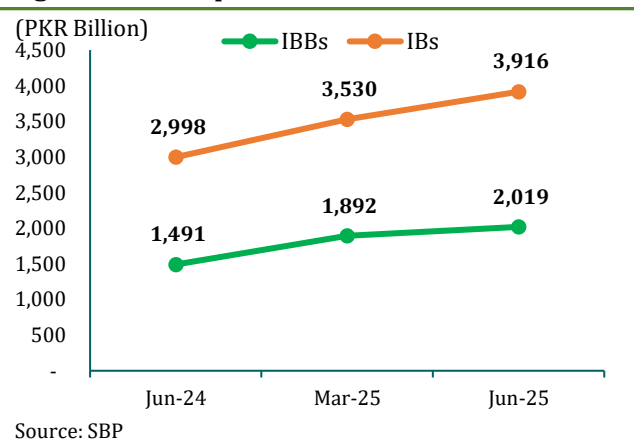


Investments

Islamic Banking Institutions (IBIs) further strengthened their investment portfolios during the quarter, with net investments increasing by PKR 513 billion (9.46 percent) to reach PKR 5,935 billion by the end of June 2025. This growth was primarily driven by substantial placements in multiple Government of Pakistan (GoP) Ijarah Sukuk (GIS).

A closer look at the distribution shows that full-fledged Islamic Banks (IBs) expanded their net investments by PKR 386 billion, taking the total to PKR 3,916 billion. Islamic Banking Branches (IBBs) of conventional banks also posted growth, adding PKR 127 billion to reach PKR 2,019 billion. In terms of market share, IBs continued to lead with 66 percent of total net investments, while IBBs held a significant 34 percent share (Figure 4).

Figure 4: Breakup of Investment



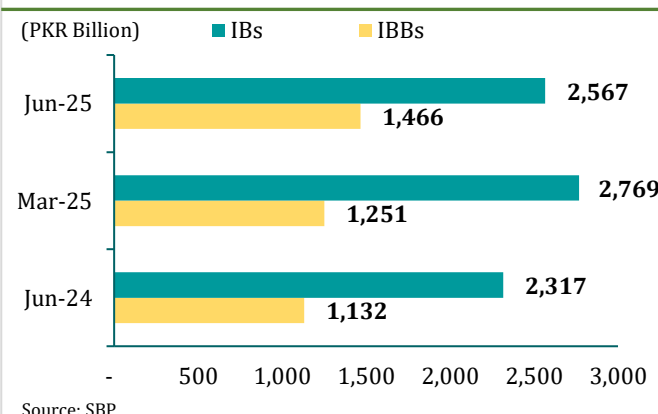
Source: SBP



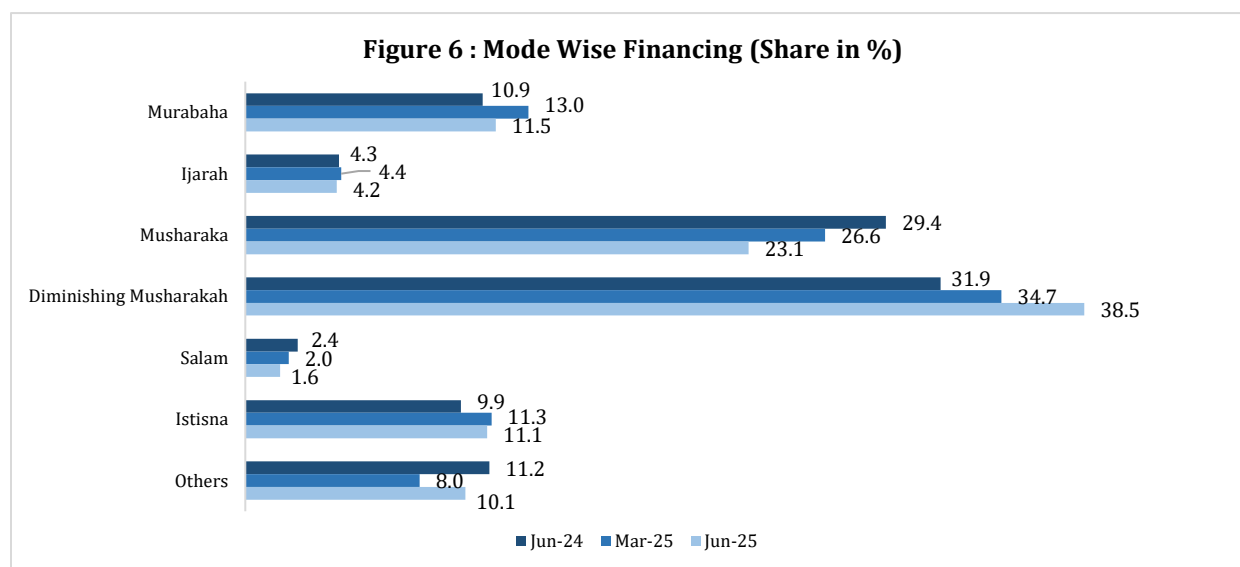
Financing & Related Assets

Financing and related assets rose slightly, reaching PKR 4,033 billion by the end of June 2025, up from PKR 4,020 billion in March 2025, an overall increase of PKR 13 billion. A closer look reveals contrasting trends between IBs and IBBs. The financing of IBs declined by PKR 202 billion (7.29 percent) to PKR 2,567 billion, whereas IBBs recorded a significant rise of PKR 215 billion (17.1 percent), taking their financing portfolio to PKR 1,466 billion. (Figure 5).

Figure 5: Breakup of Financing



Source: SBP



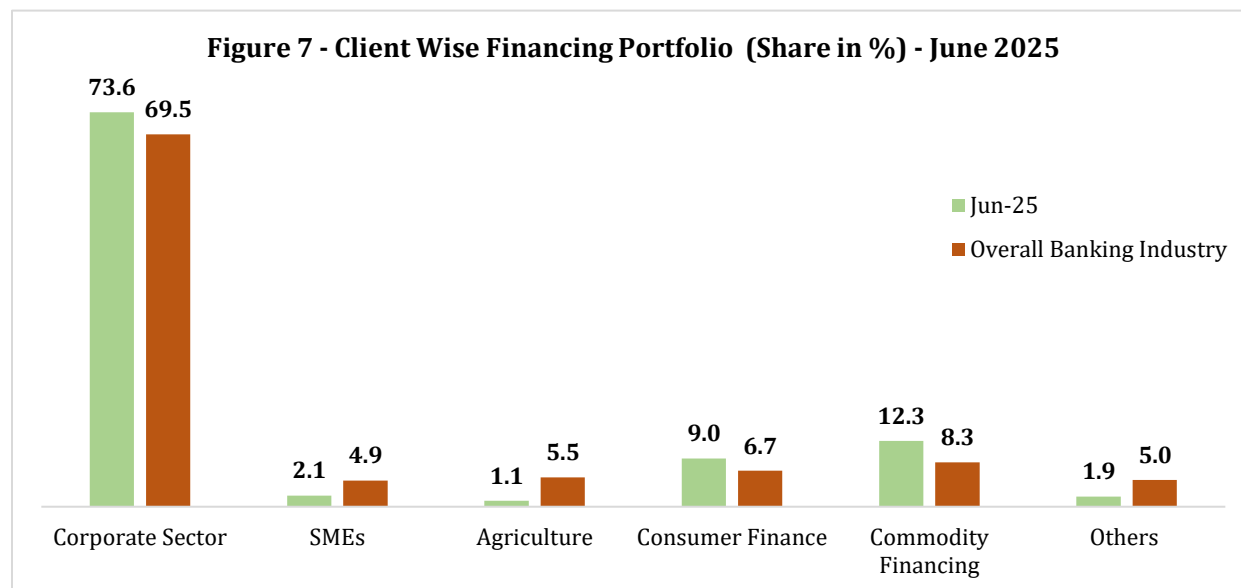
An analysis of mode wise financing reveals that Diminishing Musharakah emerged as the most preferred structure, commanding a 38.5 percent share of the total financing portfolio. Musharakah followed with a 23.1 percent share, while Murabaha financing secured an 11.5 percent share. Collectively, all other financing modes accounted for 26.9 percent of the total financing undertaken by (IBIs) **(Figure 6)**.

A detailed analysis of sector-wise financing reveals that the textile industry remained the dominant recipient, absorbing 19.6 percent of the total financing. Agribusiness followed with a 12.3 percent share, while the production and transmission of energy secured 12.1 percent, highlighting their vital role in the financing mix **(Table 2)**.

Table 2: Sector Wise Financing (Share in %)

Sector	Jun-24	Mar-25	Jun-25	Overall Banking Industry
Chemical and Pharmaceuticals	5.9	8.3	8.4	4.1
Agribusiness	13.1	16.1	12.3	9.8
Textile	15.1	22.1	19.6	17.1
Cement	2.2	2.1	2.0	1.5
Sugar	4.3	6.3	4.4	3.1
Shoes and leather garments	0.5	0.4	0.3	0.3
Automobile and transportation equipment	1.1	1.5	1.4	1.0
Financial	0.7	1.5	1.6	7.1
Electronics and electrical appliances	1.1	1.6	2.3	1.4
Production and transmission of energy	10.9	8.4	12.1	11.7
Individuals	9.8	10.2	10.2	9.0
Others	35.3	21.5	25.4	33.9
Total	100	100	100	100

As of June 2025, the client-wise financing profile was dominated by the corporate sector, which accounted for 73.6 percent of total financing, underscoring its central role in the financing ecosystem. Commodity financing ranked second with a share of 12.3 percent, followed by consumer financing at 9.0 percent, reflecting sustained demand for retail credit. In contrast, financing to SMEs and the agriculture sector remained modest, comprising 2.1 percent and 1.1 percent, respectively (**Figure 7**).



Asset Quality

The asset quality of IBIs remained sound by June 2025. The ratio of Non-Performing Financing (NPF) to gross financing stood at 3.5 percent, while net NPFs to net financing stayed in negative territory at -0.30 percent, reflecting a strong provisioning cushion. Provisions against NPFs also strengthened further, rising from 106.6 percent in the previous quarter to 108.2 percent, underscoring IBIs' prudent risk management practices (**Table 3**).

Table-3: Assets Quality Ratio (%)

Ratio	Jun-24	Mar-25	Jun-25	Overall Banking Industry
NPFs to Financing (gross)	3.7	3.6	3.5	7.3
Net NPFs to Net Financing	(0.73)	(0.20)	(0.30)	(0.30)
Provisions to NPFs	119.2	106.6	108.2	103.6





Liabilities

Deposits of IBIs sustained their growth momentum in the second quarter of 2025, rising by PKR 730 billion (9.4 percent) to reach PKR 8,505 billion. This growth further strengthened IBIs' position in the overall banking industry, with their market share climbing to 25.5 percent.

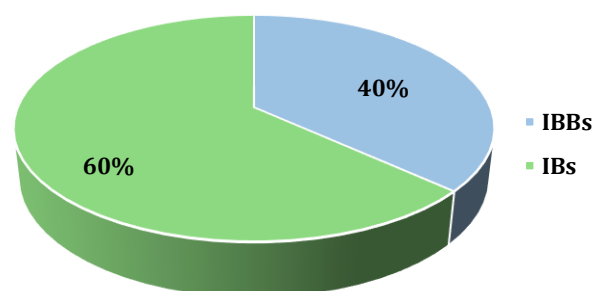
An analysis of deposit composition shows that current and saving deposits were the primary growth drivers, standing at PKR 4,025 billion and PKR 3,492 billion, respectively. Current deposits posted a sharp increase of PKR 549 billion (15.8 percent), while saving deposits grew by PKR 187 billion (5.7

percent). In contrast, fixed deposits contracted by PKR 45 billion (4.9 percent) during the quarter (Table 4).

Table-4: Break up of Deposits (Amount in PKR Billion, Growth in %)					
Category	Jun-24	Mar-25	Jun-25	Yearly Growth (%)	Quarterly Growth (%)
 Customers					
Fixed Deposits	1,091	916	871	-20.2	(4.9)
Saving Deposits	2,751	3,305	3,492	26.9	5.7
Current Deposits	2,737	3,476	4,025	47.1	15.8
Others	129	78	117	(9.3)	50.0
Sub-total	6,708	7,775	8,505	26.8	9.4
 Financial Institutions					
Remunerative Deposits	617	477	771	25.0	61.6
Non-remunerative Deposits	38	167	257	576.3	53.9
Sub-total	655	644	1,028	56.9	59.6
Total (1+2)	7,363	8,419	9,533	29.5	13.2

IBs witnessed an increased in deposits by PKR 439 billion, bringing their total to PKR 5,765 billion by June 2025. Similarly, IBBs also recorded a significant surge, with deposits increasing by PKR 675 billion to reach PKR 3,768 billion. By the end of June 2025, IBs accounted for 60 percent of total IBI deposits, while IBBs held a growing 40 percent share (Figure 8).

Figure 8 : Deposits Bifurcation- by Share



Liquidity

The liquidity ratios of IBIs experienced a mixed shift during the review period. Liquid Assets to Total Assets increased to 52.3 percent. Meanwhile, Liquid Assets to Total Deposits descended slightly to 67.7 percent, reflecting a stable liquidity position.

Notably, the Financing to Deposits (net) Ratio reduced to 42.3 percent by the end of June 2025, signaling a more conservative financing approach by IBIs.

Table-5: Liquidity Ratios (%)

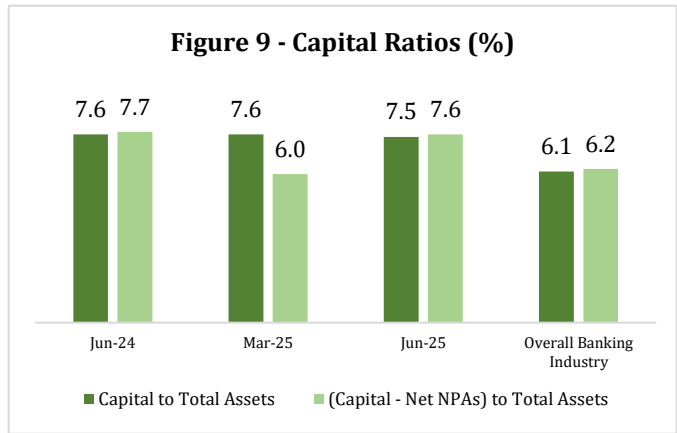
Ratios	Jun-24	Mar-25	Jun-25	Overall Banking Industry
Liquid Assets to Total Assets	47.7	49.9	52.3	68.2
Liquid Assets to Total Deposits	62.8	68.2	67.7	108.5
Financing to Deposits (Net)	46.8	47.7	42.3	35.3
Liquidity Coverage Ratio (LCR)*	243.5	238.0	246.4	233.0
Net Stable Funding Ratio (NSFR)*	194.0	205.4	213.2	187.0

**The ratios represent full-fledged Islamic banks only*

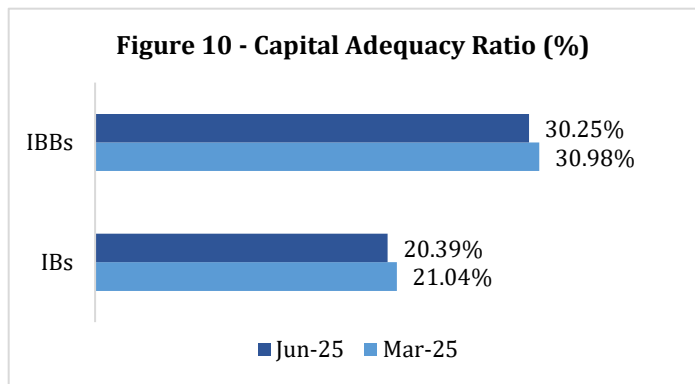


Capital

During the review quarter, IBIs experienced a downward trend in capital ratios. The Capital to Total Assets ratio declined to 7.5 percent, signaling a relative expansion in assets outpacing capital growth. Meanwhile, the (Capital - Net NPAs) to Total Assets Ratio increased to 7.6 percent from its previous level of 6.0 percent, indicating an improvement in the capital buffer after accounting for non-performing assets **(Figure 9)**.



Further, the capital adequacy ratio in the review quarter declined for both the IBs and IBBs to 20.39 percent and 30.25 percent respectively from 21.04 percent and 31 percent in the previous quarter. **(Figure 10)**



Profitability

The profitability of IBIs reduced comparatively, with profit before tax declining to PKR 210.7 billion by the end of June 2025 in contrast to June 2024. This profitability also affected the earnings ratios, as Return on Assets (ROA) before tax reduced to 3.6 percent while the Return on Equity (ROE) before tax was recorded at 47.2 percent.

Further, the operating cost also increased, with the 'Operating Expense to Gross Income' ratio recorded at 42.1 percent as compared to 34.7 percent in June 2024. This suggests that managing operational efficiency for IBIs remains key to sustaining long-term growth and competitiveness **(Table 6)**.

Particulars	Jun-24	Mar-25	Jun-25	Overall Banking Industry
Profit before tax (PKR billion)	243.5	105.2	210.7	801.0
ROA before tax	5.2	3.7	3.6	2.9
ROE before tax	70.6	48.0	47.2	46.8
Operating Expense to Gross Income	34.7	42.4	42.1	43.4

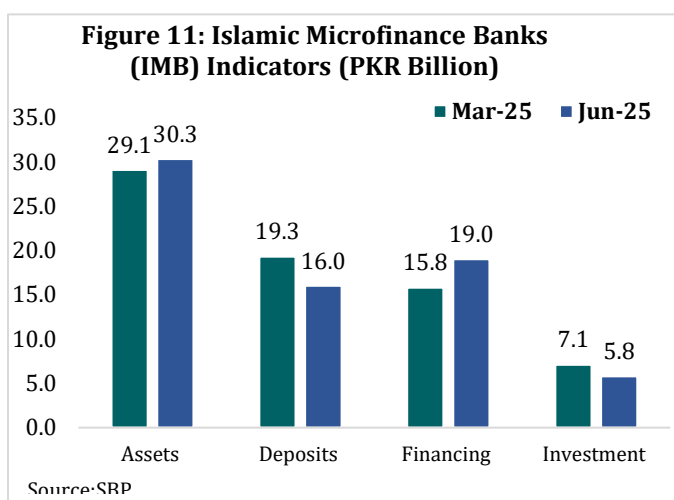
SBP Regulated Islamic Financial Institutions (Other than Commercial banks)

At present, two Microfinance Banks, NRSP Microfinance Bank Limited and U Microfinance Bank Limited are offering Islamic Microfinance services and operate a combined total of 115 branches. Additionally, two Development Finance Institutions, Pakistan Kuwait Investment Company Limited (PKIC) and Pakistan Mortgage and Refinance Company Limited (PMRC) are also offering Islamic products and services.

Islamic Microfinance Banks

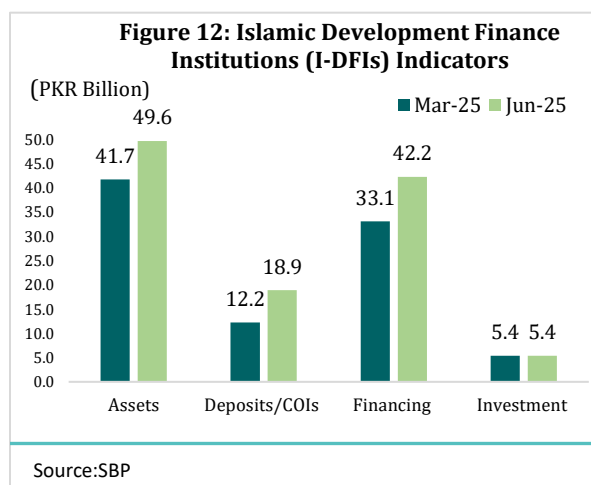
The Islamic microfinance sector continued its steady expansion, with two key players—NRSP Microfinance Bank Limited and U Microfinance Bank Limited, spearheading the microfinance operations. By the end of June 2025, the Islamic microfinance banking network has grown to 115 branches, reinforcing its outreach to underserved communities.

The industry's asset base shown a healthy increase, reaching to PKR 30.3 billion, with a quarterly rise of PKR 1.2 billion (0.04 percent). The YoY Growth in Assets and Deposits stood at 22.67 percent and 3.89 percent respectively. However, the deposits witnessed a decline in the review quarter by PKR 3.3 billion (17.1 percent) to stand at PKR 16 billion. Similarly, financing activity experienced an increase of 20.25 percent, reaching at PKR 19 billion during the quarter. Investments also edged up, decreasing from PKR 7.1 billion to PKR 5.8 billion around 18.3 percent, during the quarter (**Figure 11**).



Development Finance Institutions having Islamic Operations

Islamic Development Finance in Pakistan is shaped by key institutions such as Pakistan Mortgage Refinance Company Limited (PMRC) and Pakistan Kuwait Investment Company Limited (PKIC), both playing a vital role in the propagation of Shariah-compliant financial solutions. By the end of June 2025, the combined Islamic asset base of these institutions reached PKR 49.6 billion, highlighting their growing footprint in the sector.



Financing activities remained substantial, standing at PKR 42.2 billion, reflecting the institutions' continued commitment to facilitating long-term, development-oriented financing. Their role in supporting housing finance, infrastructure, and investment initiatives is critical to the expanding influence of Islamic finance in Pakistan's economic development. (**Figure 12**)



ENTS AND LOPMENTS

Events and Developments at Islamic Finance Group (IFG) – SBP

■ Training of Trainers (TOT) on Islamic Finance for Faculty Members

NIBAF-Pakistan conducted a TOT program on Islamic Finance exclusively for faculty members of educational institutions from 19 – 23 May 2025, at its Islamabad campus. The program aimed to familiarize the faculty members with core principles of Islamic finance, provide an overview of Islamic financial contracts used by banking institutions and enhance their training skills using various teaching techniques and tools. Twenty five (25) faculty members from 19 universities across the Federal Capital, Punjab, Sindh, Khyber Pakhtunkhwa and AJK participated in the program.



■ Shariah Experts in Islamic Banking Professionals (SE-IBP)

With the collaboration of SBP BSC, eight (08) SE-IBP sessions were conducted across various cities including Bahawalpur, Multan, Faisalabad, Sialkot, Islamabad, Muzaffarabad, Dera Ismail Khan and Hyderabad. These sessions were attended by over 700 students associated with Madaris of various schools of thought. Each session concluded with a quiz to shortlist candidates for complimentary Islamic banking training and internship opportunities, supporting efforts to build capacity and encourage career pathways in Islamic banking and finance.



Training on Fundamentals of Islamic Banking and Finance (TFIBF)

With the collaboration of SBP BSC, sixteen (16) iterations of a special two-day program titled “Training on Fundamentals of Islamic Banking and Finance (TFIBF)” were conducted. This program acts as a pivotal follow-up of Y-IBP and SE-IBP programs and is designed to provide an opportunity to shortlisted candidates to grasp further knowledge about the core principles, products, and operational frameworks of Islamic banking. These programs were held in all sixteen SBP BSC field offices.



Focused Capacity Building Programs for Shariah Scholars

To strengthen the understanding of Islamic banking principles among Shariah scholars, a capacity-building program was conducted in Peshawar on 28 – 29 April 2025. The program was attended by participants representing various Madaris Boards of various schools of thought. The program focused on enhancing the scholars' knowledge of contemporary Islamic banking practices and the evolving needs of the Islamic finance sector.



Annexure I: Islamic Banking Branch Network

Annexure: I			
Islamic Banking Branch Network			
(As of June 30, 2025)			
Type	Name of Bank	No. of Branches	Windows
Islamic Banks	AlBaraka Bank (Pakistan) Limited	185	-
	BankIslami Pakistan Limited	484	-
	Dubai Islamic Bank Pakistan Limited	235	-
	Faysal Bank Limited	853	-
	Meezan Bank Limited	1,057	-
	MCB Islamic Bank Limited	304	-
	Sub-Total	3,118	-
Conventional Banks having Standalone Islamic Banking Branches	Allied Bank Limited	195	373
	Askari Bank Limited	194	-
	Bank Al Habib Limited	319	8
	Bank Alfalah Limited	448	-
	Habib Bank Limited	408	574
	Habib Metropolitan Bank Limited	228	190
	National Bank of Pakistan	207	286
	Sindh Bank Limited	14	14
	Soneri Bank Limited	95	15
	Standard Chartered Bank (Pakistan) Limited	2	37
	Bank Makramah Limited	12	31
	The Bank of Khyber	167	77
	The Bank of Punjab	210	534
	United Bank Limited	644	596
	Zarai Taraqati Bank Limited	29	-
		Sub-Total	3,172
	Total Full-Fledged Branches and windows	6,290	2,735
Sub Branches	Allied Bank Limited	3	-
	Askari Bank Limited	4	-
	Bank Alfalah Limited	4	-
	BankIslami Pakistan Limited	60	-
	MCB Islamic Bank Limited	2	-
	The Bank of Khyber	19	-
	Faysal Bank Limited	2	-
	United Bank Limited	11	-
	Total Sub-Branches	105	-
	Grand Total Branches/Sub-Branches/Windows	6,395	2,735

Source: Information/Data obtained from different banks

Annexure II: Province/Region wise Break-up of Islamic Banking Branch Network

Annexure: II									
Province/Region wise Break-up of Islamic Banking Branch Network									
(As of June 30, 2025)									
Type	Name of Bank	Azad Kashmir	Baluchistan	Federal Capital	Gilgit-Baltistan	Khyber Pakhtunkhwa	Punjab	Sindh	Grand Total
Islamic Banks including Sub-Branches	AlBaraka Bank (Pakistan) Limited	2	4	9	3	18	100	49	185
	BankIslami Pakistan Limited	6	32	31	5	44	248	178	544
	Dubai Islamic Bank Pakistan Limited	5	7	14	3	10	96	100	235
	Faysal Bank Limited	15	28	31	7	67	488	219	855
	Meezan Bank Limited	15	41	42	7	79	571	302	1,057
	MCB Islamic Bank Limited	3	10	18	3	32	162	78	306
	Sub-Total	46	122	145	28	250	1,665	926	3,182
Conventional Banks having Standalone Islamic Banking Branches	Allied Bank Limited	4	4	14	1	30	111	34	198
	Askari Bank Limited	3	11	12	4	32	96	40	198
	Bank Al Habib Limited	3	13	14	1	59	147	82	319
	Bank Alfalah Limited	1	9	39	-	43	290	70	452
	Habib Bank Limited	12	12	19	2	60	203	100	408
	Habib Metropolitan Bank Limited	4	12	8	1	40	101	62	228
	National Bank of Pakistan	11	7	7	3	48	97	34	207
	Sindh Bank Limited	1	1	-	-	2	7	3	14
	Soneri Bank Limited	-	1	6	1	21	45	21	95
	Standard Chartered Bank (Pakistan) Limited	-	-	-	-	-	1	1	2
	Bank Makramah Limited	-	-	2	2	1	2	5	12
	The Bank of Khyber	1	7	15	-	141	14	8	186
	The Bank of Punjab	5	11	7	2	23	141	21	210
	United Bank Limited	20	60	17	-	201	236	121	655
	Zarai Taraqiati Bank Limited	-	2	1	3	13	8	2	29
	Sub-Total	65	150	161	20	714	1,499	604	3,213
	Total Full-Fledged Branches	111	272	306	48	964	3,164	1,530	6,395

Annexure III. District wise Break-up of Islamic Banking Branch Network

S. No.	District	No. of Branches*
1	Islamabad	306
Islamabad Total		306
Balochistan		
2	Awaran	1
3	Barkhan	1
4	Chagai	5
5	Chaman	1
6	Duki	3
7	Gwadar	15
8	Harnai	2
9	Hub	1
10	Jaffarabad	5
11	Kachhi	1
12	Kalat	4
13	Kech	12
14	Kharan	1
15	Khuzdar	11
16	Killa Abdullah	12
17	Killa Saifullah	12
18	Lasbela	8
19	Loralai	13
20	Mastung	3
21	Musakhel	1
22	Nasirabad	4
23	Nushki	5
24	Panjgur	5
25	Pishin	11
26	Quetta	112
27	Sibi	6
28	Sohbatpur	2
29	Turbat	3
30	Usta Muhammad	1
31	Zhob	8
32	Ziarat	3
Balochistan Total		272

S. No.	District	No. of Branches*
51	Malakand	33
52	Mansehra	46
53	Mardan	50
54	Mohmand	17
55	North Waziristan	4
56	Nowshera	43
57	Orakzai	2
58	Peshawar	186
59	Shangla	12
60	Swabi	36
61	Swat	111
62	Tank	6
63	Torghar	1
64	Upper Chitral	3
65	Upper Dir	27
66	Upper Kohistan	5
KPK Total		964
Punjab		
67	Attock	51
68	Bahawalnagar	53
69	Bahawalpur	85
70	Bhakkar	21
71	Chakwal	30
72	Chiniot	17
73	Dera Ghazi Khan	38
74	Faisalabad	244
75	Gujranwala	143
76	Gujrat	140
77	Hafizabad	18
78	Jhang	27
79	Jhelum	36
80	Kasur	42
81	Khanewal	53
82	Khushab	19
83	Kot Addu	6

S. No.	District	No. of Branches*
103	Taunsa Sharif	1
104	Toba Tek Singh	51
105	Vehari	51
106	Wazirabad	12
Punjab Total		3,164
Sindh		
107	Badin	12
108	Dadu	11
109	Ghotki	10
110	Hyderabad	85
111	Jacobabad	5
112	Jamshoro	10
113	Karachi	1195
114	Kashmore	4
115	Khairpur	15
116	Larkana	14
117	Matari	6
118	Mirpur Khas	26
119	Naushahro Feroze	18
120	Qambar Shahdadkot	5
121	Sanghar	25
122	Shaheed Benazirabad	25
123	Shikarpur	5
124	Sujawal	2
125	Sukkur	29
126	Tando Allahyar	8
127	Tando Mohammad Khan	5
128	Thatta	7
129	Umerkot	8
Sindh Total		1,530
Gilgit Baltistan		
130	Astore	3
131	Baltistan	1
132	Diamer	9
133	Ghanche	1

Khyber Pakhtunkhwa		
33	Abbottabad	47
34	Bajaur	12
35	Bannu	23
36	Battagram	10
37	Buner	28
38	Charsadda	29
39	Dera Ismail Khan	28
40	Hangu	20
41	Haripur	38
42	Karak	15
43	Khyber	17
44	Kohat	35
45	Kurram	8
46	Lakki Marwat	8
47	Lower Chitral	12
48	Lower Dir	47
49	Lower Kohistan	2
50	Lower South Waziristan	3

84	Lahore	798
85	Layyah	21
86	Lodhran	16
87	Mandi Bahauddin	40
88	Mianwali	17
89	Multan	188
90	Muzaffargarh	27
91	Nankana Sahib	24
92	Narowal	20
93	Okara	55
94	Pakpattan	27
95	Rahim Yar Khan	93
96	Rajanpur	17
97	Rawalpindi	288
98	Sahiwal	69
99	Sargodha	91
100	Sheikhupura	55
101	Sialkot	178
102	Talagang	2

134	Ghizer	5
135	Gilgit	17
136	Hunza	2
137	Shigar	1
138	Skardu	9
Gilgit Baltistan Total		48
Azad Kashmir		
139	Bagh	11
140	Bhimber	10
141	Haveli	1
142	Kotli	15
143	Mirpur	36
144	Muzaffarabad	18
145	Neelum	1
146	Poonch	14
147	Sudhanoti	5
Azad Kashmir Total		111
Grand Total		6,395

*Branches include branches and sub-branches.