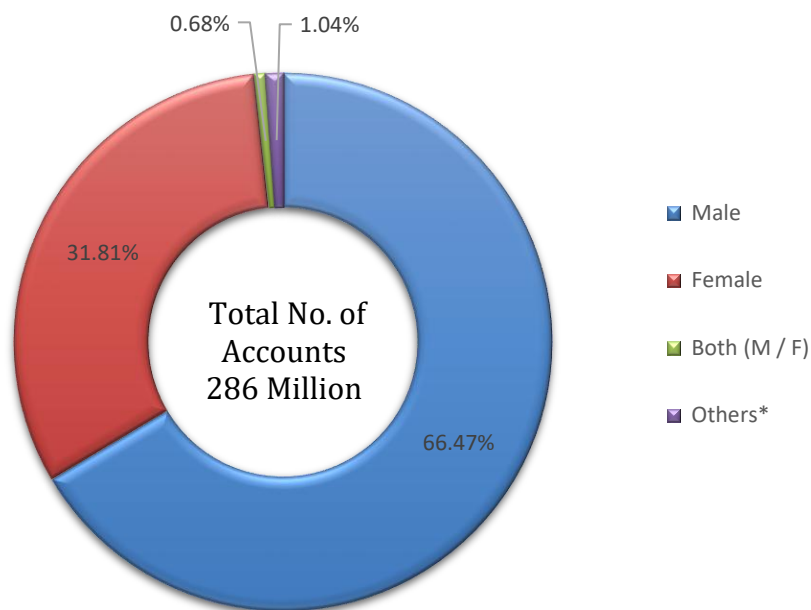




Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan June 2026

Gender Segregated Number of Deposit Accounts



*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),

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 reliable official statistics in timely manner to support evidence-based policy making and to strengthen trust in policy making. 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 timely dissemination of reliable official statistics.

Comments and suggestions for further improvement in this publication are welcome (Email: 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 reinforce 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 borrowers 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 Rev¹. 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 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 effectives 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.

¹ 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 micro-finance 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 mobilization of deposits 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 functions 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 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 include 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 September 2025 in the publication of September 2025 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 domestics 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-25	Mar-26 R	Jun-26 P
Assets	60,105,760	64,177,788	69,703,164
I. Currency and Deposits	3,240,084	3,226,092	3,691,708
1. Currency	703,385	867,264	790,530
2. Transferable Deposits	2,290,056	2,185,911	2,647,669
3. Restricted/ compulsory deposits	67,454	66,140	66,595
4 Other Deposits	179,189	106,778	186,914
II. Securities(other than shares)	36,806,140	39,425,884	42,837,192
1. Short-term	6,076,255	5,525,529	8,104,909
2. Long-term	30,729,885	33,900,356	34,732,283
III. Loans extended (Advances)	14,873,092	15,634,928	16,509,362
1. Short-term	8,798,827	9,003,169	9,347,967
A) Money at call	329,870	71,511	162,211
B) Reverse Repo	571,135	518,476	578,030
C) Bills purchased and discounted	358,740	342,388	355,590
D) Other short-term loans	7,539,080	8,070,795	8,252,136
2. Long-term	6,074,265	6,631,759	7,161,395
IV. Shares and other equity	786,636	789,675	813,747
1. Quoted	353,496	329,157	343,319
2. Non quoted	423,876	431,893	437,784
3. Investment fund shares	9,264	28,626	32,644
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	9,868	10,188	14,658
VII. Other accounts receivable	2,663,506	3,170,989	3,825,966
1. Trade credit and advances	-	-	-
2. Others	2,663,506	3,170,989	3,825,966
A) Dividends receivable resident sector	216	843	240
B) Settlement accounts resident sector	38,074	43,185	44,964
C) Items in the process of collection	372	506	347
D) Miscellaneous assets residents sector	2,618,597	3,032,645	3,723,144
E) Other non- resident accounts receivable	6,248	93,809	57,271
VIII. Non-financial assets	1,726,433	1,920,032	2,010,529
1. Produced assets	1,301,445	1,438,892	1,502,565
A) Tangible fixed assets	1,168,928	1,267,433	1,325,290
a) Dwellings	244,866	252,765	259,191
i) Building on freehold land	9,648	11,078	11,040
ii) Building on leasehold land	235,218	241,687	248,151
b) Other buildings and structures	392,129	409,319	421,067
i) Building on freehold land	120,475	137,301	138,728
ii) Building on leasehold land	271,654	272,018	282,338
c) Machinery and equipment	436,143	497,758	533,126
i) Transport equipment	44,420	57,543	67,856
ii) Furniture & Fixture	71,412	81,380	90,200
iii) Office equipment	252,915	286,579	298,442
iv) Other machinery & equipment	67,396	72,256	76,629
d) Other tangible fixed assets n.e.s	95,790	107,590	111,906
B) Intangible fixed assets	132,517	171,460	177,276
a) Computer software	97,121	136,038	141,861
b) Other intangible fixed assets n.e.s	35,396	35,421	35,414
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	392,879	437,916	464,029
A) Tangible non-produced assets	363,421	407,045	432,665
a) Land	225,442	249,421	267,292
i) Land underlying Buildings and structures	225,442	249,421	267,292
1. Freehold land	93,803	115,660	119,873
2. Leasehold land	131,639	133,761	147,419
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	137,979	157,625	165,373
B) Intangible non-produced assets	29,458	30,871	31,364
a) Leases and other transferable contracts	21,343	24,780	25,232
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	6,255	4,231	4,272
3. Capital work in progress	32,109	43,224	43,935

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	60,105,760	64,177,788	69,703,164
I. Deposits	36,486,539	38,395,551	42,104,725
1. Transferable Deposits	30,460,270	32,180,111	35,732,091
2. Restricted/ compulsory deposits	680,627	593,329	804,711
3. Other deposits	5,345,641	5,622,112	5,567,923
II. Securities (other than shares bonds/ debentures etc.)	118,535	104,421	110,879
1. Short-term	-	-	-
2. Long-term	118,535	104,421	110,879
III. Loans (Borrowings)	14,994,400	16,857,329	17,641,678
1. Short-term	14,598,854	16,108,521	16,895,352
A) Money at call	442,739	603,472	346,712
B) Repurchase agreements (Repo)	12,606,940	14,456,242	15,565,700
C) Other short-term borrowings	1,549,175	1,048,807	982,940
2. Long-term borrowings	395,546	748,809	746,327
IV. Financial Derivatives	19,239	24,377	25,430
V. Other accounts payable	4,768,254	5,126,702	5,552,685
1. Provision for losses	987,150	902,169	826,173
A) Provision for loan losses-Specific	911,769	814,875	713,959
B) Provision for loan losses-General	47,756	43,970	68,897
C) Provision for other losses	27,626	43,324	43,317
2. Accumulated Depreciation	496,188	547,925	569,680
3. Other accounts payable to other resident Sectors	3,244,601	3,645,998	4,120,317
A) Dividends payable	7,362	35,372	11,285
B) Settlement accounts	37,429	25,466	28,675
C) Items in the process of collection	23,923	19,128	19,146
D) Miscellaneous liability items	3,175,886	3,566,032	4,061,211
a) Suspense account	145,366	172,960	191,526
b) Provision for expected costs	221,298	254,958	260,619
c) Deferred tax liabilities	57,684	91,016	41,560
d) Accrued wages	17,333	19,178	20,368
e) Accrued rent	563	731	669
f) Accrued taxes	900,523	1,088,115	1,148,890
g) Other miscellaneous liability items	1,833,120	1,939,074	2,397,579
4. Other non- resident accounts payable	40,315	30,610	36,516
A) Dividends payable non-residents	28,276	18,493	17,970
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	12,039	12,118	18,546
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,718,793	3,669,407	4,267,766
1. Quoted	360,167	322,305	311,294
2. Non quoted	273,932	254,634	295,060
3. Investment fund shares	-	-	-
4. Retained earnings	580,392	1,130,294	1,061,911
5. Current year result	628,876	585,365	773,879
6. General and special reserve	1,291,155	1,144,659	1,378,632
7. Valuation adjustments	584,270	232,150	446,992
IX. Contingencies and Commitments³	17,998,529	17,925,567	19,855,139
1. Guarantees	3,475,049	3,575,580	3,681,178
2. Commitments	14,279,048	14,103,228	15,930,906
A) Letter of Credit	4,713,423	5,176,406	5,237,438
B) Forward Foreign Exchange Transactions	6,647,264	6,203,136	7,623,409
C) Forward government Securities Transactions	397,509	498,776	738,605
D) Derivatives	102,735	313,757	322,475
E) Forward lending	434,003	438,160	406,189
F) Operating leases	365	481	595
G) Commitments for acquisition of :	61,591	69,821	97,224
i.Fixed assets	47,399	54,187	76,392
ii. Intangible assets	14,191	15,634	20,832
H) Other commitments	1,922,158	1,402,691	1,504,972
3. Other contingent liabilities	244,432	246,759	243,055

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-25	Mar-26 R	Jun-26 P
Assets	11,452,836	11,760,732	12,432,027
I. Currency and Deposits	596,800	477,202	640,552
1. Currency	128,186	124,282	127,907
2. Transferable Deposits	416,042	305,469	454,649
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	52,572	47,452	57,995
II. Securities (other than shares)	7,114,311	7,393,153	7,620,303
1. Short-term	1,818,615	1,973,797	2,125,830
2. Long-term	5,295,696	5,419,356	5,494,473
III. Loans extended (Advances)	2,913,851	3,053,695	3,254,865
1. Short-term	1,480,134	1,540,709	1,662,048
A) Money at call	24,557	8,019	10,938
B) Reverse Repo	62,342	29,172	113,673
C) Bills purchased and discounted	40,121	47,840	49,351
D) Other short-term loans	1,353,115	1,455,678	1,488,087
2. Long-term	1,433,717	1,512,985	1,592,817
IV. Shares and other equity	210,070	178,046	175,789
1. Quoted	109,559	86,944	74,927
2. Non quoted	100,511	91,058	100,805
3. Investment fund shares	-	45	58
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	409,981	419,415	497,768
1. Trade credit and advances	-	-	-
2. Others	409,981	419,415	497,768
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	409,981	419,415	497,768
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	207,822	239,220	242,749
1. Produced assets	100,963	122,420	126,344
A) Tangible fixed assets	95,277	116,066	119,357
a) Dwellings	10,000	10,685	10,705
i) Building on freehold land	594	594	594
ii) Building on leasehold land	9,406	10,091	10,111
b) Other buildings and structures	50,343	65,641	66,174
i) Building on freehold land	26,878	39,586	39,627
ii) Building on leasehold land	23,466	26,055	26,548
c) Machinery and equipment	26,856	31,088	33,734
i) Transport equipment	3,011	3,952	4,248
ii) Furniture & Fixtures	5,467	6,210	6,452
iii) Office equipment	10,286	12,045	13,640
iv) Other machinery & equipment	8,093	8,880	9,394
d) Other tangible fixed assets n.e.s	8,078	8,652	8,743
B) Intangible fixed assets	5,686	6,354	6,988
a) Computer software	5,686	6,354	6,988
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	105,534	113,990	114,402
A) Tangible non-produced assets	105,534	113,990	114,402
a) Land	31,587	31,924	31,924
i) Land underlying Buildings and structures	31,587	31,924	31,924
1. Freehold land	10,737	11,074	11,074
2. Leasehold land	20,850	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	73,947	82,066	82,479
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	1,325	2,810	2,003

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	11,452,836	11,760,732	12,432,027
I. Deposits	7,464,578	6,889,594	7,350,589
1. Transferable Deposits	5,392,825	5,297,713	6,120,496
2. Restricted/ compulsory deposits	34,674	32,798	51,931
3. Other deposits	2,037,079	1,559,083	1,178,162
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,199,641	3,101,391	3,332,363
1. Short-term	2,166,304	3,059,748	3,291,768
A) Money at call	45,491	28,793	40,288
B) Repurchase agreements (Repo)	1,962,678	2,909,601	3,122,693
C) Other short-term borrowings	158,136	121,355	128,787
2. Long-term borrowings	33,337	41,643	40,595
IV. Financial Derivatives	-	-	-
V. Other accounts payable	1,042,426	1,020,966	940,045
1. Provision for losses	307,908	311,971	310,330
A) Provision for loan losses-Specific	297,904	301,610	299,865
B) Provision for loan losses-General	3,164	3,154	3,154
C) Provision for other losses	6,841	7,207	7,312
2. Accumulated Depreciation	53,317	62,071	65,364
3. Other accounts payable to other resident Sectors	681,201	646,924	564,351
A) Dividends payable	3	4,910	3
B) Settlement accounts	11,009	5,891	7,148
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	670,189	636,124	557,200
a) Suspense account	31,188	34,265	34,857
b) Provision for expected costs	13,491	15,110	15,530
c) Deferred tax liabilities	-	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	57,458	67,846	68,326
g) Other miscellaneous liability items	568,051	518,903	438,487
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	746,191	748,781	809,030
1. Quoted	65,570	56,820	56,820
2. Non quoted	153,544	162,294	162,294
3. Investment fund shares	-	-	-
4. Retained earnings	267,966	291,421	291,132
5. Current year result	56,065	75,534	103,791
6. General and special reserve	121,738	127,730	129,397
7. Valuation adjustments	81,307	34,982	65,595
IX. Contingencies and Commitments³	4,141,103	4,183,448	4,552,024
1. Guarantees	682,388	771,811	798,585
2. Commitments	3,339,852	3,294,226	3,637,065
A) Letter of Credit	2,085,799	2,016,005	2,017,358
B) Forward Foreign Exchange Transactions	1,101,805	1,101,412	1,450,521
C) Forward government Securities Transactions	62,722	41,022	40,170
D) Derivatives	-	-	-
E) Forward lending	44,848	75,696	75,210
F) Operating leases	-	-	-
G) Commitments for acquisition of :	2,936	3,892	3,276
i. Fixed assets	2,740	3,756	3,127
ii. Intangible assets	195	136	148
H) Other commitments	41,743	56,198	50,532
3. Other contingent liabilities	118,863	117,412	116,373

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-25	Mar-26 R	Jun-26 P
Assets	46,819,403	50,615,464	55,454,774
I. Currency and Deposits	2,479,268	2,579,133	2,898,152
1. Currency	574,567	742,010	661,581
2. Transferable Deposits	1,778,079	1,777,799	2,106,848
3. Restricted/ compulsory deposits	7	-	805
4 Other Deposits	126,616	59,325	128,919
II. Securities(other than shares)	28,693,513	30,941,266	34,131,220
1. Short-term	3,328,913	2,536,453	4,908,106
2. Long-term	25,364,600	28,404,814	29,223,114
III. Loans extended (Advances)	11,324,745	12,063,208	12,704,051
1. Short-term	6,689,283	6,948,839	7,139,153
A) Money at call	304,816	61,288	150,421
B) Reverse Repo	312,141	403,623	346,205
C) Bills purchased and discounted	302,820	293,817	305,681
D) Other short-term loans	5,769,506	6,190,111	6,336,845
2. Long-term	4,635,462	5,114,369	5,564,898
IV. Shares and other equity	576,566	611,628	637,958
1. Quoted	243,938	242,213	268,392
2. Non quoted	323,364	340,835	336,979
3. Investment fund shares	9,264	28,581	32,587
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	8,169	8,425	11,393
VII. Other accounts receivable	2,226,706	2,738,043	3,311,177
1. Trade credit and advances	-	-	-
2. Others	2,226,706	2,738,043	3,311,177
A) Dividends receivable resident sector	216	843	240
B) Settlement accounts resident sector	38,074	43,185	44,964
C) Items in the process of collection	372	506	347
D) Miscellaneous assets residents sector	2,181,809	2,599,724	3,208,362
E) Other non- resident accounts receivable	6,236	93,784	57,263
VIII. Non-financial assets	1,510,436	1,673,761	1,760,823
1. Produced assets	1,196,477	1,313,115	1,372,954
A) Tangible fixed assets	1,070,195	1,148,577	1,203,223
a) Dwellings	234,223	241,437	247,996
i) Building on freehold land	9,054	10,484	10,446
ii) Building on leasehold land	225,169	230,953	237,550
b) Other buildings and structures	340,836	342,869	354,087
i) Building on freehold land	93,598	97,423	98,814
ii) Building on leasehold land	247,239	245,445	255,273
c) Machinery and equipment	407,764	465,524	498,167
i) Transport equipment	40,950	53,251	63,236
ii) Furniture & Fixtures	65,745	75,084	83,664
iii) Office equipment	242,235	274,137	284,357
iv) Other machinery & equipment	58,833	63,052	66,911
d) Other tangible fixed assets n.e.s	87,373	98,747	102,973
B) Intangible fixed assets	126,282	164,538	169,730
a) Computer software	91,380	129,636	134,832
b) Other intangible fixed assets n.e.s	34,902	34,902	34,899
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	283,174	320,249	345,936
A) Tangible non-produced assets	253,871	289,378	314,573
a) Land	193,855	217,497	235,369
i) Land underlying Buildings and structures	193,855	217,497	235,369
1. Freehold land	83,066	104,586	108,799
2. Leasehold land	110,790	112,911	126,569
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	60,015	71,881	79,204
B) Intangible non-produced assets	29,304	30,871	31,364
a) Leases and other transferable contracts	21,343	24,780	25,232
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	6,101	4,231	4,272
3. Capital work in progress	30,785	40,397	41,932

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	46,819,403	50,615,464	55,454,774
I. Deposits	28,118,620	30,633,388	33,779,350
1. Transferable Deposits	24,247,031	26,084,745	28,723,187
2. Restricted/ compulsory deposits	605,081	520,937	715,773
3. Other deposits	3,266,508	4,027,706	4,340,390
II. Securities (other than shares bonds/ debentures etc.)	118,535	104,421	110,879
1. Short-term	-	-	-
2. Long-term	118,535	104,421	110,879
III. Loans (Borrowings)	12,139,413	13,099,962	13,772,127
1. Short-term	11,777,203	12,775,488	13,456,966
A) Money at call	397,248	574,679	305,923
B) Repurchase agreements (Repo)	10,612,651	11,539,674	12,439,019
C) Other short-term borrowings	767,305	661,134	712,024
2. Long-term borrowings	362,209	324,474	315,161
IV. Financial Derivatives	17,595	21,919	22,220
V. Other accounts payable	3,670,132	4,067,782	4,556,587
1. Provision for losses	677,489	588,750	514,504
A) Provision for loan losses-Specific	613,769	513,169	413,997
B) Provision for loan losses-General	44,584	40,808	65,735
C) Provision for other losses	19,137	34,773	34,771
2. Accumulated Depreciation	439,960	483,031	501,677
3. Other accounts payable to other resident Sectors	2,512,464	2,965,406	3,504,111
A) Dividends payable	7,359	30,462	11,282
B) Settlement accounts	25,994	19,896	21,561
C) Items in the process of collection	23,923	19,128	19,146
D) Miscellaneous liability items	2,455,188	2,895,919	3,452,122
a) Suspense account	111,032	136,210	156,117
b) Provision for expected costs	207,807	239,849	245,089
c) Deferred tax liabilities	57,472	88,451	41,560
d) Accrued wages	3,908	5,305	5,884
e) Accrued rent	563	731	669
f) Accrued taxes	841,166	1,021,031	1,076,539
g) Other miscellaneous liability items	1,233,240	1,404,343	1,926,264
4. Other non- resident accounts payable	40,218	30,595	36,296
A) Dividends payable non-residents	28,276	18,493	17,970
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,942	12,103	18,326
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,755,108	2,687,992	3,213,612
1. Quoted	294,597	223,612	212,749
2. Non quoted	46,161	61,260	101,887
3. Investment fund shares	-	-	-
4. Retained earnings	193,880	691,521	623,377
5. Current year result	548,403	497,382	644,953
6. General and special reserve	1,169,427	1,016,939	1,249,244
7. Valuation adjustments	502,640	197,279	381,402
IX. Contingencies and Commitments³	11,462,380	12,821,981	14,535,071
1. Guarantees	2,126,317	2,668,819	2,741,655
2. Commitments	9,210,893	10,024,207	11,667,125
A) Letter of Credit	2,597,274	3,135,520	3,194,450
B) Forward Foreign Exchange Transactions	3,940,927	4,373,279	5,597,155
C) Forward government Securities Transactions	334,788	455,827	698,436
D) Derivatives	102,735	313,757	322,475
E) Forward lending	362,484	341,595	307,851
F) Operating leases	365	481	595
G) Commitments for acquisition of :	58,518	65,898	93,948
i. Fixed assets	44,522	50,400	73,265
ii. Intangible assets	13,996	15,498	20,683
H) Other commitments	1,813,802	1,337,850	1,452,215
3. Other contingent liabilities	125,171	128,956	126,291

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-25	Mar-26 R	Jun-26 P
Assets	1,833,521	1,801,592	1,816,363
I. Currency and Deposits	164,016	169,757	153,005
1. Currency	632	972	1,042
2. Transferable Deposits	95,935	102,644	86,172
3. Restricted/ compulsory deposits	67,448	66,140	65,790
4 Other Deposits	1	1	1
II. Securities(other than shares)	998,316	1,091,465	1,085,669
1. Short-term	928,727	1,015,279	1,070,973
2. Long-term	69,589	76,186	14,696
III. Loans extended (Advances)	634,496	518,025	550,446
1. Short-term	629,409	513,621	546,766
A) Money at call	497	2,204	852
B) Reverse Repo	196,653	85,681	118,152
C) Bills purchased and discounted	15,800	731	558
D) Other short-term loans	416,459	425,006	427,204
2. Long-term	5,087	4,404	3,680
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	1,699	1,763	3,265
VII. Other accounts receivable	26,819	13,531	17,022
1. Trade credit and advances	-	-	-
2. Others	26,819	13,531	17,022
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	26,806	13,506	17,014
E) Other non- resident accounts receivable	12	25	7
VIII. Non-financial assets	8,176	7,051	6,957
1. Produced assets	4,005	3,357	3,266
A) Tangible fixed assets	3,456	2,789	2,710
a) Dwellings	644	644	489
i) Building on freehold land	-	-	-
ii) Building on leasehold land	644	644	489
b) Other buildings and structures	949	809	805
i) Building on freehold land	-	292	288
ii) Building on leasehold land	949	517	517
c) Machinery and equipment	1,523	1,146	1,225
i) Transport equipment	459	340	371
ii) Furniture & Fixtures	200	86	85
iii) Office equipment	394	397	445
iv) Other machinery & equipment	469	324	325
d) Other tangible fixed assets n.e.s	340	190	190
B) Intangible fixed assets	549	568	557
a) Computer software	54	48	42
b) Other intangible fixed assets n.e.s	495	519	514
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	4,170	3,678	3,691
A) Tangible non-produced assets	4,016	3,678	3,691
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	4,016	3,678	3,691
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	-	16	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	1,833,521	1,801,592	1,816,363
I. Deposits	903,342	872,570	974,786
1. Transferable Deposits	820,414	797,653	888,409
2. Restricted/ compulsory deposits	40,873	39,594	37,007
3. Other deposits	42,054	35,323	49,371
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	655,346	655,977	537,188
1. Short-term	655,346	273,285	146,618
A) Money at call	-	-	500
B) Repurchase agreements (Repo)	31,612	6,966	3,989
C) Other short-term borrowings	623,734	266,319	142,129
2. Long-term borrowings	-	382,692	390,571
IV. Financial Derivatives	1,644	2,458	3,210
V. Other accounts payable	55,695	37,955	56,054
1. Provision for losses	1,753	1,448	1,339
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	8	8	8
C) Provision for other losses	1,648	1,344	1,235
2. Accumulated Depreciation	2,911	2,824	2,639
3. Other accounts payable to other resident Sectors	50,935	33,668	51,855
A) Dividends payable	-	-	-
B) Settlement accounts	426	(321)	(34)
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	50,509	33,989	51,889
a) Suspense account	3,146	2,485	553
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	212	2,565	-
d) Accrued wages	13,424	13,873	14,484
e) Accrued rent	-	-	-
f) Accrued taxes	1,899	(763)	4,025
g) Other miscellaneous liability items	31,828	15,828	32,827
4. Other non- resident accounts payable	96	15	220
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	96	15	220
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	217,495	232,633	245,125
1. Quoted	-	41,873	41,724
2. Non quoted	74,228	31,080	30,879
3. Investment fund shares	-	-	-
4. Retained earnings	118,546	147,352	147,402
5. Current year result	24,408	12,449	25,135
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	324	(110)	(5)
IX. Contingencies and Commitments³	2,395,046	920,137	768,044
1. Guarantees	666,345	134,950	140,938
2. Commitments	1,728,303	784,795	626,716
A) Letter of Credit	30,351	24,881	25,630
B) Forward Foreign Exchange Transactions	1,604,531	728,445	575,733
C) Forward government Securities Transactions	-	1,927	-
D) Derivatives	-	-	-
E) Forward lending	26,671	20,868	23,128
F) Operating leases	-	-	-
G) Commitments for acquisition of :	137	30	-
i. Fixed assets	137	30	-
ii. Intangible assets	-	-	-
H) Other commitments	66,613	8,643	2,225
3. Other contingent liabilities	398	392	390

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 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	1,866,078	1,766,748	2,274,838
1. Loans and advances	407,182	376,257	440,550
2. Investments	1,129,972	1,059,565	1,473,504
3. Lendings to financial institutions	21,584	20,832	18,316
4. Balances with banks	3,666	2,647	5,164
5. Income from inter-office lending	298,062	302,302	331,512
6. Other	5,612	5,146	5,791
B. Mark-Up/Return/Interest Expensed	1,278,791	1,206,951	1,610,840
1. Deposits	509,728	471,998	610,018
2. Borrowings	381,978	351,889	574,729
3. Subordinated debt	6,789	4,757	6,034
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	23,631	17,958	19,764
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	9,612	10,689	14,341
6. Expense on inter-office borrowing	298,062	302,302	331,512
7. Other	48,991	47,358	54,443
I. Net Mark-UP/Return/Interest Income (A - B)	587,287	559,797	663,998
C. Non Mark-UP/Return/Interest Income	155,975	278,199	417,590
1. Fee & Commission Income	75,929	79,174	90,083
i. Branch banking customer fees	7,898	7,908	8,248
ii. Consumer finance related fees	7,561	8,652	10,831
iii. Card related fees (debit and credit cards)	21,978	26,981	29,767
iv. Credit related fees	1,644	3,028	2,159
v. Investment banking fee	2,078	2,911	2,483
vi. Commission on trade	13,531	11,661	15,265
vii. Commission on guarantees	5,173	4,916	5,851
viii. Commission on cash management	2,446	2,553	2,364
ix. Commission on remittances including home remittances	3,970	2,122	3,410
x. Commission on utility bills	173	171	176
xi. Commission income - Bancassurance	1,602	1,318	1,589
xii. Rent on lockers	123	533	610
xiii. Commission on investments services	265	215	114
xiv. Other Commission	7,487	6,205	7,216
2. Dividend Income	7,837	11,829	10,022
3. Foreign exchange income	33,442	133,785	249,094
4. Income from derivatives	(289)	(294)	1,424
5. Gain on securities	33,924	50,287	61,453
i. Realised	31,088	56,668	55,661
ii. Unrealised - held for trading	2,836	(6,381)	5,792
6. Other Income	5,132	3,419	5,515
i. Rent on property	280	223	328
ii. Gain on sale of fixed assets-net	1,273	1,026	2,565
iii. Loss on termination of lease liability against right of use assets	485	607	458
iv. Gain on sale of non banking assets - net	12	10	302
v. Other	3,081	1,553	1,862
II. Total Income (I + C)	743,262	837,996	1,081,588

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	340,150	397,159	527,428
1. Operating expenses	331,046	389,149	516,956
i. Total compensation expense	137,362	147,089	175,551
ii. Property expense	50,535	53,632	62,182
a. Rent and taxes	4,529	2,940	3,219
b. Insurance	308	392	487
c. Utilities cost	10,048	8,770	13,220
d. Lease rental	52	-	-
e. Fuel expense generators	1,004	911	1,166
f. Security (including guards)	8,874	8,946	11,432
g. Repair and maintenance (including janitorial charges)	7,017	6,782	10,576
h. Depreciation on right-of-use assets	11,370	11,701	13,934
i. Depreciation	7,332	13,190	8,148
iii. Information technology expenses	33,127	33,887	39,052
iv. Other operating expenses	110,022	154,540	240,172
2. Workers welfare fund	7,625	7,199	9,218
3. Other charges	1,479	810	1,254
i. Penalties imposed by State Bank of Pakistan	627	33	362
ii. Penalties imposed by other regulatory bodies (to be specified)	0	-	5
iii. Others (to be specified, if material)	852	777	887
III. Profit before provisions (II - D)	403,112	440,837	554,159
E. Provisions / (reversals) and write offs - net	(8,392)	3,551	(195)
1. (Reversals) / provisions against balance with Banks	(1,972)	(119)	1,702
2. (Reversals) / provisions for diminution in value of investments	(762)	(159)	62
3. (Reversals) / provisions against loans & advances	2,299	(135)	259
4. (Reversals) / provisions against off balance sheet items	(3,267)	3,191	1,654
5. Reversals against other assets	(236)	1,063	(1,327)
6. Recovery of written off / charged off bad debts	(4,454)	(290)	(2,545)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	411,504	437,286	554,354
G. Taxation	237,218	204,884	239,774
1. Current	236,423	211,296	228,260
2. Prior	24,309	1,447	2,579
3. Deferred	(23,514)	(7,859)	8,935
V. Profit After Taxation (IV - G)	174,286	232,402	314,580
Notes on Human Resources			
Number of Employees*	223,881	238,923	242,245
1. Permanent	197,933	208,190	211,083
a. Male	158,298	167,869	169,637
<i>of which: Branch Managers</i>	15,152	15,360	15,460
b. Female	39,635	40,321	41,446
<i>of which: Branch Managers</i>	1,048	1,079	1,097
2. Contractual	25,948	30,733	31,162
a. Male	22,844	27,538	27,868
<i>of which: Branch Managers</i>	504	584	745
b. Female	3,104	3,195	3,294
<i>of which: Branch Managers</i>	24	28	32

* 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 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	394,854	371,604	377,865
1. Loans and advances	79,247	82,443	76,995
2. Investments	215,741	194,699	196,109
3. Lendings to financial institutions	2,450	2,886	1,834
4. Balances with banks	1,546	1,189	2,272
5. Income from inter-office lending	92,313	87,179	97,230
6. Other	3,557	3,209	3,425
B. Mark-Up/Return/Interest Expensed	299,916	278,685	296,697
1. Deposits	118,267	108,498	110,597
2. Borrowings	83,849	78,419	83,275
3. Subordinated debt	1,060	944	962
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	3,545	2,409	3,472
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	876	1,229	1,154
6. Expense on inter-office borrowing	92,313	87,179	97,230
7. Other	6	7	7
I. Net Mark-Up/Return/Interest Income (A - B)	94,938	92,919	81,168
C. Non Mark-UP/Return/Interest Income	23,858	21,643	18,639
1. Fee & Commission Income	11,013	12,771	12,017
i. Branch banking customer fees	516	421	413
ii. Consumer finance related fees	343	356	434
iii. Card related fees (debit and credit cards)	1,919	4,102	4,016
iv. Credit related fees	714	1,297	948
v. Investment banking fee	183	372	339
vi. Commission on trade	1,238	801	759
vii. Commission on guarantees	1,198	1,293	1,020
viii. Commission on cash management	79	612	110
ix. Commission on remittances including home remittances	237	(158)	91
x. Commission on utility bills	6	2	3
xi. Commission income - Bancassurance	145	220	165
xii. Rent on lockers	21	19	24
xiii. Commission on investments services	-	-	-
xiv. Other Commission	4,413	3,432	3,696
2. Dividend Income	1,499	1,415	1,266
3. Foreign exchange income	1,865	7,849	(157)
4. Income from derivatives	-	-	-
5. Gain on securities	9,221	(1,427)	4,510
i. Realised	7,791	(1,141)	3,982
ii. Unrealised - held for trading	1,430	(286)	528
6. Other Income	260	1,035	1,003
i. Rent on property	69	53	56
ii. Gain on sale of fixed assets-net	95	40	115
iii. Loss on termination of lease liability against right of use assets	13	177	68
iv. Gain on sale of non banking assets - net	8	7	4
v. Other	75	758	760
II. Total Income (I + C)	118,796	114,562	99,807

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	55,268	62,332	57,731
1. Operating expenses	54,729	62,092	57,372
i. Total compensation expense	30,527	33,550	34,535
ii. Property expense	6,759	10,365	2,386
a. Rent and taxes	472	168	529
b. Insurance	66	57	65
c. Utilities cost	1,686	1,236	1,885
d. Lease rental	52	-	-
e. Fuel expense generators	3	3	4
f. Security (including guards)	1,555	1,169	1,775
g. Repair and maintenance (including janitorial charges)	815	602	696
h. Depreciation on right-of-use assets	1,542	1,642	1,622
i. Depreciation	568	5,487	(4,191)
iii. Information technology expenses	5,306	4,463	6,274
iv. Other operating expenses	12,138	13,714	14,178
2. Workers welfare fund	408	219	235
3. Other charges	130	21	123
i. Penalties imposed by State Bank of Pakistan	4	2	122
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	127	19	1
III. Profit before provisions (II - D)	63,528	52,230	42,076
E. Provisions / (reversals) and write offs - net	(6,226)	(32)	(12,311)
1. (Reversals) / provisions against balance with Banks	(4)	(15)	10
2. (Reversals) / provisions for diminution in value of investments	(716)	1,196	(1,978)
3. (Reversals) / provisions against loans & advances	(2,058)	326	(8,124)
4. (Reversals) / provisions against off balance sheet items	37	115	1,424
5. Reversals against other assets	(248)	(193)	(420)
6. Recovery of written off / charged off bad debts	(3,237)	(1,462)	(3,222)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	69,754	52,262	54,387
G. Taxation	38,336	26,938	28,992
1. Current	34,667	30,867	21,913
2. Prior	183	-	1,299
3. Deferred	3,486	(3,929)	5,780
V. Profit After Taxation (IV - G)	31,418	25,323	25,395
Notes on Human Resources			
Number of Employees*	40,782	40,927	41,047
1. Permanent	32,482	31,269	31,009
a. Male	27,623	26,342	26,079
<i>of which: Branch Managers</i>	2,969	2,643	2,683
b. Female	4,859	4,927	4,930
<i>of which: Branch Managers</i>	200	160	158
2. Contractual	8,300	9,658	10,038
a. Male	7,406	8,423	8,708
<i>of which: Branch Managers</i>	413	473	632
b. Female	894	1,235	1,330
<i>of which: Branch Managers</i>	24	27	30

* 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 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	1,431,265	1,357,554	1,859,630
1. Loans and advances	325,618	288,093	357,638
2. Investments	884,924	837,641	1,250,024
3. Lendings to financial institutions	11,538	13,733	13,332
4. Balances with banks	1,910	1,299	2,487
5. Income from inter-office lending	205,240	214,858	233,787
6. Other	2,036	1,930	2,362
B. Mark-Up/Return/Interest Expensed	956,862	913,887	1,299,539
1. Deposits	382,049	354,497	490,284
2. Borrowings	293,008	268,392	486,511
3. Subordinated debt	5,729	3,813	5,072
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	13,154	15,548	16,292
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,697	9,427	13,158
6. Expense on inter-office borrowing	205,240	214,858	233,787
7. Other	48,985	47,351	54,436
I. Net Mark-Up/Return/Interest Income (A - B)	474,403	443,667	560,091
C. Non Mark-UP/Return/Interest Income	124,133	252,563	392,557
1. Fee & Commission Income	63,759	64,657	76,476
i. Branch banking customer fees	7,369	7,472	7,820
ii. Consumer finance related fees	7,219	8,296	10,397
iii. Card related fees (debit and credit cards)	20,059	22,879	25,751
iv. Credit related fees	929	1,085	720
v. Investment banking fee	1,830	2,416	2,069
vi. Commission on trade	11,899	10,543	14,316
vii. Commission on guarantees	3,534	3,210	4,304
viii. Commission on cash management	2,336	1,920	2,139
ix. Commission on remittances including home remittances	3,720	2,271	3,311
x. Commission on utility bills	166	169	173
xi. Commission income - Bancassurance	1,456	1,098	1,424
xii. Rent on lockers	101	514	586
xiii. Commission on investments services	265	215	114
xiv. Other Commission	2,874	2,570	3,352
2. Dividend Income	6,338	10,414	8,756
3. Foreign exchange income	26,108	123,706	244,393
4. Income from derivatives	(289)	(294)	1,424
5. Gain on securities	23,346	51,700	56,979
i. Realised	21,996	57,761	51,716
ii. Unrealised - held for trading	1,350	(6,061)	5,264
6. Other Income	4,871	2,381	4,529
i. Rent on property	211	170	272
ii. Gain on sale of fixed assets-net	1,179	985	2,466
iii. Loss on termination of lease liability against right of use assets	473	430	390
iv. Gain on sale of non banking assets - net	3	3	299
v. Other	3,005	793	1,102
II. Total Income (I + C)	598,535	696,230	952,647

1.2 Profit and Loss Accounts Domestic Private Banks

	(Million Rupees)		
Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	281,721	331,429	466,367
1. Operating expenses	273,597	324,052	456,688
i. Total compensation expense	105,586	111,907	139,477
ii. Property expense	43,318	42,855	59,376
a. Rent and taxes	4,066	2,700	2,604
b. Insurance	238	329	418
c. Utilities cost	8,336	7,510	11,306
d. Lease rental	-	-	-
e. Fuel expense generators	1,001	908	1,161
f. Security (including guards)	7,272	7,746	9,632
g. Repair and maintenance (including janitorial charges)	6,103	6,098	9,797
h. Depreciation on right-of-use assets	9,657	9,951	12,217
i. Depreciation	6,645	7,613	12,241
iii. Information technology expenses	27,674	29,107	32,602
iv. Other operating expenses	97,020	140,183	225,232
2. Workers welfare fund	6,774	6,587	8,549
3. Other charges	1,349	790	1,131
i. Penalties imposed by State Bank of Pakistan	623	31	240
ii. Penalties imposed by other regulatory bodies (to be specified)	0	-	5
iii. Others (to be specified, if material)	725	759	886
III. Profit before provisions (II - D)	316,815	364,801	486,280
E. Provisions / (reversals) and write offs - net	(2,632)	3,475	12,220
1. (Reversals) / provisions against balance with Banks	(1,973)	(101)	1,678
2. (Reversals) / provisions for diminution in value of investments	(46)	(1,355)	2,040
3. (Reversals) / provisions against loans & advances	3,849	231	7,889
4. (Reversals) / provisions against off balance sheet items	(3,318)	2,980	107
5. Reversals against other assets	74	548	(172)
6. Recovery of written off / charged off bad debts	(1,218)	1,172	677
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	319,446	361,327	474,060
G. Taxation	185,565	167,414	197,844
1. Current	187,683	169,526	193,116
2. Prior	24,534	1,447	1,280
3. Deferred	(26,652)	(3,559)	3,448
V. Profit After Taxation (IV - G)	133,881	193,913	276,216
Notes on Human Resources			
Number of Employees*	182,745	197,647	200,856
1. Permanent	165,098	176,573	179,733
a. Male	130,404	141,258	143,293
<i>of which: Branch Managers</i>	12,176	12,709	12,769
b. Female	34,694	35,315	36,440
<i>of which: Branch Managers</i>	845	916	937
2. Contractual	17,647	21,074	21,123
a. Male	15,437	19,114	19,159
<i>of which: Branch Managers</i>	91	111	113
b. Female	2,210	1,960	1,964
<i>of which: Branch Managers</i>	-	1	2

* 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 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	39,959	37,590	37,343
1. Loans and advances	2,318	5,721	5,917
2. Investments	29,308	27,225	27,370
3. Lendings to financial institutions	7,596	4,213	3,150
4. Balances with banks	210	160	406
5. Income from inter-office lending	509	265	495
6. Other	19	6	4
B. Mark-Up/Return/Interest Expensed	22,013	14,379	14,604
1. Deposits	9,412	9,003	9,136
2. Borrowings	5,121	5,078	4,943
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency de	6,933	-	-
5. Interest expense on lease liability/Unwinding cost of liability	39	32	30
6. Expense on inter-office borrowing	509	265	495
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	17,946	23,212	22,739
C. Non Mark-UP/Return/Interest Income	7,985	3,992	6,395
1. Fee & Commission Income	1,157	1,746	1,589
i. Branch banking customer fees	14	15	14
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	0	0	0
iv. Credit related fees	0	646	491
v. Investment banking fee	65	123	75
vi. Commission on trade	394	317	189
vii. Commission on guarantees	442	413	527
viii. Commission on cash management	30	21	115
ix. Commission on remittances including home remittance	13	10	8
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	200	202	169
2. Dividend Income	-	-	-
3. Foreign exchange income	5,470	2,229	4,858
4. Income from derivatives	0	-	-
5. Gain on securities	1,357	14	(36)
i. Realised	1,300	48	(36)
ii. Unrealised - held for trading	57	(34)	-
6. Other Income	1	3	(16)
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	-	1	(16)
iii. Loss on termination of lease liability against right of use	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	1	2	0
II. Total Income (I + C)	25,931	27,204	29,134

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	3,162	3,398	3,331
1. Operating expenses	2,719	3,005	2,896
i. Total compensation expense	1,249	1,632	1,539
ii. Property expense	458	413	419
a. Rent and taxes	(8)	72	87
b. Insurance	5	5	4
c. Utilities cost	25	24	29
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	47	31	25
g. Repair and maintenance (including janitorial charges)	99	83	83
h. Depreciation on right-of-use assets	170	108	94
i. Depreciation	119	90	98
iii. Information technology expenses	148	317	176
iv. Other operating expenses	864	644	762
2. Workers welfare fund	443	393	434
3. Other charges	-	-	0
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified, if material)	-	-	0
iii. Others (to be specified, if material)	-	-	-
III. Profit before provisions (II - D)	22,769	23,806	25,803
E. Provisions / (reversals) and write offs - net	465	109	(104)
1. (Reversals) / provisions against balance with Banks	4	(4)	14
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	508	(692)	494
4. (Reversals) / provisions against off balance sheet items	14	97	123
5. Reversals against other assets	(62)	708	(736)
6. Recovery of written off / charged off bad debts	2	(0)	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	22,304	23,697	25,907
G. Taxation	13,317	10,532	12,938
1. Current	14,073	10,903	13,232
2. Prior	(408)	-	-
3. Deferred	(348)	(371)	(294)
V. Profit After Taxation (IV - G)	8,987	13,166	12,969
Notes on Human Resources			
Number of Employees*	354	349	342
1. Permanent	353	348	341
a. Male	271	269	265
of which: Branch Managers	7	8	8
b. Female	82	79	76
of which: Branch Managers	3	3	2
2. Contractual	1	1	1
a. Male	1	1	1
of which: Branch Managers	-	-	-
b. Female	-	-	-
of which: Branch Managers	-	-	-

* 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-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	145,019,883	12,931,826	169,139,786	13,935,449	174,969,963	15,325,075
of which:						
1) Basic Banking Accounts	5,157,395	867,809	3,786,331	249,026	3,486,505	258,116
II. Call Deposits	340,981	636,599	280,199	546,145	305,441	797,370
III. Other Deposit Accounts	109,492	1,085,285	104,072	848,892	109,487	843,039
IV. Saving Deposits	25,656,335	14,967,855	24,541,475	15,632,744	25,142,099	16,786,108
V. Fixed or Term Deposits	549,590	4,918,768	471,442	5,659,398	532,516	5,998,896
1) Less Than Three Months	56,159	987,298	45,943	907,541	58,450	1,046,649
2) For Three Months and Over						
but Less Than Six Months	25,842	541,373	12,334	581,060	13,156	750,156
3) For Six Months and Over						
but Less Than One Year	14,051	616,185	12,712	630,934	14,219	706,439
4) For One Year & Over						
but Less Than Two Years	322,626	2,391,595	281,148	3,241,860	314,456	3,179,309
5) For Two Years & Over						
but Less Than Three Years	5,151	46,860	5,570	14,146	25,028	41,220
6) For Three Years & Over						
but Less Than Four Years	13,613	106,936	11,964	109,351	11,242	107,784
7) For Four Years & Over						
but Less Than Five Years	6,043	5,236	4,163	6,342	2,961	4,519
8) For Five Years & Over						
but Less Than Ten Years	105,471	209,339	79,921	116,740	75,519	113,966
9) For Ten Years and Over	634	13,948	17,687	51,423	17,485	48,853
Total	171,676,281	34,540,332	194,536,974	36,622,628	201,059,506	39,750,489

Note(s):-

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

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	16,177,884	1,664,889	25,735,523	1,297,343	26,440,927	1,603,401
of which:						
Basic Banking Accounts	1,430,845	622,646	44,750	2,515	43,842	2,223
II. Call Deposits	143,615	98,191	95,336	50,135	100,144	90,542
III. Other Deposit Accounts	14,212	1,055,611	13,365	814,319	13,312	781,586
IV. Saving Deposits	5,048,111	2,480,446	5,064,125	2,718,184	5,127,630	2,811,980
V. Fixed or Term Deposits	66,303	1,492,380	42,137	1,493,552	79,562	1,502,035
1) Less Than Three Months	2,406	243,210	1,363	81,832	1,382	49,443
2) For Three Months and Over but Less Than Six Months	5,020	80,224	1,399	118,337	946	215,192
3) For Six Months and Over but Less Than One Year	2,023	188,260	1,380	238,019	1,223	249,248
4) For One Year & Over but Less Than Two Years	20,661	759,599	19,394	941,641	39,587	865,794
5) For Two Years & Over but Less Than Three Years	1,756	42,078	1,117	2,028	20,894	11,082
6) For Three Years & Over but Less Than Four Years	1,776	51,983	1,882	56,022	1,776	55,984
7) For Four Years & Over but Less Than Five Years	5,004	2,054	1,519	105	549	99
8) For Five Years & Over but Less Than Ten Years	27,507	124,965	13,772	46,023	12,888	45,595
9) For Ten Years and Over	150	6	311	9,547	317	9,598
Total	21,450,125	6,791,518	30,950,486	6,373,534	31,761,575	6,789,544

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-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	128,837,977	11,107,756	143,400,073	12,499,663	148,525,024	13,564,216
of which:						
Basic Banking Accounts	3,726,550	245,163	3,741,581	246,511	3,442,663	255,893
II. Call Deposits	197,366	538,408	184,863	496,010	205,297	706,829
III. Other Deposit Accounts	95,280	29,673	90,650	34,038	96,174	61,217
IV. Saving Deposits	20,607,094	12,031,069	19,476,226	12,497,733	20,013,368	13,506,229
V. Fixed or Term Deposits	482,319	3,198,043	428,423	3,922,985	451,884	4,212,325
1) Less Than Three Months	52,801	540,705	43,725	601,743	56,017	749,124
2) For Three Months and Over but Less Than Six Months	20,807	436,217	10,908	443,829	12,193	512,512
3) For Six Months and Over but Less Than One Year	12,027	427,894	11,332	392,916	12,994	443,191
4) For One Year & Over but Less Than Two Years	301,965	1,631,996	261,754	2,300,219	274,869	2,313,516
5) For Two Years & Over but Less Than Three Years	3,395	4,782	4,453	12,118	4,134	30,138
6) For Three Years & Over but Less Than Four Years	11,837	54,953	10,082	53,329	9,466	51,799
7) For Four Years & Over but Less Than Five Years	1,039	3,181	2,644	6,237	2,412	4,420
8) For Five Years & Over but Less Than Ten Years	77,964	84,373	66,149	70,718	62,631	68,371
9) For Ten Years and Over	484	13,942	17,376	41,877	17,168	39,255
Total	150,220,036	26,904,949	163,580,235	29,450,429	169,291,747	32,050,816

Note(s):-

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

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

(Million Rupees)

Type of Account	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,022	159,181	4,190	138,442	4,012	157,458
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	57	535	1	236
IV. Saving Deposits	1,130	456,339	1,124	416,827	1,101	467,899
V. Fixed or Term Deposits	968	228,345	882	242,861	1,070	284,535
1) Less Than Three Months	952	203,382	855	223,966	1,051	248,083
2) For Three Months and Over but Less Than Six Months	15	24,931	27	18,895	17	22,453
3) For Six Months and Over but Less Than One Year	1	32	-	-	2	14,000
4) For One Year & Over but Less Than Two Years	-	-	-	-	-	-
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	6,120	843,865	6,253	798,665	6,184	910,128

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-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	129,804,046	8,846,247	150,025,475	8,852,551	153,812,859	9,812,410
of which:						
Basic Banking Accounts	4,741,572	830,824	3,249,321	199,708	2,822,515	207,769
II. Call Deposits	295,146	546,882	236,777	488,283	259,613	668,255
III. Other Deposit Accounts	72,391	1,081,622	72,173	846,263	74,878	834,719
IV. Saving Deposits	19,221,676	10,383,856	19,902,488	10,969,801	19,728,827	11,379,901
V. Fixed or Term Deposits	277,623	3,999,913	232,403	4,607,617	275,853	4,819,090
1) Less Than Three Months	25,932	769,975	19,819	653,791	25,025	704,393
2) For Three Months and Over but Less Than Six Months	18,937	345,822	6,605	420,240	6,699	600,841
3) For Six Months and Over but Less Than One Year	9,093	493,899	6,897	420,755	7,476	471,088
4) For One Year & Over but Less Than Two Years	153,164	2,070,137	130,398	2,868,343	151,718	2,776,916
5) For Two Years & Over but Less Than Three Years	4,387	46,085	4,840	13,385	24,342	40,443
6) For Three Years & Over but Less Than Four Years	9,214	100,332	8,630	104,635	8,034	103,186
7) For Four Years & Over but Less Than Five Years	5,743	2,579	3,849	5,130	2,648	3,787
8) For Five Years & Over but Less Than Ten Years	51,031	170,839	34,027	83,449	32,772	83,106
9) For Ten Years and Over	122	245	17,338	37,888	17,139	35,329
Total	149,670,882	24,858,520	170,469,316	25,764,515	174,152,030	27,514,376

Note(s):-

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

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	15,215,837	4,085,579	19,114,311	5,082,898	21,157,104	5,512,665
of which:						
Basic Banking Accounts	415,823	36,985	537,010	49,318	663,990	50,347
II. Call Deposits	45,835	89,717	43,422	57,862	45,828	129,115
III. Other Deposit Accounts	37,101	3,662	31,899	2,629	34,609	8,320
IV. Saving Deposits	6,434,659	4,583,999	4,638,987	4,662,943	5,413,272	5,406,206
V. Fixed or Term Deposits	271,967	918,855	239,039	1,051,781	256,663	1,179,806
1) Less Than Three Months	30,227	217,323	26,124	253,749	33,425	342,256
2) For Three Months and Over but Less Than Six Months	6,905	195,551	5,729	160,820	6,457	149,315
3) For Six Months and Over but Less Than One Year	4,958	122,287	5,815	210,179	6,743	235,351
4) For One Year & Over but Less Than Two Years	169,462	321,458	150,750	373,518	162,738	402,393
5) For Two Years & Over but Less Than Three Years	764	775	730	760	686	777
6) For Three Years & Over but Less Than Four Years	4,399	6,604	3,334	4,716	3,208	4,597
7) For Four Years & Over but Less Than Five Years	300	2,656	314	1,211	313	732
8) For Five Years & Over but Less Than Ten Years	54,440	38,499	45,894	33,291	42,747	30,860
9) For Ten Years and Over	512	13,702	349	13,536	346	13,524
Total	22,005,399	9,681,812	24,067,658	10,858,113	26,907,476	12,236,113

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, 2026

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Current Deposits	116,043,296	8,411,360	55,781,545	2,003,623	901,964	514,786	2,243,158	4,395,306	174,969,963	15,325,075
of which:										
Basic Banking Accounts	2,695,099	182,737	746,977	69,946	40,023	5,075	4,406	357	3,486,505	258,116
II. Call Deposits	172,973	217,591	8,250	34,275	4,615	20,825	119,603	524,679	305,441	797,370
III. Other Deposit Accounts	75,759	3,983	19,093	78	1,571	26	13,064	838,953	109,487	843,039
IV. Saving Deposits	17,452,860	5,608,860	6,308,971	2,130,650	898,285	1,090,517	481,983	7,956,080	25,142,099	16,786,108
V. Fixed or Term Deposits	244,798	553,221	128,356	242,042	115,384	199,822	43,978	5,003,811	532,516	5,998,896
1) Less Than Three Months	31,769	99,757	10,270	37,477	6,565	23,916	9,846	885,500	58,450	1,046,649
2) For Three Months and Over but Less Than Six Months	5,235	34,837	2,807	17,785	1,851	13,141	3,263	684,394	13,156	750,156
3) For Six Months and Over but Less Than One Year	5,979	90,491	3,111	38,409	1,739	24,175	3,390	553,364	14,219	706,439
4) For One Year & Over but Less Than Two Years	132,694	269,718	82,721	125,974	77,138	119,144	21,903	2,664,474	314,456	3,179,309
5) For Two Years & Over but Less Than Three Years	22,800	12,175	1,535	2,064	389	381	304	26,601	25,028	41,220
6) For Three Years & Over but Less Than Four Years	5,398	7,400	3,373	2,718	1,749	2,623	722	95,043	11,242	107,784
7) For Four Years & Over but Less Than Five Years	1,821	2,308	834	835	231	238	75	1,138	2,961	4,519
8) For Five Years and Over but Less Than Ten Years	28,522	23,447	18,505	12,500	25,204	15,606	3,288	62,413	75,519	113,966
9) For ten years and over	10,580	13,088	5,200	4,283	518	599	1,187	30,883	17,485	48,853
Total	133,989,686	14,795,014	62,246,215	4,410,668	1,921,819	1,825,978	2,901,786	18,718,828	201,059,506	39,750,489

Note(s):-

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

*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 of Deposit Holder	All						
	Jun-25	Mar-26	Jun-26 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	1,008,777	1,488,892	837,232	8,838	13,315	599,476	26,563
1) Official	96,953	117,244	53,860	2,658	-	56,393	581
2) Business	164,157	212,659	161,442	99	13,168	18,518	634
3) Personal	747,209	1,158,564	621,724	6,081	147	524,268	25,349
4) Trust Funds and Non Profit Organizations	458	426	205	-	-	297	-
2. DOMESTIC CONSTITUENTS	33,531,555	35,133,735	14,487,843	788,532	829,724	16,186,632	1,770,243
I. GOVERNMENT	5,221,316	5,777,801	667,966	188,082	568,317	2,707,751	231,837
A. Federal Government	3,164,353	3,471,722	395,654	176,341	501,342	1,563,111	123,256
B. Provincial Governments	1,837,843	2,096,766	209,415	11,487	66,646	994,004	107,931
C. Local Bodies	219,119	209,313	62,897	255	329	150,636	650
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,996,529	2,185,416	178,688	17,863	209,815	661,197	361,631
Agriculture, hunting and forestry	1,637	1,745	96	6	-	835	30
Services	37,065	48,298	7,155	1,652	1,057	21,766	2,115
Utilities	794,135	1,003,441	54,705	5,344	154,941	182,972	68,215
Transport, storage and communications	112,212	143,257	8,346	4,185	10,275	140,668	15,383
Manufacturing	273,303	293,693	20,705	4,632	12,236	115,000	116,100
Mining and Quarrying	390,386	409,758	1,595	90	15,764	45,455	131,281
Construction	102,073	56,344	39,961	-	662	12,791	1,614
Commerce and Trade	81,451	36,693	3,094	341	300	33,795	4,380
Others	204,267	192,187	43,030	1,613	14,579	107,914	22,514
III. NON-BANK FINANCIAL INSTITUTIONS	1,748,466	1,840,123	204,661	42,337	3,363	2,175,015	136,932
Mutual Funds and AMCs	1,128,590	1,128,268	61,907	15,419	79	1,495,714	72,776
Insurance & Pension Funds	211,747	254,869	22,682	8,254	625	258,363	8,899
MFIs and DFIs	47,585	43,618	5,924	383	103	34,564	5,704
Stock Exchange & Brokerage Houses	140,341	179,600	29,904	16,090	1,499	196,362	82
Modarabas	13,941	3,643	657	1	8	2,394	1,076
Other NBFI	206,336	230,124	83,588	2,190	1,048	187,618	48,395
IV. PRIVATE SECTOR (BUSINESS)	7,306,151	7,092,436	3,998,536	287,181	42,411	2,419,335	770,039
A. Agriculture, forestry and fishing	248,110	202,146	118,526	7,261	38	73,556	2,101
1. Crop and animal production, hunting and related service activities	239,813	193,322	113,210	6,969	36	72,181	2,090
Growing of Wheat, Rice, Sugar Cane & Cotton	114,177	72,827	38,159	3,496	1	31,628	1,160
Growing of tropical, subtropical, pome and stone fruits & vegetables	16,167	9,710	5,104	649	0	2,683	78
Growing of other fruits, vegetables and crops	35,010	33,210	21,757	770	0	12,767	137
Raising of livestock and other related activities	55,647	61,646	34,904	1,350	34	20,296	203
Other agricultural support activities	18,704	15,738	13,166	704	2	4,794	512
Hunting, trapping and related service activities	107	190	119	-	-	12	-
02 - Forestry and logging	475	599	687	17	0	62	-
03 - Fishing and aquaculture	7,822	8,225	4,629	275	2	1,313	10
B. Mining and quarrying	396,576	255,664	68,345	2,223	1,525	80,459	88,090
05 - Mining of coal and lignite	169,658	66,785	24,999	474	-	15,111	29,414
06 - Extraction of crude petroleum and natural gas	171,472	128,408	18,923	141	1,038	57,156	50,819
07 - Mining of metal ores	26,737	35,824	11,827	89	-	4,146	156
08-Other mining and quarrying	27,220	21,935	11,513	932	487	3,865	7,145
09 - Mining support service activities	1,488	2,711	1,082	586	-	181	557
C. Manufacturing	1,798,917	1,815,077	989,009	79,675	9,045	514,062	212,522
10 - Manufacture of food products	318,702	349,209	201,735	17,011	559	61,359	14,778
11 - Manufacture of beverages	55,582	61,711	12,154	566	12	49,085	2,160
12 - Manufacture of tobacco products	29,630	29,003	6,913	57	-	3,052	21,456
13 - Manufacture of textiles	286,029	249,096	169,208	10,615	3,298	46,834	22,319
Preparation and spinning of textile fibres	108,386	65,175	33,904	5,103	1,047	10,163	3,871
Weaving of textiles	23,385	19,782	15,234	634	368	3,257	921
Finishing of textiles	39,464	24,430	15,439	2,101	67	9,877	4,584
Manufacture of knitted and crocheted fabrics	18,447	24,830	12,618	818	512	1,044	3,778
Manufacture of made-up textile articles, except apparel	32,584	36,645	29,071	1,575	395	5,690	798
Manufacture of carpets and rugs	1,579	1,976	1,808	83	-	181	-
Manufacture of other textiles n.e.c.	62,183	76,259	61,134	302	909	16,622	8,367
14 - Manufacture of wearing apparel	66,808	80,662	40,379	497	251	12,126	1,910
15 - Manufacture of leather and related products	22,469	27,002	11,264	443	98	1,915	2,829

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
21,112	65,896	754	2,053	420	5,471	2,751	125,020	1,583,881
3,269	5,262	-	273	-	765	-	10,150	123,061
2,678	1,119	-	3	-	104	-	4,537	197,764
15,165	59,513	748	1,777	420	4,602	2,751	110,325	1,262,545
-	2	6	-	-	-	-	8	511
685,327	3,113,413	40,466	105,731	4,099	108,495	46,102	5,873,876	38,166,608
58,634	1,693,270	12,067	41,896	15	33,742	13,002	2,084,462	6,216,580
26,392	962,766	10,968	16,879	2	10,384	2,149	1,152,796	3,789,244
32,241	726,711	1,082	24,879	12	23,176	10,843	926,875	2,208,426
1	3,793	16	138	-	182	10	4,791	218,909
284,636	543,420	1,032	51,172	-	21,149	708	1,263,748	2,331,311
-	1,311	-	-	-	-	-	1,341	2,279
3,620	16,518	-	4,382	-	15	16	26,666	58,296
20,950	418,629	2	750	-	11	147	508,705	906,668
2,522	54,984	-	-	-	4,070	-	76,959	240,434
67,223	13,204	1,030	-	-	-	29	197,585	350,158
168,411	10,581	-	45,800	-	17,002	6	373,080	435,984
12,500	3,356	-	-	-	-	-	17,470	70,884
2,100	1,000	-	-	-	-	8	7,488	45,019
7,310	23,838	-	240	-	50	502	54,454	221,589
14,430	16,386	-	63	-	1	1,769	169,580	2,594,956
6,000	7	-	-	-	-	-	78,783	1,651,902
6,345	6,961	-	-	-	1	16	22,222	312,145
31	640	-	-	-	-	-	6,374	47,349
259	39	-	60	-	-	-	440	244,295
763	330	-	3	-	-	-	2,172	5,232
1,033	8,409	-	-	-	-	1,753	59,590	334,034
170,638	164,062	13,462	1,923	971	6,292	14,930	1,142,317	7,889,780
356	3,386	17	53	2	145	91	6,152	205,533
356	2,506	17	52	2	145	91	5,260	197,657
180	1,098	1	27	0	99	89	2,654	75,937
91	150	-	-	-	10	-	329	8,766
2	489	7	11	2	0	2	649	35,943
0	316	-	8	-	15	0	543	57,127
83	454	10	6	-	21	0	1,087	19,752
-	-	-	-	-	-	-	-	131
-	55	-	1	-	-	-	56	822
-	825	-	-	-	-	-	835	7,053
117	2,789	0	300	-	-	1	91,296	243,848
-	25	-	-	-	-	-	29,439	70,023
3	1,355	0	-	-	-	1	52,177	129,435
110	1,350	-	-	-	-	-	1,615	17,678
4	59	-	300	-	-	-	7,509	24,305
-	-	-	-	-	-	-	557	2,406
67,342	41,860	210	488	13	256	436	323,127	1,914,918
2,305	8,285	110	123	-	21	88	25,710	306,373
9,609	896	0	1	-	6	18	12,689	74,506
-	4	0	-	-	-	-	21,460	31,482
6,615	6,484	41	245	-	47	91	35,843	265,797
1,103	3,827	32	4	-	28	90	8,956	59,172
315	509	1	3	-	12	1	1,762	21,254
118	332	1	2	-	1	-	5,039	32,522
1,370	189	-	-	-	-	-	5,337	20,330
691	825	1	237	-	1	-	2,553	39,283
-	0	-	-	-	-	-	0	2,071
3,018	801	6	-	-	4	-	12,196	91,164
1,102	1,383	0	2	-	2	-	4,399	57,652
74	1,752	-	-	-	4	-	4,660	18,379
-	-	-	-	-	-	-	-	-

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Jun-25	Mar-26	Jun-26 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	5,928	6,689	3,732	80	57	574	73
Manufacture of luggage, handbags and the like, saddlery and harness	3,374	4,783	2,806	13	0	426	85
Manufacture of footwear	13,167	15,530	4,727	350	41	915	2,672
a. Leather wear	10,511	12,350	3,466	164	41	846	2,625
b. Rubber and Plastic wear	2,656	3,180	1,260	186	0	69	47
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	4,091	5,843	6,993	246	0	790	41
17 - Manufacture of paper and paper products	12,870	14,451	11,493	534	40	2,114	1,762
18 - Printing and reproduction of recorded media	22,769	24,045	16,638	1,885	9	2,439	997
Printing and other service activities related to printing	21,023	22,592	15,009	1,880	9	2,409	829
Reproduction of recorded media	1,746	1,452	1,630	5	-	29	168
19 - Manufacture of coke and refined petroleum products	186,769	164,725	27,620	7,003	116	81,140	40,308
20 - Manufacture of chemicals and chemical products	121,658	137,305	71,113	9,147	2,189	32,267	18,844
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	92,153	100,351	47,128	3,191	1,033	45,546	8,682
22 - Manufacture of rubber and plastics products	30,881	35,589	28,220	972	100	8,594	10,745
23 - Manufacture of other non-metallic mineral products	40,197	44,189	24,743	1,641	120	14,268	5,932
24 - Manufacture of basic metals	54,907	51,003	40,760	4,500	18	7,817	2,784
25 - Manufacture of fabricated metal products, except machinery and equipment	11,850	12,743	8,523	434	187	3,047	1,209
26 - Manufacture of computer, electronic and optical products	37,204	25,594	24,916	852	16	6,663	1,908
27 - Manufacture of electrical equipment	73,722	66,253	38,924	3,258	357	39,534	10,219
28 - Manufacture of machinery and equipment	29,346	30,154	29,673	1,752	30	12,292	2,467
29 - Manufacture of motor vehicles, trailers and semi-trailers	113,747	110,704	38,990	8,356	1	44,313	30,402
30 - Manufacture of other transport equipment	19,199	22,522	9,004	196	2	6,555	181
31 - Manufacture of furniture	4,151	4,697	4,775	189	0	724	-
32 - Other manufacturing	158,370	155,050	110,461	4,424	610	30,369	8,677
Manufacture of jewellery and related articles	2,797	3,103	1,765	16	-	951	106
Manufacture of imitation jewellery and related articles	1,814	1,434	2,279	14	0	11	1
Manufacture of musical instruments	2,888	3,709	2,085	217	-	1,196	15
Manufacture of sports goods	47,144	50,044	42,399	817	352	5,981	902
Manufacture of games and toys	202	224	212	-	-	35	2
Manufacture of medical and dental instruments and supplies	16,112	17,216	15,391	523	57	1,953	1,460
Manufacture of Handicrafts	1,008	1,269	617	55	0	436	-
Other manufacturing n.e.c.	86,405	78,051	45,713	2,782	201	19,806	6,193
33 - Repair and installation of machinery and equipment	5,811	13,177	7,382	1,908	0	1,218	1,912
D. Electricity, gas, steam and air conditioning supply	665,285	755,057	191,453	4,168	724	572,234	151,639
Electric power generation, transmission and distribution	628,643	716,815	180,904	3,756	720	499,151	136,278
a) Hydal	84,590	69,251	45,548	52	526	12,573	52,202
b) Thermal	15,408	8,655	2,404	28	1	3,925	6,035
c) Coal Based	280,264	290,024	2,309	582	12	364,063	13,848
d) Wind	18,740	11,569	2,600	-	99	1,092	4,400
e) Solar	20,283	31,774	8,175	765	0	11,710	3,323
f) Other	209,357	305,542	119,867	2,329	81	105,789	56,470
Manufacture of gas; distribution of gaseous fuels through mains	34,719	37,586	10,007	250	4	73,031	15,361
Steam and air conditioning supply	1,923	656	542	162	-	52	-
E. Water supply; sewerage, waste management and remediation activities	14,182	13,851	8,289	1,135	-	1,697	701
36 - Water collection, treatment and supply	3,532	1,992	1,822	59	-	165	-
37 - Sewerage	930	389	1,108	0	-	49	-
38 - Waste collection, treatment and disposal activities; materials recovery	9,312	10,986	4,961	1,061	-	1,242	701
39 - Remediation activities and other waste management	409	484	398	14	-	242	-
F. Construction	561,892	433,865	288,295	50,179	515	176,769	26,144
41 - Construction of buildings	223,978	180,042	123,716	21,100	89	56,343	5,234
42 - Civil engineering	266,294	196,474	113,995	23,232	426	102,779	17,562
43 - Specialized construction activities	71,620	57,349	50,584	5,847	0	17,647	3,349

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
3	1,110	-	-	-	3	-	1,188	5,631
71	432	-	-	-	-	-	588	3,833
-	210	-	-	-	2	-	2,883	8,915
-	210	-	-	-	2	-	2,837	7,353
-	-	-	-	-	-	-	47	1,562
180	9	-	-	-	-	-	229	8,259
50	171	0	10	-	3	-	1,996	16,176
297	525	2	-	-	26	1	1,847	22,819
297	475	2	-	-	26	1	1,629	20,937
-	50	-	-	-	-	-	218	1,882
23,129	943	-	5	-	13	-	64,397	180,276
2,691	2,147	10	55	4	54	121	23,925	138,642
4,228	580	4	4	-	-	-	13,497	110,395
125	1,892	-	11	-	-	-	12,772	50,659
1,031	1,127	-	-	-	3	0	8,093	48,865
4,167	660	20	1	-	1	13	7,646	60,741
-	99	8	1	0	8	-	1,325	13,516
290	296	0	-	-	-	-	2,495	34,942
7,316	351	3	4	-	1	-	17,893	99,966
1,154	693	2	0	6	12	33	4,366	48,113
1,568	10,757	1	3	-	4	-	42,736	134,396
-	130	-	-	-	-	-	312	16,068
-	21	8	22	-	-	-	50	5,738
1,398	2,572	3	2	3	53	70	12,779	158,643
-	134	-	0	-	-	-	240	2,972
-	0	-	-	-	-	-	1	2,306
60	-	-	-	-	-	-	75	3,573
719	114	-	-	-	-	-	1,735	51,284
-	-	-	-	-	-	-	2	249
-	216	-	-	3	0	-	1,679	19,604
-	14	1	0	-	-	-	14	1,122
619	2,094	2	1	-	53	70	9,033	77,535
12	85	-	-	-	-	-	2,009	12,517
9,639	3,241	0	1	494	4,447	13,365	182,827	951,406
304	3,065	0	1	494	4,434	13,365	157,942	842,472
163	870	-	-	-	-	-	53,236	111,935
-	-	-	-	-	-	-	6,035	12,392
-	-	-	-	-	-	-	13,848	380,814
140	152	-	-	-	-	-	4,692	8,483
1	33	-	-	1	-	-	3,356	24,007
1	2,010	0	1	494	4,434	13,365	76,775	304,841
9,335	176	-	-	-	13	-	24,885	108,177
-	-	-	-	-	-	-	-	757
100	115	-	1	-	0	-	918	12,039
-	41	-	1	-	-	-	42	2,087
-	9	-	-	-	-	-	9	1,166
100	66	-	-	-	0	-	867	8,132
-	-	-	-	-	-	-	-	654
1,517	6,374	50	197	75	132	159	34,649	550,406
443	2,722	16	4	28	22	157	8,626	209,874
927	2,672	25	190	47	109	0	21,532	261,963
147	980	9	3	-	1	2	4,491	78,569

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Jun-25	Mar-26	Jun-26 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,388,652	1,539,204	1,143,437	60,219	7,110	304,216	96,966
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	66,269	61,456	45,728	2,791	1	17,518	1,782
46 - Wholesale trade, except of motor vehicles and motorcycles	425,827	527,018	384,748	28,756	6,423	72,176	70,890
47 - Retail trade, except of motor vehicles and motorcycles	896,557	950,731	712,961	28,672	686	214,521	24,293
H. Transportation and storage	399,975	335,074	177,358	7,484	411	140,706	47,172
49 - Land transport and transport via pipelines	59,108	44,606	36,353	2,881	140	6,536	3,245
50 - Water transport	65,173	36,417	13,828	215	0	20,332	4,406
51 - Air transport	106,722	102,413	50,440	174	-	55,268	2,823
52 - Warehousing and support activities for transportation	151,250	136,253	67,445	3,687	270	54,847	34,078
53 - Courier activities other than national post activities	17,723	15,384	9,292	528	-	3,722	2,620
I. Accommodation and food service activities	45,939	47,230	27,722	1,025	87	13,347	1,837
55 - Accommodation	13,691	14,671	7,362	423	2	7,200	790
56 - Food and beverage service activities	32,248	32,559	20,360	602	85	6,147	1,048
J. Information and communication	291,907	361,661	257,094	4,388	3,131	94,475	46,441
58 - Publishing activities	35,786	34,715	29,759	1,507	73	7,119	4,354
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,895	1,817	1,142	21	-	471	2
60 - Programming and broadcasting activities	2,539	3,926	2,057	18	56	888	-
61 - Telecommunications	126,008	161,248	68,294	719	1,163	47,984	37,212
62 - Computer programming, consultancy and related activities	93,420	110,987	98,013	1,571	1,043	31,079	4,640
63 - Information service activities	32,260	48,969	57,828	553	796	6,935	234
K. Real estate activities	146,227	151,097	86,649	10,048	194	60,977	2,918
L. Professional, scientific and technical activities	201,034	184,964	104,503	2,727	13,884	87,333	14,387
69 - Legal and accounting activities	24,781	23,540	17,037	557	191	11,669	477
70 - Activities of head offices; management consultancy	16,031	14,974	11,242	168	13,449	3,461	6,256
71 - Architectural and engineering activities; technical testing and analysis	35,068	38,843	23,944	541	10	17,144	3,132
72 - Scientific research and development	6,844	4,950	3,939	266	2	1,122	1,855
73 - Advertising and market research	15,518	18,952	15,101	398	204	4,256	339
74 - Other professional, scientific and technical activities	100,416	80,000	31,271	761	27	48,776	2,328
75 - Veterinary activities	2,376	3,703	1,970	36	-	905	-
M. Administrative and support service activities	176,921	185,463	119,531	9,856	85	45,890	11,500
77 - Rental and leasing activities	5,639	5,383	3,184	147	-	1,909	146
78 - Employment activities	3,317	2,827	2,204	41	-	267	6
79 - Travel agency, tour operator, reservation service and related activities	42,583	55,474	29,978	2,949	28	10,226	843
80 - Security and investigation activities	5,660	7,224	3,898	388	-	2,970	206
81 - Services to buildings and landscape activities	13,020	7,260	9,964	372	45	1,530	209
82 - Office administrative, office support and other business support activities	106,702	107,295	70,302	5,959	12	28,987	10,090
N. Education	139,664	152,463	48,197	10,482	1,114	54,660	10,768
O. Human health and social work activities	115,691	90,924	40,608	6,667	2,222	30,310	17,768
86 - Human health activities	88,348	76,727	33,977	6,215	2,222	25,271	17,158
87 - Residential care activities	1,604	1,085	305	9	-	600	10
88 - Social work activities with and without accommodation	25,739	13,112	6,326	443	-	4,439	600
P. Arts, entertainment and recreation	3,277	6,243	3,566	1,071	0	1,411	38
Q. Other service activities	711,903	562,454	325,955	28,573	2,328	167,234	39,047
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	762,894	874,792	175,996	19,719	1,574	346,036	98,043
A. Private Trusts and Non-profit Organizations	497,093	565,023	93,017	18,125	1,538	219,154	64,427
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	265,800	309,769	82,979	1,595	36	126,883	33,617
VI. PERSONAL	16,446,005	17,325,077	9,200,848	217,655	3,926	7,875,564	170,886
A. Salaried persons	4,673,508	5,167,971	2,686,927	23,202	171	2,521,088	46,472
B. Self employed	7,070,419	7,322,793	4,094,001	172,144	278	2,941,677	68,767
C. Other Personal	4,702,079	4,834,313	2,419,921	22,308	3,478	2,412,798	55,648
VII. OTHER	50,193	38,091	61,148	15,695	318	1,733	874
Total	34,540,332	36,622,628	15,325,075	797,370	843,039	16,786,108	1,796,806

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
14,178	25,075	165	144	23	299	107	136,957	1,651,938
52	1,010	-	4	2	3	-	2,854	68,893
1,420	11,476	99	64	20	80	85	84,134	576,236
12,706	12,589	65	76	2	216	22	49,969	1,006,809
14,633	2,937	18	8	-	15	1	64,784	390,743
244	559	-	-	-	3	-	4,051	49,961
-	230	-	1	-	0	1	4,637	39,013
149	73	0	1	-	2	0	3,047	108,930
13,825	1,756	18	6	-	10	0	49,695	175,944
414	320	-	-	-	-	-	3,354	16,896
1,117	415	0	15	8	3	1	3,396	45,577
426	115	0	12	8	3	1	1,353	16,341
691	300	-	3	-	0	-	2,042	29,236
25,384	11,666	12,500	48	2	63	1	96,106	455,194
98	8,021	-	5	-	1	-	12,478	50,936
40	101	-	-	-	-	-	143	1,777
-	15	-	-	-	-	1	16	3,035
22,210	2,048	12,500	6	-	3	-	73,979	192,140
2,983	1,259	-	1	-	58	-	8,940	140,645
53	223	-	37	2	3	-	550	66,661
1,439	8,124	4	3	2	12	-	12,501	170,368
1,770	5,128	98	18	8	107	472	21,989	230,435
440	185	-	7	2	19	0	1,130	30,584
68	58	1	3	-	8	-	6,394	34,713
1,129	532	-	-	-	0	-	4,793	46,432
2	242	-	-	-	-	11	2,111	7,441
122	140	2	3	-	-	3	609	20,568
8	3,939	96	7	7	80	458	6,923	87,757
-	31	-	-	-	-	-	31	2,941
1,535	20,768	265	130	201	96	119	34,615	209,976
-	78	-	-	-	2	-	225	5,466
-	13	-	0	-	-	-	19	2,531
1,083	277	14	14	1	62	5	2,299	45,480
-	335	250	100	200	-	11	1,102	8,358
18	379	0	-	-	5	-	612	12,524
434	19,686	1	15	-	28	104	30,358	135,618
4,218	16,306	86	283	22	255	54	31,991	146,445
8,166	5,036	3	64	-	59	33	31,128	110,935
6,183	3,863	3	63	-	57	33	27,360	95,045
70	131	-	-	-	-	-	211	1,126
1,914	1,041	-	1	-	2	-	3,557	14,765
143	209	0	-	-	-	-	391	6,439
18,986	10,632	44	170	120	402	90	69,491	593,580
40,142	266,440	102	456	157	1,738	516	407,594	950,920
27,818	207,696	19	164	2	1,065	207	301,397	633,231
12,324	58,744	83	292	155	672	309	106,197	317,689
116,847	429,683	13,803	10,221	2,957	45,573	15,177	805,148	18,103,141
24,632	88,330	1,120	2,207	586	8,113	1,277	172,738	5,404,126
58,862	189,255	6,363	3,820	858	13,780	8,856	350,559	7,558,660
33,353	152,098	6,320	4,194	1,513	23,681	5,045	281,850	5,140,355
-	152	-	0	-	1	1	1,027	79,922
706,439	3,179,309	41,220	107,784	4,519	113,966	48,853	5,998,896	39,750,489

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	36,536	32,519	16,569	264	0	14,271	409
1) Official	2,578	9	9	-	-	-	-
2) Business	1,046	4,895	5,017	-	-	-	-
3) Personal	32,912	27,614	11,542	264	0	14,271	409
4) Trust Funds and Non Profit Organizations	-	0	0	-	-	0	-
2. DOMESTIC CONSTITUENTS	6,754,982	6,341,015	1,586,832	90,278	781,586	2,797,710	264,226
I. GOVERNMENT	3,033,395	2,884,231	459,616	4,118	549,399	1,136,137	114,666
A. Federal Government	1,591,459	1,352,823	243,744	9	483,998	310,458	23,948
B. Provincial Governments	1,232,995	1,335,952	155,732	4,103	65,071	681,955	90,718
C. Local Bodies	208,941	195,456	60,140	5	329	143,725	0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	657,953	801,418	65,454	349	209,815	100,626	53,548
Agriculture, hunting and forestry	631	608	2	6	-	566	30
Services	6,515	10,725	1,478	53	1,057	3,213	1
Utilities	247,379	385,378	22,029	266	154,941	26,545	12,297
Transport, storage and communications	31,775	52,571	1,879	0	10,275	21,855	7,763
Manufacturing	19,038	64,770	460	15	12,236	9,957	5,920
Mining and Quarrying	175,935	168,078	369	-	15,764	1,519	-
Construction	98,982	49,745	36,963	-	662	10,159	1,300
Commerce and Trade	9,275	2,705	505	-	300	755	4,380
Others	68,423	66,839	1,771	9	14,579	26,056	21,857
III. NON-BANK FINANCIAL INSTITUTIONS	100,841	92,650	6,125	377	2,637	96,741	1,350
Mutual Funds and AMCs	56,761	20,296	13	-	79	55,887	0
Insurance & Pension Funds	15,962	33,779	1,928	24	550	27,447	600
MFIs and DFIs	8,334	9,768	813	-	103	5,180	-
Stock Exchange & Brokerage Houses	465	17,636	582	-	1,499	1,023	-
Modarabas	9,157	235	42	-	1	240	50
Other NBFIs	10,161	10,936	2,747.42	353.09	404.82	6,964.17	700.00
IV. PRIVATE SECTOR (BUSINESS)	862,789	586,558	296,401	60,776	17,460	201,664	77,543
A. Agriculture, forestry and fishing	93,820	46,021	23,368	1,280	36	26,162	90
1. Crop and animal production, hunting and related service activities	93,764	45,965	23,336	1,269	36	26,155	90
Growing of Wheat, Rice, Sugar Cane & Cotton	68,380	31,492	14,311	873	0	17,879	26
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,502	1,123	778	0	0	629	-
Growing of other fruits, vegetables and crops	14,416	7,510	3,810	40	0	4,979	31
Raising of livestock and other related activities	7,522	4,955	3,217	347	34	2,157	2
Other agricultural support activities	1,944	884	1,221	9	2	511	31
Hunting, trapping and related service activities	0	0	-	-	-	0	-
02 - Forestry and logging	3	5	3	1	-	1	-
03 - Fishing and aquaculture	54	51	28	11	-	6	-
B. Mining and quarrying	4,595	31,101	2,357	80	1,524	757	17,930
05 - Mining of coal and lignite	3,289	2,867	441	11	-	158	2,550
06 - Extraction of crude petroleum and natural gas	844	26,547	613	0	1,037	531	15,300
07 - Mining of metal ores	139	991	1,062	0	-	9	-
08-Other mining and quarrying	287	652	232	68	487	47	80
09 - Mining support service activities	36	44	10	-	-	13	-
C. Manufacturing	192,841	110,668	42,824	2,315	2,827	31,504	25,540
10 - Manufacture of food products	21,806	13,734	7,810	334	277	1,889	95
11 - Manufacture of beverages	3,523	1,743	1,555	1	12	190	-
12 - Manufacture of tobacco products	55	5	4	-	-	0	-
13 - Manufacture of textiles	67,219	12,599	5,235	71	1,008	823	869
Preparation and spinning of textile fibres	43,555	5,639	1,686	50	441	258	633
Weaving of textiles	570	832	491	1	67	158	70
Finishing of textiles	18,879	517	243	0	47	99	6
Manufacture of knitted and crocheted fabrics	405	1,457	213	-	1	28	-
Manufacture of made-up textile articles, except apparel	2,629	2,196	1,640	20	96	73	156
Manufacture of carpets and rugs	33	52	30	-	-	1	-
Manufacture of other textiles n.e.c.	1,149	1,907	931	1	357	207	4
14 - Manufacture of wearing apparel	5,078	4,770	759	30	1	3,874	-
15 - Manufacture of leather and related products	238	268	174	0	0	78	-

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-26 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
313	5,023	8	48	-	53	-	5,855	36,958
-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	5,017
313	5,023	8	48	-	53	-	5,855	31,931
-	-	-	-	-	-	-	-	0
248,934	860,771	11,073	55,936	99	45,542	9,598	1,496,181	6,752,587
34,962	638,348	970	36,725	2	16,649	8,382	850,705	2,999,974
7,554	247,032	727	13,154	2	2,421	289	295,127	1,333,335
27,407	390,353	237	23,471	-	14,053	8,093	554,332	1,461,194
1	963	6	100	-	175	-	1,246	205,445
168,338	110,064	1,030	17,172	-	21,082	100	371,334	747,578
-	50	-	-	-	-	-	80	654
136	2,145	-	4,382	-	-	-	6,664	12,465
12,548	68,971	-	750	-	11	100	94,677	298,459
1,000	9,507	-	-	-	4,070	-	22,341	56,350
35,866	2,028	1,030	-	-	-	-	44,844	67,512
102,926	2,171	-	11,800	-	17,000	-	133,897	151,549
12,500	2,800	-	-	-	-	-	16,600	64,384
-	-	-	-	-	-	-	4,380	5,940
3,361	22,392	-	240	-	-	-	47,850	90,265
897	7,127	-	60	-	-	3	9,437	115,317
-	-	-	-	-	-	-	0	55,979
161	4,177	-	-	-	-	-	4,938	34,887
-	490	-	-	-	-	-	490	6,586
-	-	-	60	-	-	-	60	3,164
463	-	-	-	-	-	-	513	796
273.00	2,460.00	-	-	-	-	3.00	3,436	13,906
37,751	21,909	169	455	5	437	32	138,301	714,601
125	326	0	41	2	114	19	716	51,562
125	326	0	41	2	114	19	716	51,513
122	234	0	21	0	96	19	519	33,582
-	-	-	-	-	-	-	-	1,407
0	39	-	11	2	-	-	82	8,912
0	49	-	7	-	15	-	73	5,827
3	4	-	2	-	3	-	42	1,784
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	45
-	-	-	-	-	-	-	17,930	22,648
-	-	-	-	-	-	-	2,550	3,160
-	-	-	-	-	-	-	15,300	17,481
-	-	-	-	-	-	-	-	1,071
-	-	-	-	-	-	-	80	914
-	-	-	-	-	-	-	-	22
27,220	5,318	105	243	-	14	1	58,441	137,911
283	655	100	4	-	2	-	1,139	11,450
-	183	-	-	-	6	-	189	1,947
-	-	-	-	-	-	-	-	4
1,671	1,747	2	237	-	6	1	4,532	11,670
315	1,381	-	0	-	0	-	2,329	4,764
151	68	1	-	-	6	1	296	1,012
-	35	1	-	-	-	-	42	432
1,120	-	-	-	-	-	-	1,120	1,362
50	77	-	237	-	-	-	520	2,349
-	-	-	-	-	-	-	-	31
35	185	-	-	-	-	-	224	1,719
-	-	-	-	-	-	-	-	4,663
-	-	-	-	-	-	-	-	252

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	70	21	132	-	-	0	-
Manufacture of luggage, handbags and the like, saddlery and harness	5	2	1	-	-	0	-
Manufacture of footwear	163	246	41	0	0	77	-
a. Leather wear	139	229	28	-	-	73	-
b. Rubber and Plastic wear	24	17	13	0	0	4	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	436	552	156	36	0	61	-
17 - Manufacture of paper and paper products	267	317	533	31	40	122	-
23.1	873	456	356	17	9	83	1
Printing and other service activities related to printing	469	315	293	17	9	73	1
Reproduction of recorded media	405	142	64	-	-	11	-
19 - Manufacture of coke and refined petroleum products	31,175	22,943	286	0	103	4,524	21,669
20 - Manufacture of chemicals and chemical products	12,088	6,509	2,635	0	27	4,717	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,966	3,623	2,201	71	901	349	1,432
22 - Manufacture of rubber and plastics products	586	649	414	118	0	70	210
23 - Manufacture of other non-metallic mineral products	7,345	5,722	2,641	157	67	2,862	669
24 - Manufacture of basic metals	1,110	1,521	756	30	1	414	200
25. Manufacture of fabricated metal products, except machinery and equipment	401	385	214	1	-	33	-
26 - Manufacture of computer, electronic and optical products	1,737	471	282	0	16	32	-
27 - Manufacture of electrical equipment	487	653	453	11	344	203	-
28 - Manufacture of machinery and equipment	1,051	1,154	780	37	-	316	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,014	7,855	509	10	0	2,901	-
30 - Manufacture of other transport equipment	48	57	73	6	-	7	-
31 - Manufacture of furniture	400	235	182	29	0	130	-
32. Other manufacturing	28,892	24,363	14,737	1,321	20	7,822	395
Manufacture of jewellery and related articles	158	86	37	12	-	65	-
Manufacture of imitation jewellery and related articles	1,552	969	1,645	2	0	4	-
Manufacture of musical instruments	15	12	1	-	-	0	-
Manufacture of sports goods	643	833	323	95	-	36	-
Manufacture of games and toys	90	107	107	-	-	2	-
Manufacture of medical and dental instruments and supplies	882	777	634	27	12	92	-
Manufacture of Handicrafts	114	241	133	6	0	166	-
Other manufacturing n.e.c.	25,437	21,337	11,858	1,179	9	7,458	395
33 - Repair and installation of machinery and equipment	46	84	77	1	0	3	-
D. Electricity, gas, steam and air conditioning supply	6,286	4,479	2,090	63	139	1,887	0
Electric power generation, transmission and distribution	5,061	3,788	1,369	62	135	1,815	0
a) Hydal	559	1,049	35	-	-	1,047	-
b) Thermal	2,713	395	418	-	1	0	-
c) Coal Based	167	1,101	237	-	3	711	-
d) Wind	429	680	285	-	99	-	-
e) Solar	520	236	262	61	-	26	-
f) Other	673	327	133	2	31	30	0
Manufacture of gas; distribution of gaseous fuels through mains	277	690	721	-	4	72	-
Steam and air conditioning supply	949	0	0	0	-	-	-
E. Water supply; sewerage, waste management and remediation activities	93	150	68	2	-	35	-
36 - Water collection, treatment and supply	57	90	38	1	-	34	-
37 - Sewerage	2	1	0	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	34	60	30	-	-	1	-
39 - Remediation activities and other waste management services	0	0	0	-	-	0	-
F. Construction	86,701	56,289	38,549	20,076	486	23,056	2,059
41 - Construction of buildings	11,351	9,103	4,994	3,229	89	3,148	642
42 - Civil engineering	57,810	35,906	25,438	13,808	397	16,622	774
43 - Specialized construction activities	17,540	11,280	8,117	3,038	0	3,287	643

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-26 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
-	-	-	-	-	-	-	-	132
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	119
-	-	-	-	-	-	-	-	102
-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	253
-	7	0	0	-	0	-	7	733
-	30	-	-	-	-	-	31	497
-	-	-	-	-	-	-	1	393
-	30	-	-	-	-	-	30	104
23,129	-	-	-	-	-	-	44,798	49,711
-	4	-	2	-	0	-	6	7,386
-	230	-	-	-	-	-	1,662	5,184
65	30	-	-	-	-	-	305	907
284	104	-	-	-	-	-	1,057	6,785
250	14	-	-	-	-	-	464	1,666
-	-	-	-	-	-	-	-	248
150	-	-	-	-	-	-	150	481
1,000	3	-	-	-	-	-	1,003	2,015
3	8	-	-	-	-	-	11	1,145
-	300	-	-	-	-	-	300	3,720
-	-	-	-	-	-	-	-	86
-	-	-	-	-	-	-	-	341
385	2,004	2	0	-	0	-	2,786	26,687
-	-	-	-	-	-	-	-	115
-	-	-	-	-	-	-	-	1,651
-	-	-	-	-	-	-	-	1
10	-	-	-	-	-	-	10	465
-	-	-	-	-	-	-	-	108
-	-	-	-	-	-	-	-	765
-	-	-	-	-	-	-	-	304
375	2,004	2	0	-	0	-	2,776	23,279
-	-	-	-	-	-	-	-	81
-	294	0	-	-	-	-	295	4,473
-	165	0	-	-	-	-	165	3,546
-	4	-	-	-	-	-	4	1,086
-	-	-	-	-	-	-	-	419
-	-	-	-	-	-	-	-	952
-	152	-	-	-	-	-	152	537
-	-	-	-	-	-	-	-	349
-	9	0	-	-	-	-	9	204
-	129	-	-	-	-	-	129	926
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	104
-	-	-	-	-	-	-	-	73
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	31
-	-	-	-	-	-	-	-	0
2	974	33	-	-	1	-	3,069	85,237
0	309	-	-	-	1	-	951	12,411
2	294	24	-	-	-	-	1,094	57,359
0	372	9	-	-	-	-	1,024	15,466

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	161,285	131,575	82,417	14,360	5,854	43,238	11,979
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,299	2,446	1,642	273	1	743	-
46 - Wholesale trade, except of motor vehicles and motorcycles	15,135	21,795	12,311	1,407	5,787	4,497	9,961
47 - Retail trade, except of motor vehicles and motorcycles	143,851	107,334	68,464	12,680	66	37,998	2,018
H. Transportation and storage	2,377	2,106	10,436	74	270	555	158
49 - Land transport and transport via pipelines	498	464	173	24	-	60	-
50 - Water transport	30	5	4	-	0	0	-
51 - Air transport	248	216	122	-	-	92	-
52 - Warehousing and support activities for transportation	1,468	1,384	10,070	49	270	403	155
53 - Courier activities other than national post activities	134	37	66	1	-	0	3
I. Accommodation and food service activities	1,129	2,639	865	69	3	1,496	11
55 - Accommodation	722	1,546	304	48	2	1,353	11
56 - Food and beverage service activities	407	1,093	561	21	0	144	-
J. Information and communication	7,982	17,051	11,699	228	843	1,246	1,304
58 - Publishing activities	1,227	967	521	147	57	359	85
59 - Motion picture, video and television programme production, sound recording and music publishing activities	15	30	4	0	-	64	-
60 - Programming and broadcasting activities	184	56	59	7	-	3	-
61 - Telecommunications	5,292	14,923	361	28	770	710	1,019
62 - Computer programming, consultancy and related activities	573	678	4,241	38	6	76	200
63 - Information service activities	691	398	6,514	7	11	34	-
K. Real estate activities	13,935	11,642	4,697	776	190	8,511	200
L. Professional, scientific and technical activities	6,556	6,554	2,222	306	13	4,367	70
69 - Legal and accounting activities	2,738	2,350	273	27	0	2,004	-
70 - Activities of head offices; management consultancy activities	874	496	184	53	-	373	70
71 - Architectural and engineering activities; technical testing and analysis	337	374	331	36	10	26	-
72 - Scientific research and development	364	448	321	1	2	10	-
73 - Advertising and market research	251	248	102	18	0	617	-
74 - Other professional, scientific and technical activities	1,920	1,497	1,010	171	0	579	0
75 - Veterinary activities	73	1,142	1	-	-	758	-
M. Administrative and support service activities	12,103	9,034	9,952	528	26	1,655	-
77 - Rental and leasing activities	396	277	116	21	-	185	-
78 - Employment activities	65	23	45	0	-	6	-
79 - Travel agency, tour operator, reservation service and related activities	1,842	1,211	588	7	13	867	-
80 - Security and investigation activities	330	304	314	15	-	29	-
81 - Services to buildings and landscape activities	7,693	1,811	2,786	171	2	273	-
82 - Office administrative, office support and other business support activities	1,777	5,409	6,104	314	12	294	-
N. Education	16,628	17,476	4,565	2,707	1,088	4,316	1,036
O. Human health and social work activities	8,638	8,307	2,037	800	2,222	1,899	312
86 - Human health activities	8,287	8,229	2,002	800	2,222	1,838	312
87 - Residential care activities	29	12	1	-	-	0	-
88 - Social work activities with and without accommodation	323	66	34	-	-	61	-
P. Arts, entertainment and recreation	329	378	90	0	0	293	2
Q. Other service activities	247,489	131,086	58,165	17,113	1,937	50,686	16,853
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	76,675	111,301	24,646	375	1,559	35,434	12,667
A. Private Trusts and Non-profit Organizations	49,489	58,927	5,235	371	1,538	19,953	11,440
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	27,185	52,374	19,411	4	21	15,480	1,227
VI. PERSONAL	1,988,050	1,834,983	677,998	18,349	399	1,226,632	4,451
A. Salaried persons	682,672	700,784	261,988	3,417	167	473,852	1,031
B. Self employed	454,776	388,467	154,082	11,247	157	224,965	1,247
C. Other Personal	850,602	745,732	261,928	3,685	76	527,814	2,173
VII. OTHER	35,279	29,873	56,593	5,935	318	476	-
Total	6,791,518	6,373,534	1,603,401	90,542	781,586	2,811,980	264,635

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Jun-26 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
376	2,863	10	44	1	59	-	15,331	161,199
2	25	-	1	-	-	-	28	2,687
168	1,424	-	-	-	8	-	11,561	35,562
206	1,413	10	43	1	51	-	3,742	122,949
244	121	-	-	-	-	-	523	11,858
193	116	-	-	-	-	-	309	566
-	-	-	-	-	-	-	-	5
51	-	-	-	-	-	-	51	265
-	5	-	-	-	-	-	160	10,952
-	-	-	-	-	-	-	3	70
-	-	-	-	-	-	-	11	2,443
-	-	-	-	-	-	-	11	1,718
-	-	-	-	-	-	-	-	726
7,455	317	-	-	2	1	-	9,079	23,097
-	-	-	-	-	-	-	85	1,168
-	-	-	-	-	-	-	-	68
-	-	-	-	-	-	-	-	70
7,455	5	-	-	-	-	-	8,479	10,348
-	312	-	-	-	-	-	512	4,873
-	-	-	-	2	1	-	3	6,570
309	43	-	1	-	5	-	559	14,733
-	244	-	14	1	3	-	332	7,240
-	31	-	6	1	2	-	40	2,342
-	7	-	3	-	-	-	80	691
-	-	-	-	-	-	-	-	403
-	177	-	-	-	-	-	177	512
-	13	-	-	-	-	-	13	749
-	16	-	6	-	1	-	23	1,784
-	-	-	-	-	-	-	-	759
107	2,054	10	8	-	16	-	2,196	14,358
-	-	-	-	-	-	-	-	323
-	-	-	-	-	-	-	-	51
100	13	10	2	-	1	-	125	1,601
-	17	-	0	-	-	-	17	375
-	117	0	-	-	5	-	122	3,354
7	1,908	-	6	-	11	-	1,931	8,655
752	4,305	1	0	-	26	-	6,120	18,796
-	1,480	-	-	-	25	-	1,816	8,774
-	1,380	-	-	-	25	-	1,716	8,578
-	100	-	-	-	-	-	100	101
-	-	-	-	-	-	-	-	95
20	2	-	-	-	-	-	24	407
1,141	3,566	10	104	-	173	13	21,860	149,761
4,182	39,468	72	105	-	415	5	56,914	118,927
2,189	25,076	18	16	-	9	5	38,753	65,850
1,993	14,392	54	89	-	405	-	18,161	53,077
2,805	43,776	8,832	1,420	92	6,959	1,076	69,411	1,992,789
682	2,985	58	209	15	782	172	5,936	745,359
790	23,306	4,591	527	21	2,570	329	33,381	423,832
1,334	17,485	4,182	684	56	3,606	575	30,095	823,598
-	79	-	-	-	1	-	79	63,401
249,248	865,794	11,082	55,984	99	45,595	9,598	1,502,035	6,789,544

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Jun-25	Mar-26	Jun-26 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	954,364	1,435,862	805,395	8,575	13,315	582,359	26,155
1) Official	88,555	110,712	51,728	2,658	-	53,678	581
2) Business	151,276	193,869	143,314	99	13,168	18,486	634
3) Personal	714,076	1,130,857	610,147	5,818	146	509,898	24,940
4) Trust Funds and Non Profit Organizations	458	315	5	-	-	297	-
2. DOMESTIC CONSTITUENTS	25,950,585	28,014,566	12,758,822	698,254	47,902	12,923,870	1,235,481
I. GOVERNMENT	2,186,038	2,893,176	208,351	183,965	18,918	1,567,111	117,171
A. Federal Government	1,571,012	2,118,505	151,910	176,331	17,344	1,248,150	99,308
B. Provincial Governments	604,848	760,814	53,683	7,384	1,574	312,049	17,212
C. Local Bodies	10,179	13,857	2,757	250	-	6,911	650
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,338,569	1,383,989	113,226	17,514	0	560,569	308,083
Agriculture, hunting and forestry	1,006	1,136	94	-	-	269	-
Services	30,550	37,573	5,678	1,599	0	18,553	2,114
Utilities	546,757	618,063	32,676	5,078	0	156,427	55,918
Transport, storage and communications	80,431	90,679	6,461	4,185	-	118,813	7,620
Manufacturing	254,264	228,921	20,245	4,617	-	105,041	110,180
Mining and Quarrying	214,451	241,680	1,226	90	-	43,937	131,281
Construction	3,090	6,599	2,998	-	-	2,632	314
Commerce and Trade	72,176	33,988	2,589	341	-	33,040	-
Others	135,844	125,348	41,259	1,604	-	81,858	657
III. NON-BANK FINANCIAL INSTITUTIONS	1,647,400	1,747,133	198,338	41,959	726	2,078,107	135,582
Mutual Funds and AMCs	1,071,829	1,107,973	61,894	15,419	0	1,439,827	72,776
Insurance & Pension Funds	195,602	220,851	20,709	8,230	75	230,761	8,299
MFIs and DFIs	39,209	33,748	4,958	383	-	29,373	5,704
Stock Exchange & Brokerage Houses	139,875	161,964	29,322	16,090	0	195,339	82
Modarabas	4,784	3,409	615	1	7	2,154	1,026
Other NBFIs	196,176	219,188	80,840	1,837	643	180,654	47,695
IV. PRIVATE SECTOR (BUSINESS)	5,621,672	5,731,053	3,560,428	226,405	24,716	1,758,014	422,121
A. Agriculture, forestry and fishing	153,063	154,191	93,093	5,981	2	46,534	2,011
1. Crop and animal production, hunting and related service activities	144,822	145,423	87,809	5,700	0	45,166	2,000
Growing of Wheat, Rice, Sugar Cane & Cotton	45,797	41,335	23,848	2,623	0	13,749	1,134
Growing of tropical, subtropical, pome and stone fruits & vegetables	14,665	8,588	4,327	649	-	2,054	78
Growing of other fruits, vegetables and crops	19,552	24,530	15,906	730	-	7,695	106
Raising of livestock and other related activities	48,125	56,684	31,672	1,004	-	18,139	201
Other agricultural support activities	16,576	14,096	11,937	694	-	3,516	480
Hunting, trapping and related service activities	107	190	119	-	-	12	-
02 - Forestry and logging	472	594	684	16	0	61	-
03 - Fishing and aquaculture	7,768	8,174	4,600	265	2	1,307	10
B. Mining and quarrying	254,807	169,025	47,585	2,143	1	66,451	43,356
05 - Mining of coal and lignite	29,840	9,196	6,399	464	-	2,042	60
06 - Extraction of crude petroleum and natural gas	170,457	101,475	18,246	141	1	56,523	35,519
07 - Mining of metal ores	26,393	34,613	10,725	89	-	3,937	156
08-Other mining and quarrying	26,682	21,241	11,225	863	-	3,781	7,065
09 - Mining support service activities	1,436	2,501	990	586	-	168	557
C. Manufacturing	1,526,712	1,599,321	924,035	77,360	6,217	417,194	166,495
10 - Manufacture of food products	292,349	332,489	193,085	16,677	282	58,899	14,083
11 - Manufacture of beverages	40,216	38,920	10,220	565	-	18,828	2,160
12 - Manufacture of tobacco products	28,827	27,773	6,323	57	-	2,235	21,456
13 - Manufacture of textiles	218,519	236,212	163,690	10,544	2,289	46,010	21,450
Preparation and spinning of textile fibres	64,547	59,254	31,936	5,053	606	9,904	3,238
Weaving of textiles	22,815	18,949	14,742	634	301	3,099	851
Finishing of textiles	20,585	23,914	15,196	2,100	19	9,778	4,578
Manufacture of knitted and crocheted fabrics	18,042	23,374	12,405	818	511	1,017	3,778
Manufacture of made-up textile articles, except apparel	29,955	34,449	27,430	1,555	299	5,617	642
Manufacture of carpets and rugs	1,547	1,924	1,777	83	-	180	-
Manufacture of other textiles n.e.c.	61,027	74,350	60,203	301	552	16,415	8,363
14 - Manufacture of wearing apparel	61,550	75,808	39,569	467	250	8,252	1,910
15 - Manufacture of leather and related products	22,231	26,734	11,090	442	98	1,837	2,829

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
20,799	60,873	746	2,005	420	5,418	2,751	119,166	1,528,808
3,269	5,262	-	273	-	765	-	10,150	118,213
2,678	1,119	-	3	-	104	-	4,537	179,605
14,852	54,489	740	1,729	420	4,549	2,751	104,470	1,230,480
-	2	6	-	-	-	-	8	310
422,392	2,252,643	29,393	49,794	4,000	62,953	36,504	4,093,160	30,522,008
23,672	1,054,921	11,097	5,172	13	17,092	4,620	1,233,758	3,212,102
18,838	715,734	10,241	3,726	0	7,963	1,860	857,669	2,451,406
4,834	336,357	846	1,408	12	9,123	2,750	372,543	747,233
0	2,830	10	38	-	7	10	3,545	13,464
116,298	433,356	2	34,000	-	67	608	892,414	1,583,724
-	1,261	-	-	-	-	-	1,261	1,625
3,485	14,373	-	-	-	15	16	20,002	45,831
8,402	349,658	2	-	-	-	47	414,027	608,209
1,522	45,477	-	-	-	0	-	54,619	184,077
31,357	11,176	-	-	-	-	29	152,741	282,644
65,484	8,410	-	34,000	-	2	6	239,183	284,435
-	556	-	-	-	-	-	870	6,500
2,100	1,000	-	-	-	-	8	3,108	39,078
3,949	1,446	-	-	-	50	502	6,604	131,325
13,533	9,259	-	3	-	1	1,766	160,144	2,479,274
6,000	7	-	-	-	-	-	78,783	1,595,923
6,184	2,784	-	-	-	1	16	17,284	277,058
31	150	-	-	-	-	-	5,884	40,598
259	39	-	-	-	-	-	380	241,130
300	330	-	3	-	-	-	1,659	4,436
760	5,949	-	-	-	-	1,750	56,154	320,128
118,888	142,154	13,292	1,468	966	5,855	14,898	719,642	6,289,205
231	3,061	17	12	-	32	72	5,436	151,047
231	2,181	17	11	-	32	72	4,545	143,220
58	864	1	6	-	2	71	2,135	42,355
91	150	-	-	-	10	-	329	7,359
2	450	7	-	-	0	2	566	24,898
-	266	-	1	-	1	0	470	51,284
81	451	10	4	-	18	0	1,044	17,192
-	-	-	-	-	-	-	-	131
-	55	-	1	-	-	-	56	818
-	825	-	-	-	-	-	835	7,009
117	2,789	0	300	-	-	1	46,563	162,742
-	25	-	-	-	-	-	85	8,989
3	1,355	0	-	-	-	1	36,877	111,788
110	1,350	-	-	-	-	-	1,615	16,366
4	59	-	300	-	-	-	7,429	23,298
-	-	-	-	-	-	-	557	2,301
40,122	36,542	106	245	13	243	435	244,200	1,669,006
2,022	7,630	10	119	-	19	88	23,970	292,912
9,609	713	0	1	-	-	18	12,500	42,113
-	4	0	-	-	-	-	21,460	30,075
4,945	4,738	38	8	-	41	90	31,311	253,844
788	2,446	32	4	-	28	90	6,626	54,127
165	441	-	3	-	6	0	1,466	20,242
118	297	-	2	-	1	-	4,996	32,090
250	189	-	-	-	-	-	4,217	18,968
641	748	1	-	-	1	-	2,033	36,934
-	0	-	-	-	-	-	0	2,040
2,983	616	6	-	-	4	-	11,972	89,444
1,102	1,383	0	2	-	2	-	4,399	52,936
74	1,752	-	-	-	4	-	4,660	18,126

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Jun-25	Mar-26	Jun-26 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	5,857	6,669	3,600	80	57	574	73
Manufacture of luggage, handbags and the like, saddlery and harness	3,369	4,781	2,804	13	0	426	85
Manufacture of footwear	13,004	15,284	4,685	349	41	837	2,672
a. Leather wear	10,372	12,121	3,438	164	41	772	2,625
b. Rubber and Plastic wear	2,632	3,163	1,247	185	-	65	47
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,655	5,291	6,837	210	0	729	41
17 - Manufacture of paper and paper products	11,608	13,392	10,803	503	0	1,050	1,762
18 - Printing and reproduction of recorded media	21,605	23,267	16,113	1,868	-	2,356	836
Printing and other service activities related to printing	20,550	22,275	14,702	1,863	-	2,337	828
Reproduction of recorded media	1,056	992	1,411	5	-	19	8
19 - Manufacture of coke and refined petroleum products	155,246	141,676	27,020	7,003	13	76,615	18,639
20 - Manufacture of chemicals and chemical products	89,604	111,604	56,744	9,147	2,162	23,327	14,004
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	60,194	59,196	40,745	3,119	132	20,145	2,942
22 - Manufacture of rubber and plastics products	30,292	34,936	27,803	854	100	8,524	10,534
23 - Manufacture of other non-metallic mineral products	32,835	38,458	22,090	1,484	53	11,406	5,263
24 - Manufacture of basic metals	53,776	49,464	40,002	4,469	17	7,403	2,584
25. Manufacture of fabricated metal products, except machinery and equipment	11,449	12,358	8,310	433	187	3,013	1,209
26 - Manufacture of computer, electronic and optical products	34,588	24,320	23,896	852	-	6,564	1,908
27 - Manufacture of electrical equipment	68,455	60,212	37,661	3,247	13	38,561	3,269
28 - Manufacture of machinery and equipment	25,739	25,412	27,763	1,714	30	10,696	1,247
29 - Manufacture of motor vehicles, trailers and semi-trailers	108,717	102,834	38,468	8,346	0	41,127	30,402
30 - Manufacture of other transport equipment	18,837	22,109	8,816	190	2	6,288	181
31 - Manufacture of furniture	3,751	4,462	4,593	160	-	594	-
32. Other manufacturing	126,904	119,306	95,090	3,103	590	21,521	5,872
Manufacture of jewellery and related articles	2,639	3,017	1,728	3	-	886	106
Manufacture of imitation jewellery and related articles	262	465	634	12	-	7	1
Manufacture of musical instruments	2,874	2,738	1,125	217	-	1,196	15
Manufacture of sports goods	46,501	49,210	42,075	721	352	5,946	902
Manufacture of games and toys	112	117	106	-	-	34	2
Manufacture of medical and dental instruments and supplies	15,039	16,191	14,738	496	45	1,861	550
Manufacture of Handicrafts	894	1,028	484	49	-	270	-
Other manufacturing n.e.c.	58,584	46,540	34,200	1,604	193	11,321	4,298
33 - Repair and installation of machinery and equipment	5,765	13,092	7,305	1,907	-	1,214	1,912
D. Electricity, gas, steam and air conditioning supply	256,434	335,580	145,474	4,105	350	226,661	31,791
Electric power generation, transmission and distribution	222,020	298,037	135,649	3,693	350	153,677	16,429
a) Hydal	43,424	10,663	12,421	52	290	4,217	5,202
b) Thermal	12,359	7,948	1,981	28	0	3,924	6,035
c) Coal Based	3,864	23,841	840	582	9	51,834	-
d) Wind	7,688	4,419	263	-	-	335	-
e) Solar	10,167	16,900	7,294	704	0	4,148	3,323
f) Other	144,519	234,267	112,850	2,328	50	89,220	1,869
Manufacture of gas; distribution of gaseous fuels through mains	33,439	36,887	9,283	250	-	72,931	15,361
Steam and air conditioning supply	975	656	542	162	-	52	-
E. Water supply; sewerage, waste management and remediation activities	14,085	13,694	8,221	1,133	-	1,662	701
36 - Water collection, treatment and supply	3,475	1,902	1,784	58	-	131	-
37 - Sewerage	928	388	1,108	0	-	48	-
38 - Waste collection, treatment and disposal activities; materials recovery	9,273	10,920	4,932	1,061	-	1,241	701
services	408	484	398	14	-	242	-
F. Construction	457,901	360,741	248,199	30,103	29	147,980	13,271
41 - Construction of buildings	211,294	169,842	118,340	17,871	0	52,385	4,592
42 - Civil engineering	192,528	144,830	87,391	9,423	28	81,236	5,973
43 - Specialized construction activities	54,079	46,069	42,468	2,809	-	14,359	2,705

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
3	1,110	-	-	-	3	-	1,188	5,499
71	432	-	-	-	-	-	588	3,832
-	210	-	-	-	2	-	2,883	8,796
-	210	-	-	-	2	-	2,837	7,252
-	-	-	-	-	-	-	47	1,544
180	9	-	-	-	-	-	229	8,006
50	164	-	10	-	2	-	1,988	14,345
297	495	2	-	-	26	1	1,656	21,993
297	475	2	-	-	26	1	1,628	20,530
-	20	-	-	-	-	-	28	1,463
-	943	-	5	-	13	-	19,599	130,250
2,691	2,143	10	54	4	54	121	19,080	110,460
4,228	350	4	4	-	-	-	7,527	71,668
60	1,862	-	11	-	-	-	12,467	49,748
747	1,024	-	-	-	3	0	7,037	42,070
3,917	646	20	1	-	1	13	7,182	59,073
-	99	8	1	0	8	-	1,325	13,268
140	296	0	-	-	-	-	2,345	33,656
6,316	348	3	4	-	1	-	9,940	89,422
1,151	685	2	0	6	12	33	3,136	43,338
1,568	10,457	1	3	-	4	-	42,436	130,376
-	130	-	-	-	-	-	312	15,608
-	21	8	22	-	-	-	50	5,397
1,013	568	1	1	3	53	70	7,582	127,885
-	134	-	0	-	-	-	240	2,857
-	0	-	-	-	-	-	1	655
60	-	-	-	-	-	-	75	2,612
709	114	-	-	-	-	-	1,725	50,819
-	-	-	-	-	-	-	2	141
-	216	-	-	3	0	-	769	17,910
-	14	1	0	-	-	-	14	818
244	91	-	1	-	53	70	4,756	52,073
12	85	-	-	-	-	-	2,009	12,436
9,639	2,946	-	1	494	4,447	13,365	62,684	439,273
304	2,900	-	1	494	4,434	13,365	37,928	331,297
163	866	-	-	-	-	-	6,231	23,212
-	-	-	-	-	-	-	6,035	11,967
-	-	-	-	-	-	-	-	53,265
140	-	-	-	-	-	-	140	738
1	33	-	-	1	-	-	3,356	15,503
1	2,001	-	1	494	4,434	13,365	22,166	226,614
9,335	46	-	-	-	13	-	24,756	107,219
-	-	-	-	-	-	-	-	757
100	115	-	1	-	0	-	918	11,935
-	41	-	1	-	-	-	42	2,014
-	9	-	-	-	-	-	9	1,166
100	66	-	-	-	0	-	867	8,101
-	-	-	-	-	-	-	-	654
1,515	5,400	17	197	75	131	159	20,765	447,076
442	2,414	16	4	28	21	157	7,675	196,271
925	2,378	1	190	47	109	0	9,624	187,703
147	608	-	3	-	1	2	3,467	63,103

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Jun-25	Mar-26	Jun-26 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,196,167	1,372,955	1,042,087	45,859	1,256	260,835	65,688
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	63,969	59,010	44,086	2,518	0	16,775	1,782
46 - Wholesale trade, except of motor vehicles and motorcycles	380,366	471,944	354,655	27,349	636	67,553	41,879
47 - Retail trade, except of motor vehicles and motorcycles	751,832	842,002	643,346	15,992	620	176,507	22,026
H. Transportation and storage	320,761	266,304	153,312	7,410	140	120,414	17,744
49 - Land transport and transport via pipelines	56,529	42,592	35,373	2,857	140	6,258	3,245
50 - Water transport	45,520	26,736	13,673	215	-	18,195	4,406
51 - Air transport	77,617	79,682	38,349	174	-	39,588	2,823
52 - Warehousing and support activities for transportation	123,600	102,020	56,792	3,638	0	52,659	4,652
53 - Courier activities other than national post activities	17,494	15,275	9,126	526	-	3,715	2,617
I. Accommodation and food service activities	40,562	41,562	26,788	957	85	9,348	1,126
55 - Accommodation	12,969	13,124	7,055	376	-	5,846	779
56 - Food and beverage service activities	27,593	28,438	19,732	581	85	3,502	348
J. Information and communication	237,132	280,933	229,879	4,160	2,288	86,763	16,037
58 - Publishing activities	29,694	27,842	24,383	1,360	16	6,749	4,269
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,880	1,259	611	21	-	407	2
60 - Programming and broadcasting activities	2,354	3,869	1,998	11	56	884	-
61 - Telecommunications	81,561	95,164	59,852	691	393	41,115	8,192
62 - Computer programming, consultancy and related activities	90,495	105,944	91,662	1,533	1,036	30,713	3,340
63 - Information service activities	31,148	46,855	51,372	545	785	6,896	234
K. Real estate activities	132,291	139,454	81,952	9,271	3	52,465	2,718
L. Professional, scientific and technical activities	183,274	167,925	97,263	2,420	13,871	81,240	8,207
69 - Legal and accounting activities	22,043	21,190	16,764	531	191	9,665	477
70 - Activities of head offices; management consultancy activities	8,195	10,971	10,545	115	13,449	3,079	76
71 - Architectural and engineering activities; technical testing and analysis	32,164	34,201	20,829	505	-	16,442	3,132
72 - Scientific research and development	6,355	4,467	3,598	266	-	1,102	1,855
73 - Advertising and market research	14,907	17,509	14,105	380	204	3,630	339
74 - Other professional, scientific and technical activities	97,308	77,025	29,453	589	27	47,174	2,328
75 - Veterinary activities	2,303	2,561	1,969	36	-	147	-
M. Administrative and support service activities	164,527	176,329	109,527	9,327	58	44,182	11,500
77 - Rental and leasing activities	5,242	5,105	3,068	126	-	1,724	146
78 - Employment activities	3,180	2,708	2,113	41	-	208	6
79 - Travel agency, tour operator, reservation service and related activities	40,742	54,262	29,387	2,942	15	9,359	843
80 - Security and investigation activities	5,311	6,918	3,582	373	-	2,941	206
81 - Services to buildings and landscape activities	5,327	5,450	7,179	201	43	1,257	209
82 - Office administrative, office support and other business support activities	104,725	101,885	64,198	5,645	-	28,693	10,090
N. Education	123,034	134,960	43,631	7,776	25	50,244	9,732
O. Human health and social work activities	106,604	80,990	38,140	5,868	-	28,410	17,457
86 - Human health activities	79,613	66,871	31,544	5,415	-	23,432	16,847
87 - Residential care activities	1,575	1,073	304	9	-	600	10
88 - Social work activities with and without accommodation	25,416	13,045	6,292	443	-	4,378	600
P. Arts, entertainment and recreation	2,948	5,864	3,476	1,071	-	1,119	37
Q. Other service activities	451,369	431,221	267,768	11,460	391	116,512	14,252
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	685,544	762,663	151,338	19,345	15	310,406	85,276
A. Private Trusts and Non-profit Organizations	447,025	505,375	87,783	17,754	-	199,004	52,987
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	238,519	257,287	63,555	1,591	15	111,402	32,289
VI. PERSONAL	14,457,127	15,489,035	8,522,597	199,306	3,527	6,648,463	166,375
A. Salaried persons	3,990,191	4,466,308	2,424,689	19,786	4	2,046,883	45,441
B. Self employed	6,615,556	6,934,242	3,939,918	160,898	121	2,716,679	67,470
C. Other Personal	3,851,379	4,088,485	2,157,990	18,623	3,402	1,884,901	53,464
VII. OTHER	14,235	7,518	4,543	9,760	-	1,199	874
Total	26,904,949	29,450,429	13,564,216	706,829	61,217	13,506,229	1,261,636

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
13,802	22,212	155	100	23	240	107	102,327	1,452,363
51	985	-	3	2	3	-	2,826	66,205
1,252	10,052	99	64	20	72	85	53,523	503,716
12,500	11,175	55	33	1	165	22	45,978	882,442
14,388	2,816	18	8	-	15	1	34,991	316,267
51	443	-	-	-	3	-	3,742	48,370
-	230	-	1	-	0	1	4,637	36,719
97	73	0	1	-	2	0	2,996	81,107
13,825	1,751	18	6	-	10	0	20,264	133,353
414	320	-	-	-	-	-	3,351	16,718
1,117	415	0	15	8	3	1	2,685	39,862
426	115	0	12	8	3	1	1,342	14,620
691	300	-	3	-	0	-	1,342	25,242
3,929	11,349	12,500	48	-	62	1	43,926	367,016
98	8,021	-	5	-	1	-	12,393	44,901
40	101	-	-	-	-	-	143	1,181
-	15	-	-	-	-	1	16	2,965
755	2,043	12,500	6	-	3	-	23,500	125,551
2,983	947	-	1	-	58	-	7,328	132,272
53	223	-	37	-	2	-	547	60,146
1,130	8,081	4	2	2	7	-	11,942	155,634
1,770	4,884	98	4	8	104	472	15,547	210,341
440	154	-	1	1	17	0	1,090	28,241
68	51	1	-	-	8	-	204	27,391
1,129	532	-	-	-	0	-	4,793	42,569
2	65	-	-	-	-	11	1,934	6,900
122	128	2	3	-	-	3	596	18,915
8	3,924	96	1	7	79	458	6,900	84,143
-	31	-	-	-	-	-	31	2,182
1,428	18,714	255	122	201	80	119	32,419	195,514
-	78	-	-	-	2	-	225	5,143
-	13	-	0	-	-	-	19	2,381
983	264	4	13	1	61	5	2,174	43,876
-	318	250	100	200	-	11	1,085	7,981
18	262	-	-	-	-	-	489	9,170
427	17,779	1	8	-	17	104	28,427	126,963
3,466	12,001	85	283	22	228	54	25,872	127,547
8,166	3,556	3	64	-	34	33	29,312	101,729
6,183	2,484	3	63	-	32	33	25,644	86,035
70	31	-	-	-	-	-	111	1,025
1,914	1,041	-	1	-	2	-	3,557	14,670
123	206	0	-	-	-	-	366	6,032
17,845	7,066	34	66	120	229	77	39,689	435,820
35,960	226,972	30	351	157	1,323	511	350,580	831,684
25,629	182,620	1	148	2	1,056	202	262,644	567,185
10,331	44,352	29	203	155	267	309	87,936	264,499
114,041	385,906	4,971	8,801	2,865	38,614	14,101	735,675	16,109,569
23,950	85,344	1,062	1,998	571	7,331	1,105	166,802	4,658,163
58,072	165,949	1,772	3,293	837	11,209	8,527	317,129	7,134,744
32,019	134,613	2,137	3,511	1,457	20,074	4,469	251,745	4,316,661
-	73	-	0	-	-	1	948	16,450
443,191	2,313,516	30,138	51,799	4,420	68,371	39,255	4,212,325	32,050,816

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
							Fixed
1. FOREIGN CONSTITUENTS	17,877	20,511	15,269	-	-	2,846	-
1) Official	5,820	6,523	2,123	-	-	2,715	-
2) Business	11,835	13,895	13,110	-	-	32	-
3) Personal	221	93	35	-	-	100	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	825,988	778,154	142,190	-	236	465,052	270,535
I. GOVERNMENT	1,882	394	0	-	-	4,503	-
A. Federal Government	1,882	394	0	-	-	4,503	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	7	9	7	-	-	2	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	5	7	7	-	-	-	-
Manufacturing	2	2	0	-	-	2	-
Mining and Quarrying	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	0	-
Others	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	226	340	198	-	-	167	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	183	238	45	-	-	155	-
MFIs and DFIs	42	102	153	-	-	12	-
Stock Exchange & Brokerage Houses	1	0	0	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	821,690	774,825	141,707	-	236	459,657	270,375
A. Agriculture, forestry and fishing	1,227	1,934	2,065	-	-	860	-
1. Crop and animal production, hunting and related service activities	1,227	1,934	2,065	-	-	860	-
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	1,043	1,170	2,040	-	-	92	-
Raising of livestock and other related activities	0	6	16	-	-	-	-
Other agricultural support activities	184	758	9	-	-	768	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	137,173	55,537	18,403	-	-	13,250	26,804
05 - Mining of coal and lignite	136,530	54,722	18,160	-	-	12,910	26,804
06 - Extraction of crude petroleum and natural gas	171	386	65	-	-	102	-
07 - Mining of metal ores	205	221	41	-	-	201	-
08-Other mining and quarrying	252	42	56	-	-	37	-
09 - Mining support service activities	16	166	82	-	-	-	-
C. Manufacturing	79,364	105,087	22,150	-	-	65,365	20,487
10 - Manufacture of food products	4,546	2,987	839	-	-	571	600
11 - Manufacture of beverages	11,842	21,049	378	-	-	30,067	-
12 - Manufacture of tobacco products	748	1,225	586	-	-	817	-
13 - Manufacture of textiles	291	285	283	-	-	1	-
Preparation and spinning of textile fibres	284	282	282	-	-	0	-
Weaving of textiles	0	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	0	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	6	2	0	-	-	0	-
14 - Manufacture of wearing apparel	180	83	52	-	-	0	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
-	-	-	-	-	-	-	-	18,115
-	-	-	-	-	-	-	-	4,838
-	-	-	-	-	-	-	-	13,142
-	-	-	-	-	-	-	-	135
-	-	-	-	-	-	-	-	-
14,000	-	-	-	-	-	-	284,535	892,013
-	-	-	-	-	-	-	-	4,503
-	-	-	-	-	-	-	-	4,503
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	365
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	200
-	-	-	-	-	-	-	-	165
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
14,000	-	-	-	-	-	-	284,375	885,975
-	-	-	-	-	-	-	-	2,924
-	-	-	-	-	-	-	-	2,924
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,132
-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	776
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	26,804	58,457
-	-	-	-	-	-	-	26,804	57,874
-	-	-	-	-	-	-	-	166
-	-	-	-	-	-	-	-	242
-	-	-	-	-	-	-	-	93
-	-	-	-	-	-	-	-	82
-	-	-	-	-	-	-	20,487	108,002
-	-	-	-	-	-	-	600	2,010
-	-	-	-	-	-	-	-	30,446
-	-	-	-	-	-	-	-	1,402
-	-	-	-	-	-	-	-	284
-	-	-	-	-	-	-	-	282
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	52
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 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	996	742	157	-	-	942	-
18 - Printing and reproduction of recorded media	290	321	170	-	-	-	160
Printing and other service activities related to printing	5	3	14	-	-	-	-
Reproduction of recorded media	285	321	155	-	-	-	160
19 - Manufacture of coke and refined petroleum products	348	104	315	-	-	-	-
20 - Manufacture of chemicals and chemical products	19,966	19,247	11,733	-	-	4,222	4,839
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	28,993	37,477	4,182	-	-	25,052	4,308
22 - Manufacture of rubber and plastics products	3	4	3	-	-	0	-
23 - Manufacture of other non-metallic mineral products	18	9	11	-	-	0	-
24 - Manufacture of basic metals	20	18	1	-	-	0	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	15	0	-	-	-	-
26 - Manufacture of computer, electronic and optical products	878	792	738	-	-	68	-
27 - Manufacture of electrical equipment	4,780	5,384	809	-	-	770	6,950
28 - Manufacture of machinery and equipment	2,555	3,589	1,130	-	-	1,281	1,219
29 - Manufacture of motor vehicles, trailers and semi-trailers	17	15	14	-	-	286	-
30 - Manufacture of other transport equipment	315	356	114	-	-	260	-
31 - Manufacture of furniture	0	52	0	-	-	-	-
32 - Other manufacturing	2,575	11,330	634	-	-	1,027	2,410
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	-	51	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	191	197	19	-	-	-	910
Manufacture of Handicrafts	-	0	-	-	-	-	-
Other manufacturing n.e.c.	2,384	11,134	615	-	-	1,027	1,500
33 - Repair and installation of machinery and equipment	-	184	-	-	236	-	-
D. Electricity, gas, steam and air conditioning supply	402,565	414,998	43,889	-	236	343,687	119,848
Electric power generation, transmission and distribution	401,561	414,983	43,886	-	236	343,659	119,848
a) Hydal	40,607	57,363	33,092	-	-	7,309	47,000
b) Thermal	337	313	6	-	-	1	-
c) Coal Based	276,233	265,089	1,232	-	-	311,518	13,848
d) Wind	10,623	6,464	2,052	-	-	756	4,400
e) Solar	9,596	14,638	620	-	-	7,536	-
f) Other	64,165	70,948	6,885	-	-	16,539	54,600
Manufacture of gas; distribution of gaseous fuels through mains	1,003	8	3	-	-	28	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	4	7	0	-	-	0	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	0	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	4	6	0	-	-	0	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	17,290	16,836	1,547	-	-	5,732	10,814
41 - Construction of buildings	1,334	1,097	382	-	-	811	-
42 - Civil engineering	15,956	15,738	1,166	-	-	4,921	10,814
43 - Specialized construction activities	0	109	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1,099
-	-	-	-	-	-	-	160	330
-	-	-	-	-	-	-	-	14
-	-	-	-	-	-	-	160	315
-	-	-	-	-	-	-	-	315
-	-	-	-	-	-	-	4,839	20,795
-	-	-	-	-	-	-	4,308	33,542
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	806
-	-	-	-	-	-	-	6,950	8,529
-	-	-	-	-	-	-	1,219	3,630
-	-	-	-	-	-	-	-	300
-	-	-	-	-	-	-	-	374
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	2,410	4,071
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	910	929
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1,500	3,142
-	-	-	-	-	-	-	-	236
-	-	-	-	-	-	-	119,848	507,660
-	-	-	-	-	-	-	119,848	507,629
-	-	-	-	-	-	-	47,000	87,401
-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	13,848	326,598
-	-	-	-	-	-	-	4,400	7,208
-	-	-	-	-	-	-	-	8,156
-	-	-	-	-	-	-	54,600	78,024
-	-	-	-	-	-	-	-	31
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	10,814	18,094
-	-	-	-	-	-	-	-	1,192
-	-	-	-	-	-	-	10,814	16,901
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	31,199	34,674	18,934	-	-	143	19,299
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	30,326	33,170	17,782	-	-	127	19,050
47 - Retail trade, except of motor vehicles and motorcycles	874	1,395	1,152	-	-	17	249
H. Transportation and storage	76,837	66,663	13,610	-	-	19,736	29,271
49 - Land transport and transport via pipelines	2,081	1,551	807	-	-	218	-
50 - Water transport	19,623	9,676	151	-	-	2,137	-
51 - Air transport	28,856	22,515	11,969	-	-	15,589	-
52 - Warehousing and support activities for transportation	26,181	32,850	583	-	-	1,785	29,271
53 - Courier activities other than national post activities	95	72	100	-	-	7	-
I. Accommodation and food service activities	4,248	3,029	69	-	-	2,503	700
55 - Accommodation	1	1	3	-	-	0	-
56 - Food and beverage service activities	4,248	3,028	67	-	-	2,502	700
J. Information and communication	46,793	63,676	15,516	-	-	6,466	29,100
58 - Publishing activities	4,864	5,906	4,855	-	-	12	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	39,156	51,161	8,081	-	-	6,159	28,000
62 - Computer programming, consultancy and related activities	2,352	4,365	2,110	-	-	290	1,100
63 - Information service activities	421	2,244	469	-	-	4	-
K. Real estate activities	1	0	-	-	-	0	-
L. Professional, scientific and technical activities	11,203	10,484	5,019	-	-	1,726	6,110
69 - Legal and accounting activities	0	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	6,962	3,507	513	-	-	9	6,110
71 - Architectural and engineering activities; technical testing and analysis	2,567	4,268	2,784	-	-	675	-
72 - Scientific research and development	125	35	20	-	-	10	-
73 - Advertising and market research	360	1,196	895	-	-	9	-
74 - Other professional, scientific and technical activities	1,188	1,479	807	-	-	1,023	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	291	100	51	-	-	53	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	72	96	46	-	-	53	-
79 - Travel agency, tour operator, reservation service and related activities	0	1	3	-	-	-	-
80 - Security and investigation activities	19	3	2	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	200	3	-	-	-	-	-
N. Education	2	29	1	-	-	100	-
O. Human health and social work activities	449	1,625	432	-	-	-	-
86 - Human health activities	449	1,625	432	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	13,044	146	22	-	-	36	7,942
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	675	828	13	-	-	196	100
A. Private Trusts and Non-profit Organizations	579	720	-	-	-	196	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	96	108	13	-	-	-	100
VI. PERSONAL	829	1,059	252	-	-	470	61
A. Salaried persons	644	879	250	-	-	353	-
B. Self employed	87	83	0	-	-	33	50
C. Other Personal	98	96	2	-	-	83	11
VII. OTHER	680	699	12	-	-	58	-
Total	843,865	798,665	157,458	-	236	467,899	270,535

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-26 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
-	-	-	-	-	-	-	19,299	38,376
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	19,050	36,958
-	-	-	-	-	-	-	249	1,418
-	-	-	-	-	-	-	29,271	62,617
-	-	-	-	-	-	-	-	1,025
-	-	-	-	-	-	-	-	2,289
-	-	-	-	-	-	-	-	27,558
-	-	-	-	-	-	-	29,271	31,639
-	-	-	-	-	-	-	-	107
-	-	-	-	-	-	-	700	3,272
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	700	3,269
14,000	-	-	-	-	-	-	43,100	65,081
-	-	-	-	-	-	-	-	4,867
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
14,000	-	-	-	-	-	-	42,000	56,240
-	-	-	-	-	-	-	1,100	3,500
-	-	-	-	-	-	-	-	474
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	6,110	12,855
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	6,110	6,631
-	-	-	-	-	-	-	-	3,459
-	-	-	-	-	-	-	-	30
-	-	-	-	-	-	-	-	904
-	-	-	-	-	-	-	-	1,830
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	104
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	99
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	102
-	-	-	-	-	-	-	-	432
-	-	-	-	-	-	-	-	432
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	7,942	7,999
-	-	-	-	-	-	-	100	309
-	-	-	-	-	-	-	-	196
-	-	-	-	-	-	-	100	113
-	-	-	-	-	-	-	61	783
-	-	-	-	-	-	-	-	603
-	-	-	-	-	-	-	50	84
-	-	-	-	-	-	-	11	96
-	-	-	-	-	-	-	-	71
14,000	-	-	-	-	-	-	284,535	910,128

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1,243,114	1,008,777	1,861,178	1,488,892	1,941,853	1,583,881
1) Official	72,454	96,953	86,895	117,244	94,069	123,061
2) Business	34,156	164,157	21,397	212,659	20,374	197,764
3) Personal	1,136,476	747,209	1,752,846	1,158,564	1,827,356	1,262,545
4) Trust Funds and Non Profit Organizations	28	458	40	426	54	511
2. DOMESTIC CONSTITUENTS	170,433,167	33,531,555	192,675,796	35,133,735	199,117,653	38,166,608
I. GOVERNMENT	518,235	5,221,316	689,383	5,777,801	664,470	6,216,580
A. Federal Government	83,328	3,164,353	139,005	3,471,722	105,750	3,789,244
B. Provincial Governments	396,716	1,837,843	507,097	2,096,766	511,986	2,208,426
C. Local Bodies	38,191	219,119	43,281	209,313	46,734	218,909
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	19,237	1,996,529	25,022	2,185,416	25,329	2,331,311
Agriculture, hunting and forestry	51	1,637	495	1,745	455	2,279
Services	1,225	37,065	2,471	48,298	2,483	58,296
Utilities	8,124	794,135	10,672	1,003,441	10,701	906,668
Transport, storage and communications	4,498	112,212	5,640	143,257	5,989	240,434
Manufacturing	2,615	273,303	2,581	293,693	2,771	350,158
Mining and Quarrying	487	390,386	505	409,758	510	435,984
Construction	165	102,073	176	56,344	181	70,884
Commerce and Trade	476	81,451	729	36,693	561	45,019
Others	1,596	204,267	1,753	192,187	1,678	221,589
III. NON-BANK FINANCIAL INSTITUTIONS	79,173	1,748,466	105,992	1,840,123	113,701	2,594,956
Mutual Funds and AMCs	4,642	1,128,590	5,238	1,128,268	5,281	1,651,902
Insurance & Pension Funds	17,496	211,747	18,745	254,869	23,070	312,145
MFIs and DFIs	11,191	47,585	11,350	43,618	11,354	47,349
Stock Exchange & Brokerage Houses	10,236	140,341	17,826	179,600	22,131	244,295
Modarabas	503	13,941	541	3,643	439	5,232
Other NBFIs	35,105	206,262	52,292	230,124	51,426	334,034
IV. PRIVATE SECTOR (BUSINESS)	7,058,327	7,306,151	6,870,427	7,092,436	7,017,110	7,889,780
A. Agriculture, forestry and fishing	1,932,223	248,110	2,035,726	202,146	2,088,142	205,533
1. Crop and animal production, hunting and related service activities	1,927,658	239,813	2,031,393	193,322	2,083,770	197,657
Growing of Wheat, Rice, Sugar Cane & Cotton	1,102,280	114,177	1,225,556	72,827	1,270,465	75,937
Growing of tropical, subtropical, pome and stone fruits & vegetables	131,745	16,167	130,789	9,710	131,772	8,766
Growing of other fruits, vegetables and crops	401,995	35,010	379,652	33,210	380,926	35,943
Raising of livestock and other related activities	231,792	55,647	235,372	61,646	239,652	57,127
Other agricultural support activities	59,614	18,704	59,741	15,738	60,656	19,752
Hunting, trapping and related service activities	232	107	283	190	299	131
02 - Forestry and logging	768	475	821	599	822	822
03 - Fishing and aquaculture	3,797	7,822	3,512	8,225	3,550	7,053
B. Mining and quarrying	22,207	396,576	16,693	255,664	16,959	243,848
05 - Mining of coal and lignite	5,541	169,658	3,293	66,785	3,308	70,023
06 - Extraction of crude petroleum and natural gas	8,518	171,472	4,172	128,408	4,260	129,435
07 - Mining of metal ores	1,346	26,737	1,367	35,824	1,327	17,678
08-Other mining and quarrying	5,765	27,220	6,746	21,935	6,946	24,305
09 - Mining support service activities	1,037	1,488	1,115	2,711	1,118	2,406
C. Manufacturing	562,022	1,798,917	559,313	1,815,077	590,810	1,914,918
10 - Manufacture of food products	104,736	318,702	109,214	349,209	118,475	306,373
11 - Manufacture of beverages	13,554	55,582	4,470	61,711	5,069	74,506
12 - Manufacture of tobacco products	772	29,630	559	29,003	606	31,482
13 - Manufacture of textiles	75,900	286,029	77,359	249,096	83,996	265,797
Preparation and spinning of textile fibres	21,792	108,386	22,682	65,175	22,414	59,172
Weaving of textiles	10,660	23,385	9,494	19,782	9,613	21,254
Finishing of textiles	10,774	39,464	10,882	24,430	10,759	32,522
Manufacture of knitted and crocheted fabrics	4,146	18,447	4,514	24,830	4,085	20,330
Manufacture of made-up textile articles, except apparel	10,656	32,584	10,248	36,645	10,467	39,283
Manufacture of carpets and rugs	955	1,579	964	1,976	1,009	2,071
Manufacture of other textiles n.e.c.	16,917	62,183	18,575	76,259	25,649	91,164
14 - Manufacture of wearing apparel	26,634	66,808	25,510	80,662	24,112	57,652
15 - Manufacture of leather and related products	14,004	22,469	12,509	27,002	10,533	18,379

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,241	5,928	3,159	6,689	2,930	5,631
Manufacture of luggage, handbags and the like, saddlery and harness	1,860	3,374	2,018	4,783	2,083	3,833
Manufacture of footwear	8,903	13,167	7,332	15,530	5,520	8,915
a. Leather wear	6,707	10,511	5,503	12,350	4,255	7,353
b. Rubber and Plastic wear	2,196	2,656	1,829	3,180	1,265	1,562
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	5,275	4,091	5,497	5,843	8,756	8,259
17 - Manufacture of paper and paper products	18,045	12,870	13,854	14,451	14,191	16,176
18 - Printing and reproduction of recorded media	20,039	22,769	22,089	24,045	20,675	22,819
Printing and other service activities related to printing	19,197	21,023	21,202	22,592	19,715	20,937
Reproduction of recorded media	842	1,746	887	1,452	960	1,882
19 - Manufacture of coke and refined petroleum products	9,697	186,769	4,813	164,725	5,045	180,276
20 - Manufacture of chemicals and chemical products	39,837	121,658	46,825	137,305	35,153	138,642
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13,839	92,153	16,088	100,351	17,102	110,395
22 - Manufacture of rubber and plastics products	20,008	30,881	22,082	35,589	22,818	50,659
23 - Manufacture of other non-metallic mineral products	21,811	40,197	13,508	44,189	30,410	48,865
24 - Manufacture of basic metals	24,350	54,907	23,377	51,003	25,635	60,741
25 - Manufacture of fabricated metal products, except machinery and equipment	6,607	11,850	7,039	12,743	6,878	13,516
26 - Manufacture of computer, electronic and optical products	9,080	37,204	9,078	25,594	10,266	34,942
27 - Manufacture of electrical equipment	20,208	73,722	32,984	66,253	34,183	99,966
28 - Manufacture of machinery and equipment	15,851	29,346	16,239	30,154	17,427	48,113
29 - Manufacture of motor vehicles, trailers and semi-trailers	13,584	113,747	10,000	110,704	10,863	134,396
30 - Manufacture of other transport equipment	3,577	19,199	2,563	22,522	2,532	16,068
31 - Manufacture of furniture	6,902	4,151	7,644	4,697	8,262	5,738
32 - Other manufacturing	72,039	158,370	69,309	155,050	70,787	158,643
Manufacture of jewellery and related articles	6,459	2,797	6,467	3,103	6,440	2,972
Manufacture of imitation jewellery and related articles	1,036	1,814	1,027	1,434	1,104	2,306
Manufacture of musical instruments	1,512	2,888	1,558	3,709	1,919	3,573
Manufacture of sports goods	16,506	47,144	18,176	50,044	18,033	51,284
Manufacture of games and toys	201	202	230	224	244	249
Manufacture of medical and dental instruments and supplies	6,898	16,112	7,227	17,216	7,527	19,604
Manufacture of Handicrafts	1,186	1,008	1,166	1,269	1,158	1,122
Other manufacturing n.e.c.	38,241	86,405	33,458	78,051	34,362	77,535
33 - Repair and installation of machinery and equipment	5,673	5,811	6,703	13,177	7,036	12,517
D. Electricity, gas, steam and air conditioning supply	12,266	665,285	13,203	755,057	14,248	951,406
Electric power generation, transmission and distribution	8,778	628,643	10,170	716,815	10,451	842,472
a) Hydal	922	84,590	851	69,251	912	111,935
b) Thermal	551	15,408	521	8,655	530	12,392
c) Coal Based	315	280,264	421	290,024	426	380,814
d) Wind	515	18,740	550	11,569	444	8,483
e) Solar	2,588	20,283	3,333	31,774	3,587	24,007
f) Other	3,887	209,357	4,494	305,542	4,552	304,841
Manufacture of gas; distribution of gaseous fuels through mains	2,246	34,719	2,389	37,586	3,137	108,177
Steam and air conditioning supply	1,242	1,923	644	656	660	757
E. Water supply; sewerage, waste management and remediation activities	11,210	14,182	8,823	13,851	8,995	12,039
36 - Water collection, treatment and supply	2,495	3,532	2,907	1,992	3,100	2,087
37 - Sewerage	3,323	930	2,011	389	2,023	1,166
38 - Waste collection, treatment and disposal activities; materials recovery	4,853	9,312	3,399	10,986	3,348	8,132
39 - Remediation activities and other waste management services	539	409	506	484	524	654
F. Construction	246,326	561,892	222,841	433,865	226,911	550,406
41 - Construction of buildings	116,766	223,978	109,088	180,042	110,164	209,874
42 - Civil engineering	93,726	266,294	83,995	196,474	87,051	261,963
43 - Specialized construction activities	35,834	71,620	29,758	57,349	29,696	78,569

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,190,799	1,388,652	2,324,469	1,539,204	2,367,343	1,651,938
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	76,804	66,269	82,168	61,456	87,390	68,893
46 - Wholesale trade, except of motor vehicles and motorcycles	438,945	425,827	462,192	527,018	487,088	576,236
47 - Retail trade, except of motor vehicles and motorcycles	1,675,050	896,557	1,780,109	950,731	1,792,865	1,006,809
H. Transportation and storage	75,222	399,975	78,598	335,074	81,571	390,743
49 - Land transport and transport via pipelines	41,546	59,108	39,271	44,606	40,669	49,961
50 - Water transport	2,103	65,173	2,063	36,417	2,237	39,013
51 - Air transport	3,124	106,722	4,170	102,413	4,145	108,930
52 - Warehousing and support activities for transportation	25,841	151,250	29,612	136,253	30,833	175,944
53 - Courier activities other than national post activities	2,608	17,723	3,482	15,384	3,687	16,896
I. Accommodation and food service activities	43,378	45,939	48,210	47,230	49,976	45,577
55 - Accommodation	9,620	13,691	10,420	14,671	10,765	16,341
56 - Food and beverage service activities	33,758	32,248	37,790	32,559	39,211	29,236
J. Information and communication	80,477	291,907	91,894	361,661	100,252	455,194
58 - Publishing activities	11,936	35,786	13,232	34,715	15,629	50,936
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,833	1,895	1,910	1,817	1,998	1,777
60 - Programming and broadcasting activities	1,520	2,539	1,419	3,926	1,433	3,035
61 - Telecommunications	22,986	126,008	23,824	161,248	26,682	192,140
62 - Computer programming, consultancy and related activities	30,836	93,420	38,303	110,987	40,503	140,645
63 - Information service activities	11,366	32,260	13,206	48,969	14,007	66,661
K. Real estate activities	125,077	146,227	116,823	151,097	117,269	170,368
L. Professional, scientific and technical activities	77,565	201,034	92,746	184,964	93,814	230,435
69 - Legal and accounting activities	21,840	24,781	21,922	23,540	20,632	30,584
70 - Activities of head offices; management consultancy activities	5,980	16,031	5,329	14,974	5,667	34,713
71 - Architectural and engineering activities; technical testing and analysis	11,218	35,068	12,189	38,843	12,636	46,432
72 - Scientific research and development	2,661	6,844	2,669	4,950	2,974	7,441
73 - Advertising and market research	12,391	15,518	13,600	18,952	14,135	20,568
74 - Other professional, scientific and technical activities	21,274	100,416	35,490	80,000	36,123	87,757
75 - Veterinary activities	2,201	2,376	1,547	3,703	1,647	2,941
M. Administrative and support service activities	143,323	176,921	152,022	185,463	154,286	209,976
77 - Rental and leasing activities	8,422	5,639	8,384	5,383	8,588	5,466
78 - Employment activities	1,889	3,317	2,074	2,827	2,130	2,531
79 - Travel agency, tour operator, reservation service and related activities	43,096	42,583	51,575	55,474	53,171	45,480
80 - Security and investigation activities	2,366	5,660	2,630	7,224	2,709	8,358
81 - Services to buildings and landscape activities	6,164	13,020	5,998	7,260	6,138	12,524
82 - Office administrative, office support and other business support activities	81,386	106,702	81,361	107,295	81,550	135,618
N. Education	87,456	139,664	93,330	152,463	92,224	146,445
O. Human health and social work activities	33,073	115,691	33,507	90,924	35,276	110,935
86 - Human health activities	26,874	88,348	28,797	76,727	30,501	95,045
87 - Residential care activities	851	1,604	818	1,085	837	1,126
88 - Social work activities with and without accommodation	5,348	25,739	3,892	13,112	3,938	14,765
P. Arts, entertainment and recreation	4,345	3,277	5,483	6,243	5,624	6,439
Q. Other service activities	1,411,358	711,903	976,746	562,454	973,410	593,580
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	92,130	762,894	103,885	874,792	142,529	950,920
A. Private Trusts and Non-profit Organizations	37,449	497,093	42,130	565,023	42,706	633,231
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	54,681	265,800	61,755	309,769	99,823	317,689
VI. PERSONAL	162,642,843	16,446,005	184,860,658	17,325,077	191,130,061	18,103,141
A. Salaried persons	30,102,686	4,673,508	32,124,343	5,167,971	33,370,827	5,404,126
B. Self employed	25,189,722	7,070,419	26,492,359	7,322,793	26,846,390	7,558,660
C. Other Personal	107,350,435	4,702,079	126,243,956	4,834,313	130,912,844	5,140,355
VII. OTHER	23,222	50,193	20,429	38,091	24,453	79,922
Total	171,676,281	34,540,332	194,536,974	36,622,628	201,059,506	39,750,489

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	656,766	618,994	1,123,903	967,470	1,156,344	1,029,186
1) Official	5,297	26,948	5,369	33,958	6,058	30,320
2) Business	16,920	104,112	12,859	141,434	11,675	149,678
3) Personal	634,540	487,768	1,105,656	791,897	1,138,581	848,922
4) Trust Funds and Non Profit Organizations	9	167	19	181	30	266
2. DOMESTIC CONSTITUENTS	149,014,116	24,239,525	169,345,413	24,797,044	172,995,686	26,485,189
I. GOVERNMENT	447,803	4,826,709	607,383	5,187,305	578,481	5,548,539
A. Federal Government	67,239	2,977,254	115,297	3,154,157	86,250	3,428,000
B. Provincial Governments	351,673	1,669,334	457,867	1,868,329	457,301	1,948,009
C. Local Bodies	28,891	180,121	34,219	164,819	34,930	172,530
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	15,959	1,810,666	21,339	2,046,665	21,691	2,061,467
Agriculture, hunting and forestry	48	1,636	457	1,731	419	2,278
Services	1,142	21,489	2,357	28,299	2,362	36,692
Utilities	6,914	735,219	9,022	979,053	9,054	855,103
Transport, storage and communications	3,334	100,476	4,233	126,688	4,586	138,616
Manufacturing	2,495	254,656	2,404	284,426	2,614	340,216
Mining and Quarrying	444	375,922	460	402,345	463	426,272
Construction	147	46,344	160	29,762	164	33,283
Commerce and Trade	386	72,832	622	34,736	475	43,337
Others	1,049	202,090	1,624	159,624	1,554	185,669
III. NON-BANK FINANCIAL INSTITUTIONS	69,412	907,266	98,057	1,022,921	101,328	1,246,571
Mutual Funds and AMCs	2,249	535,051	2,683	571,986	2,746	745,675
Insurance & Pension Funds	15,395	163,142	16,596	162,782	16,617	215,506
MFIs and DFIs	11,074	42,832	11,209	38,342	11,199	39,910
Stock Exchange & Brokerage Houses	6,867	83,787	16,712	141,321	20,921	122,644
Modarabas	143	8,641	210	204	105	236
Other NBFIs	33,684	73,812	50,647	108,285	49,740	122,600
IV. PRIVATE SECTOR (BUSINESS)	4,324,126	4,787,919	4,035,859	4,335,312	4,096,865	4,910,283
A. Agriculture, forestry and fishing	1,612,032	126,431	1,804,530	113,330	1,848,934	123,348
1. Crop and animal production, hunting and related service activities	1,609,593	120,295	1,802,033	107,345	1,846,337	116,685
Growing of Wheat, Rice, Sugar Cane & Cotton	960,083	67,222	1,165,077	51,007	1,206,821	53,849
Growing of tropical, subtropical, pome and stone fruits & vegetables	109,798	3,521	110,525	3,957	111,489	3,441
Growing of other fruits, vegetables and crops	352,769	22,169	344,446	20,005	343,453	22,258
Raising of livestock and other related activities	147,110	19,774	141,208	24,022	143,608	25,110
Other agricultural support activities	39,675	7,536	40,587	8,210	40,760	11,945
Hunting, trapping and related service activities	158	73	190	143	206	82
02 - Forestry and logging	440	351	451	469	443	442
03 - Fishing and aquaculture	1,999	5,785	2,046	5,516	2,154	6,221
B. Mining and quarrying	16,233	364,115	10,404	227,450	10,767	222,536
05 - Mining of coal and lignite	4,020	167,707	1,817	61,570	1,861	65,474
06 - Extraction of crude petroleum and natural gas	7,238	154,412	3,134	113,971	3,232	120,436
07 - Mining of metal ores	831	25,545	889	34,432	901	16,547
08-Other mining and quarrying	3,608	15,168	3,969	16,233	4,179	19,315
09 - Mining support service activities	536	1,284	595	1,242	594	764
C. Manufacturing	321,072	1,187,763	294,020	1,106,945	307,087	1,229,617
10 - Manufacture of food products	67,962	221,042	67,774	211,775	71,272	195,624
11 - Manufacture of beverages	2,744	28,114	2,807	33,590	3,084	43,278
12 - Manufacture of tobacco products	699	28,829	455	28,358	475	30,726
13 - Manufacture of textiles	44,446	192,917	45,625	144,187	46,796	134,645
Preparation and spinning of textile fibres	15,407	89,656	16,421	48,447	16,771	43,271
Weaving of textiles	6,829	13,717	6,457	14,040	6,551	14,336
Finishing of textiles	5,960	30,388	6,323	14,947	6,431	13,687
Manufacture of knitted and crocheted fabrics	2,148	12,249	2,421	17,817	2,463	15,345
Manufacture of made-up textile articles, except apparel	5,691	20,283	5,145	18,558	5,198	20,060
Manufacture of carpets and rugs	604	1,361	590	1,572	608	1,607
Manufacture of other textiles n.e.c.	7,807	25,263	8,268	28,806	8,774	26,339
14 - Manufacture of wearing apparel	10,483	36,796	10,584	41,052	11,284	34,635
15 - Manufacture of leather and related products	5,676	11,269	5,656	13,895	6,028	13,058

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,594	3,683	1,596	4,635	1,641	4,407
Manufacture of luggage, handbags and the like, saddlery and harness	1,203	2,494	1,243	3,166	1,439	2,900
Manufacture of footwear	2,879	5,092	2,817	6,094	2,948	5,751
a. Leather wear	2,291	4,353	2,225	5,231	2,316	4,804
b. Rubber and Plastic wear	588	739	592	863	632	947
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,370	2,060	2,429	2,439	2,557	2,518
17 - Manufacture of paper and paper products	15,830	10,290	11,077	10,596	11,351	11,729
18 - Printing and reproduction of recorded media	9,223	11,314	9,396	10,995	9,900	11,954
Printing and other service activities related to printing	8,725	9,836	8,860	9,913	9,307	10,336
Reproduction of recorded media	498	1,479	536	1,082	593	1,617
19 - Manufacture of coke and refined petroleum products	8,382	123,794	3,337	111,433	3,553	152,106
20 - Manufacture of chemicals and chemical products	19,082	85,187	19,691	90,631	20,946	91,361
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,846	69,234	9,610	73,469	9,990	75,075
22 - Manufacture of rubber and plastics products	6,774	18,643	6,740	19,528	7,000	33,021
23 - Manufacture of other non-metallic mineral products	15,351	22,914	6,708	23,293	7,110	26,777
24 - Manufacture of basic metals	13,925	32,201	12,308	24,020	12,966	25,084
25. Manufacture of fabricated metal products, except machinery and equipment	3,695	7,523	3,838	6,989	3,895	8,126
26 - Manufacture of computer, electronic and optical products	3,733	18,684	3,680	13,800	4,335	20,065
27 - Manufacture of electrical equipment	11,967	43,350	11,229	41,951	11,945	69,800
28 - Manufacture of machinery and equipment	7,533	16,408	8,030	16,740	7,813	23,802
29 - Manufacture of motor vehicles, trailers and semi-trailers	8,886	70,368	5,393	71,432	5,854	94,512
30 - Manufacture of other transport equipment	2,218	12,397	1,356	5,471	1,405	12,028
31 - Manufacture of furniture	3,293	2,238	3,116	2,343	3,283	2,764
32. Other manufacturing	44,332	118,209	39,383	103,626	40,350	109,093
Manufacture of jewellery and related articles	2,743	1,489	2,451	1,216	2,449	1,380
Manufacture of imitation jewellery and related articles	734	1,676	644	1,106	650	1,996
Manufacture of musical instruments	667	1,769	715	3,025	1,028	2,456
Manufacture of sports goods	8,789	34,537	9,423	34,874	9,502	35,861
Manufacture of games and toys	127	132	141	138	142	142
Manufacture of medical and dental instruments and supplies	4,968	12,965	5,200	11,794	5,314	14,194
Manufacture of Handicrafts	488	456	504	773	504	551
Other manufacturing n.e.c.	25,816	65,183	20,305	50,701	20,761	52,513
33 - Repair and installation of machinery and equipment	3,622	3,982	3,798	5,334	3,895	7,837
D. Electricity, gas, steam and air conditioning supply	8,542	623,973	8,509	702,859	8,862	845,468
Electric power generation, transmission and distribution	5,952	590,465	6,519	672,407	6,647	797,419
a) Hydal	546	83,541	475	65,198	564	107,198
b) Thermal	445	11,059	415	5,697	418	8,985
c) Coal Based	171	277,209	223	287,197	228	378,123
d) Wind	483	18,682	495	7,388	397	7,996
e) Solar	1,608	16,661	1,799	24,590	1,901	15,956
f) Other	2,699	183,315	3,112	282,338	3,139	279,161
Manufacture of gas; distribution of gaseous fuels through mains	1,548	32,167	1,590	30,133	1,806	47,551
Steam and air conditioning supply	1,042	1,341	400	319	409	497
E. Water supply; sewerage, waste management and remediation activities	3,342	7,297	2,795	7,632	2,882	6,111
36 - Water collection, treatment and supply	1,146	2,472	1,184	1,095	1,220	1,178
37 - Sewerage	190	201	210	39	215	87
38 - Waste collection, treatment and disposal activities; materials recovery	1,754	4,531	1,116	6,253	1,156	4,522
39 - Remediation activities and other waste management services	252	93	285	245	291	325
F. Construction	151,484	401,798	133,517	297,791	136,547	367,254
41 - Construction of buildings	69,776	140,027	60,986	102,869	61,781	123,203
42 - Civil engineering	56,743	201,668	52,654	150,057	55,184	185,964
43 - Specialized construction activities	24,965	60,103	19,877	44,864	19,582	58,087

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	933,307	667,717	914,065	654,210	922,775	732,395
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	35,611	39,504	31,769	28,000	33,046	37,059
46 - Wholesale trade, except of motor vehicles and motorcycles	297,691	323,613	307,560	386,984	321,119	417,499
47 - Retail trade, except of motor vehicles and motorcycles	600,005	304,600	574,736	239,226	568,610	277,837
H. Transportation and storage	35,470	279,791	34,728	214,979	36,620	237,690
49 - Land transport and transport via pipelines	20,020	31,491	16,418	18,070	17,307	22,517
50 - Water transport	1,172	56,255	1,191	27,991	1,371	29,936
51 - Air transport	1,287	94,181	2,191	86,562	2,206	97,108
52 - Warehousing and support activities for transportation	11,640	92,470	13,377	75,755	14,129	80,348
53 - Courier activities other than national post activities	1,351	5,394	1,551	6,601	1,607	7,782
I. Accommodation and food service activities	17,486	29,780	18,707	24,662	19,267	23,970
55 - Accommodation	4,167	8,435	4,389	8,768	4,649	9,286
56 - Food and beverage service activities	13,319	21,346	14,318	15,894	14,618	14,684
J. Information and communication	36,690	184,024	41,519	237,978	45,418	306,234
58 - Publishing activities	5,068	17,064	5,247	20,714	6,615	32,883
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,050	1,396	1,097	1,463	1,155	1,352
60 - Programming and broadcasting activities	1,200	2,178	1,078	3,327	1,084	2,596
61 - Telecommunications	10,070	89,253	10,912	115,236	12,472	134,985
62 - Computer programming, consultancy and related activities	12,909	53,455	15,922	59,891	16,456	79,899
63 - Information service activities	6,393	20,678	7,263	37,346	7,636	54,517
K. Real estate activities	39,510	59,407	32,313	65,476	32,961	68,556
L. Professional, scientific and technical activities	42,852	110,091	57,282	94,971	55,586	122,650
69 - Legal and accounting activities	11,306	11,457	10,975	10,399	8,127	13,946
70 - Activities of head offices; management consultancy activities	5,053	14,071	3,968	11,913	4,141	31,221
71 - Architectural and engineering activities; technical testing and analysis	5,078	14,677	4,997	16,976	5,024	17,804
72 - Scientific research and development	1,154	3,189	1,140	2,019	1,412	4,374
73 - Advertising and market research	4,788	11,046	5,048	13,063	5,327	12,922
74 - Other professional, scientific and technical activities	14,607	53,850	30,209	39,026	30,544	40,810
75 - Veterinary activities	866	1,801	945	1,576	1,011	1,572
M. Administrative and support service activities	75,445	121,520	87,004	124,746	89,596	150,331
77 - Rental and leasing activities	3,154	2,531	3,114	2,364	3,168	2,600
78 - Employment activities	1,427	2,447	1,547	1,838	1,611	2,018
79 - Travel agency, tour operator, reservation service and related activities	23,305	26,453	27,859	29,368	28,568	25,223
80 - Security and investigation activities	1,388	3,422	1,545	4,810	1,603	5,275
81 - Services to buildings and landscape activities	4,439	11,240	4,151	5,576	4,275	10,416
82 - Office administrative, office support and other business support activities	41,732	75,425	48,788	80,789	50,371	104,799
N. Education	48,244	103,660	48,431	104,374	44,410	93,088
O. Human health and social work activities	16,592	73,974	16,383	56,734	17,535	70,253
86 - Human health activities	11,924	56,655	13,178	47,365	14,267	60,546
87 - Residential care activities	381	1,286	356	704	358	468
88 - Social work activities with and without accommodation	4,287	16,034	2,849	8,665	2,910	9,239
P. Arts, entertainment and recreation	2,529	2,158	2,952	4,330	3,033	4,411
Q. Other service activities	963,296	444,418	528,700	296,845	514,585	306,371
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	69,697	430,846	81,184	491,801	82,614	525,115
A. Private Trusts and Non-profit Organizations	27,425	261,241	32,131	293,432	33,232	332,763
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	42,272	169,606	49,053	198,369	49,382	192,352
VI. PERSONAL	144,080,896	11,445,304	164,493,029	11,684,833	168,101,956	12,132,936
A. Salaried persons	22,349,684	3,287,416	23,439,927	3,538,344	23,725,748	3,677,671
B. Self employed	19,205,428	4,874,351	19,771,505	4,759,361	19,054,213	4,851,605
C. Other Personal	102,525,784	3,283,538	121,281,597	3,387,129	125,321,995	3,603,660
VII. OTHER	6,223	30,816	8,562	28,207	12,751	60,280
Total	149,670,882	24,858,520	170,469,316	25,764,515	174,152,030	27,514,376

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	586,348	389,783	737,275	521,422	785,509	554,695
1) Official	67,157	70,006	81,526	83,286	88,011	92,741
2) Business	17,236	60,045	8,538	71,225	8,699	48,086
3) Personal	501,936	259,442	647,190	366,666	688,775	413,623
4) Trust Funds and Non Profit Organizations	19	291	21	245	24	245
2. DOMESTIC CONSTITUENTS	21,419,051	9,292,029	23,330,383	10,336,691	26,121,967	11,681,418
I. GOVERNMENT	70,432	394,607	82,000	590,496	85,989	668,041
A. Federal Government	16,089	187,099	23,708	317,565	19,500	361,244
B. Provincial Governments	45,043	168,509	49,230	228,437	54,685	260,418
C. Local Bodies	9,300	38,999	9,062	44,494	11,804	46,379
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,278	185,864	3,683	138,751	3,638	269,844
Agriculture, hunting and forestry	3	1	38	13	36	1
Services	83	15,576	114	19,999	121	21,603
Utilities	1,210	58,916	1,650	24,389	1,647	51,565
Transport, storage and communications	1,164	11,735	1,407	16,569	1,403	101,818
Manufacturing	120	18,646	177	9,266	157	9,942
Mining and Quarrying	43	14,464	45	7,413	47	9,712
Construction	18	55,729	16	26,582	17	37,601
Commerce and Trade	90	8,619	107	1,957	86	1,682
Others	547	2,177	129	32,563	124	35,920
III. NON-BANK FINANCIAL INSTITUTIONS	9,761	841,201	7,935	817,202	12,373	1,348,384
Mutual Funds and AMCs	2,393	593,539	2,555	556,282	2,535	906,227
Insurance & Pension Funds	2,101	48,604	2,149	92,087	6,453	96,639
MFIs and DFIs	117	4,754	141	5,276	155	7,438
Stock Exchange & Brokerage Houses	3,369	56,554	1,114	38,279	1,210	121,651
Modarabas	360	5,300	331	3,439	334	4,996
Other NBFIs	1,421	132,450	1,645	121,839	1,686	211,434
IV. PRIVATE SECTOR (BUSINESS)	2,734,201	2,518,232	2,834,568	2,757,124	2,920,245	2,979,498
A. Agriculture, forestry and fishing	320,191	121,679	231,196	88,816	239,208	82,185
1. Crop and animal production, hunting and related service activities	318,065	119,518	229,360	85,977	237,433	80,972
Growing of Wheat, Rice, Sugar Cane & Cotton	142,197	46,955	60,479	21,820	63,644	22,088
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,947	12,646	20,264	5,754	20,283	5,325
Growing of other fruits, vegetables and crops	49,226	12,841	35,206	13,204	37,473	13,686
Raising of livestock and other related activities	84,682	35,873	94,164	37,624	96,044	32,017
Other agricultural support activities	19,939	11,168	19,154	7,528	19,896	7,808
Hunting, trapping and related service activities	74	34	93	47	93	49
02 - Forestry and logging	328	124	370	130	379	380
03 - Fishing and aquaculture	1,798	2,036	1,466	2,709	1,396	833
B. Mining and quarrying	5,974	32,461	6,289	28,214	6,192	21,312
05 - Mining of coal and lignite	1,521	1,952	1,476	5,214	1,447	4,550
06 - Extraction of crude petroleum and natural gas	1,280	17,060	1,038	14,437	1,028	8,999
07 - Mining of metal ores	515	1,192	478	1,392	426	1,131
08-Other mining and quarrying	2,157	12,052	2,777	5,702	2,767	4,990
09 - Mining support service activities	501	205	520	1,469	524	1,642
C. Manufacturing	240,950	611,154	265,293	708,132	283,723	685,301
10 - Manufacture of food products	36,774	97,660	41,440	137,434	47,203	110,748
11 - Manufacture of beverages	10,810	27,468	1,663	28,122	1,985	31,227
12 - Manufacture of tobacco products	73	802	104	645	131	756
13 - Manufacture of textiles	31,454	93,112	31,734	104,909	37,200	131,153
Preparation and spinning of textile fibres	6,385	18,730	6,261	16,728	5,643	15,901
Weaving of textiles	3,831	9,668	3,037	5,742	3,062	6,919
Finishing of textiles	4,814	9,076	4,559	9,483	4,328	18,835
Manufacture of knitted and crocheted fabrics	1,998	6,198	2,093	7,013	1,622	4,985
Manufacture of made-up textile articles, except apparel	4,965	12,301	5,103	18,087	5,269	19,223
Manufacture of carpets and rugs	351	219	374	404	401	464
Manufacture of other textiles n.e.c.	9,110	36,920	10,307	47,453	16,875	64,826
14 - Manufacture of wearing apparel	16,151	30,012	14,926	39,610	12,828	23,017
15 - Manufacture of leather and related products	8,328	11,200	6,853	13,107	4,505	5,321

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,647	2,245	1,563	2,054	1,289	1,223
Manufacture of luggage, handbags and the like, saddlery and harness	657	880	775	1,617	644	933
Manufacture of footwear	6,024	8,075	4,515	9,436	2,572	3,164
a. Leather wear	4,416	6,158	3,278	7,119	1,939	2,549
b. Rubber and Plastic wear	1,608	1,917	1,237	2,317	633	615
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,905	2,031	3,068	3,404	6,199	5,742
17 - Manufacture of paper and paper products	2,215	2,581	2,777	3,855	2,840	4,447
18 - Printing and reproduction of recorded media	10,816	11,454	12,693	13,050	10,775	10,866
Printing and other service activities related to printing	10,472	11,187	12,342	12,679	10,408	10,601
Reproduction of recorded media	344	267	351	371	367	265
19 - Manufacture of coke and refined petroleum products	1,315	62,976	1,476	53,292	1,492	28,170
20 - Manufacture of chemicals and chemical products	20,755	36,471	27,134	46,674	14,207	47,280
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,993	22,919	6,478	26,882	7,112	35,320
22 - Manufacture of rubber and plastics products	13,234	12,238	15,342	16,061	15,818	17,638
23 - Manufacture of other non-metallic mineral products	6,460	17,283	6,800	20,896	23,300	22,088
24 - Manufacture of basic metals	10,425	22,705	11,069	26,984	12,669	35,657
25. Manufacture of fabricated metal products, except machinery and equipment	2,912	4,327	3,201	5,754	2,983	5,390
26 - Manufacture of computer, electronic and optical products	5,347	18,520	5,398	11,795	5,931	14,877
27 - Manufacture of electrical equipment	8,241	30,372	21,755	24,302	22,238	30,166
28 - Manufacture of machinery and equipment	8,318	12,938	8,209	13,415	9,614	24,311
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,698	43,379	4,607	39,271	5,009	39,884
30 - Manufacture of other transport equipment	1,359	6,802	1,207	17,051	1,127	4,040
31 - Manufacture of furniture	3,609	1,913	4,528	2,354	4,979	2,974
32. Other manufacturing	27,707	40,161	29,926	51,424	30,437	49,550
Manufacture of jewellery and related articles	3,716	1,307	4,016	1,887	3,991	1,592
Manufacture of imitation jewellery and related articles	302	138	383	328	454	310
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	7,717	12,607	8,753	15,170	8,531	15,422
Manufacture of games and toys	74	70	89	86	102	107
Manufacture of medical and dental instruments and supplies	1,930	3,147	2,027	5,422	2,213	5,409
Manufacture of Handicrafts	698	552	662	496	654	571
Other manufacturing n.e.c.	13,270	22,340	13,996	28,035	14,492	26,138
33 - Repair and installation of machinery and equipment	2,051	1,829	2,905	7,843	3,141	4,680
D. Electricity, gas, steam and air conditioning supply	3,724	41,312	4,694	52,198	5,386	105,938
Electric power generation, transmission and distribution	2,826	38,178	3,651	44,408	3,804	45,053
a) Hydal	376	1,050	376	4,054	348	4,737
b) Thermal	106	4,349	106	2,958	112	3,407
c) Coal Based	144	3,055	198	2,827	198	2,691
d) Wind	32	59	55	4,181	47	487
e) Solar	980	3,622	1,534	7,184	1,686	8,050
f) Other	1,188	26,043	1,382	23,204	1,413	25,680
Manufacture of gas; distribution of gaseous fuels through mains	698	2,552	799	7,453	1,331	60,626
Steam and air conditioning supply	200	583	244	337	251	260
E. Water supply; sewerage, waste management and remediation activities	7,868	6,885	6,028	6,219	6,113	5,928
36 - Water collection, treatment and supply	1,349	1,060	1,723	897	1,880	910
37 - Sewerage	3,133	729	1,801	350	1,808	1,080
38 - Waste collection, treatment and disposal activities; materials recovery	3,099	4,781	2,283	4,733	2,192	3,609
39 - Remediation activities and other waste management services	287	315	221	239	233	329
F. Construction	94,842	160,094	89,324	136,075	90,364	183,152
41 - Construction of buildings	46,990	83,951	48,102	77,173	48,383	86,671
42 - Civil engineering	36,983	64,626	31,341	46,417	31,867	75,999
43 - Specialized construction activities	10,869	11,517	9,881	12,485	10,114	20,482

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,257,492	720,935	1,410,404	884,994	1,444,568	919,543
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,193	26,765	50,399	33,456	54,344	31,834
46 - Wholesale trade, except of motor vehicles and motorcycles	141,254	102,214	154,632	140,033	165,969	158,738
47 - Retail trade, except of motor vehicles and motorcycles	1,075,045	591,957	1,205,373	711,505	1,224,255	728,972
H. Transportation and storage	39,752	120,184	43,870	120,095	44,951	153,053
49 - Land transport and transport via pipelines	21,526	27,617	22,853	26,537	23,362	27,444
50 - Water transport	931	8,918	872	8,426	866	9,077
51 - Air transport	1,837	12,540	1,979	15,851	1,939	11,822
52 - Warehousing and support activities for transportation	14,201	58,780	16,235	60,498	16,704	95,596
53 - Courier activities other than national post activities	1,257	12,329	1,931	8,783	2,080	9,114
I. Accommodation and food service activities	25,892	16,158	29,503	22,568	30,709	21,607
55 - Accommodation	5,453	5,257	6,031	5,903	6,116	7,055
56 - Food and beverage service activities	20,439	10,902	23,472	16,665	24,593	14,552
J. Information and communication	43,787	107,883	50,375	123,683	54,834	148,961
58 - Publishing activities	6,868	18,722	7,985	14,001	9,014	18,053
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	320	360	341	598	349	439
61 - Telecommunications	12,916	36,755	12,912	46,012	14,210	57,154
62 - Computer programming, consultancy and related activities	17,927	39,965	22,381	51,095	24,047	60,746
63 - Information service activities	5,756	12,080	6,756	11,977	7,214	12,569
K. Real estate activities	85,567	86,820	84,510	85,620	84,308	101,812
L. Professional, scientific and technical activities	34,713	90,943	35,464	89,992	38,228	107,785
69 - Legal and accounting activities	10,534	13,324	10,947	13,142	12,505	16,637
70 - Activities of head offices; management consultancy activities	927	1,960	1,361	3,061	1,526	3,492
71 - Architectural and engineering activities; technical testing and analysis	6,140	20,391	7,192	21,867	7,612	28,628
72 - Scientific research and development	1,507	3,655	1,529	2,931	1,562	3,067
73 - Advertising and market research	7,603	4,472	8,552	5,889	8,808	7,646
74 - Other professional, scientific and technical activities	6,667	46,566	5,281	40,975	5,579	46,946
75 - Veterinary activities	1,335	575	602	2,128	636	1,369
M. Administrative and support service activities	67,878	55,401	65,018	60,717	64,690	59,644
77 - Rental and leasing activities	5,268	3,108	5,270	3,019	5,420	2,865
78 - Employment activities	462	870	527	989	519	513
79 - Travel agency, tour operator, reservation service and related activities	19,791	16,130	23,716	26,106	24,603	20,257
80 - Security and investigation activities	978	2,237	1,085	2,414	1,106	3,082
81 - Services to buildings and landscape activities	1,725	1,780	1,847	1,684	1,863	2,107
82 - Office administrative, office support and other business support activities	39,654	31,277	32,573	26,506	31,179	30,819
N. Education	39,212	36,003	44,899	48,089	47,814	53,356
O. Human health and social work activities	16,481	41,717	17,124	34,190	17,741	40,682
86 - Human health activities	14,950	31,693	15,619	29,363	16,234	34,499
87 - Residential care activities	470	318	462	381	479	657
88 - Social work activities with and without accommodation	1,061	9,705	1,043	4,446	1,028	5,526
P. Arts, entertainment and recreation	1,816	1,119	2,531	1,913	2,591	2,028
Q. Other service activities	448,062	267,484	448,046	265,609	458,825	287,209
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	22,433	332,047	22,701	382,991	59,915	425,805
A. Private Trusts and Non-profit Organizations	10,024	235,853	9,999	271,590	9,474	300,468
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	12,409	96,195	12,702	111,400	50,441	125,337
VI. PERSONAL	18,561,947	5,000,701	20,367,629	5,640,243	23,028,105	5,970,205
A. Salaried persons	7,753,002	1,386,092	8,684,416	1,629,627	9,645,079	1,726,455
B. Self employed	5,984,294	2,196,068	6,720,854	2,563,433	7,792,177	2,707,055
C. Other Personal	4,824,651	1,418,541	4,962,359	1,447,184	5,590,849	1,536,696
VII. OTHER	16,999	19,377	11,867	9,884	11,702	19,642
Total	22,005,399	9,681,812	24,067,658	10,858,113	26,907,476	12,236,113

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th June, 2026

(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
1. FOREIGN CONSTITUENTS	1,639,009	936,168	160,916	187,388	129,371	238,910	12,557	221,415	1,941,853	1,583,881
1) Official	68,597	59,140	6,472	7,333	18,094	27,809	906	28,779	94,069	123,061
2) Business	9,168	12,871	581	2,571	1,754	4,982	8,871	177,340	20,374	197,764
3) Personal	1,561,244	864,157	153,863	177,484	109,523	206,119	2,726	14,785	1,827,356	1,262,545
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	54	511	54	511
2. DOMESTIC CONSTITUENTS	132,350,677	13,858,846	62,085,299	4,223,281	1,792,448	1,587,068	2,889,229	18,497,413	199,117,653	38,166,608
I. GOVERNMENT	-	-	-	-	-	-	664,470	6,216,580	664,470	6,216,580
A. Federal Government	-	-	-	-	-	-	105,750	3,789,244	105,750	3,789,244
B. Provincial Governments	-	-	-	-	-	-	511,986	2,208,426	511,986	2,208,426
C. Local Bodies	-	-	-	-	-	-	46,734	218,909	46,734	218,909
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25,329	2,331,311	25,329	2,331,311
Agriculture, hunting and forestry	-	-	-	-	-	-	455	2,279	455	2,279
Services	-	-	-	-	-	-	2,483	58,296	2,483	58,296
Utilities	-	-	-	-	-	-	10,701	906,668	10,701	906,668
Transport, storage and communications	-	-	-	-	-	-	5,989	240,434	5,989	240,434
Manufacturing	-	-	-	-	-	-	2,771	350,158	2,771	350,158
Mining and Quarrying	-	-	-	-	-	-	510	435,984	510	435,984
Construction	-	-	-	-	-	-	181	70,884	181	70,884
Commerce and Trade	-	-	-	-	-	-	561	45,019	561	45,019
Others	-	-	-	-	-	-	1,678	221,589	1,678	221,589
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	113,701	2,594,956	113,701	2,594,956
Mutual Funds and AMCs	-	-	-	-	-	-	5,281	1,651,902	5,281	1,651,902
Insurance & Pension Funds	-	-	-	-	-	-	23,070	312,145	23,070	312,145
MFIs and DFIs	-	-	-	-	-	-	11,354	47,349	11,354	47,349
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	22,131	244,295	22,131	244,295
Modarabas	-	-	-	-	-	-	439	5,232	439	5,232
Other NBFI	-	-	-	-	-	-	51,426	334,034	51,426	334,034
IV. PRIVATE SECTOR (BUSINESS)	4,497,939	1,321,463	497,277	185,150	95,575	53,560	1,926,319	6,329,607	7,017,110	7,889,780
A. Agriculture, forestry and fishing	1,891,800	110,262	127,126	10,441	25,573	7,058	43,643	77,772	2,088,142	205,533
1. Crop and animal production, hunting and related service activities	1,889,982	109,861	127,068	10,420	25,510	7,038	41,210	70,337	2,083,770	197,657
Growing of Wheat, Rice, Sugar Cane & Cotton	1,165,037	54,093	79,557	4,908	10,370	3,046	15,501	13,889	1,270,465	75,937
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,472	6,044	6,212	332	929	381	2,159	2,009	131,772	8,766
Growing of other fruits, vegetables and crops	342,608	17,572	22,203	2,771	10,869	1,617	5,246	13,983	380,926	35,943
Raising of livestock and other related activities	210,666	25,441	16,183	1,951	2,062	1,214	10,741	28,522	239,652	57,127
Other agricultural support activities	49,157	6,692	2,906	455	1,276	780	7,317	11,826	60,656	19,752
Hunting, trapping and related service activities	42	19	7	4	4	0	246	108	299	131
02 - Forestry and logging	282	127	14	3	17	10	509	683	822	822
03 - Fishing and aquaculture	1,536	274	44	18	46	10	1,924	6,753	3,550	7,053
B. Mining and quarrying	3,711	5,132	258	314	199	200	12,791	238,201	16,959	243,848
05 - Mining of coal and lignite	590	377	25	48	26	97	2,667	69,501	3,308	70,023
06 - Extraction of crude petroleum and natural gas	807	577	154	182	77	48	3,222	128,628	4,260	129,435
07 - Mining of metal ores	262	308	13	6	13	3	1,039	17,361	1,327	17,678
08-Other mining and quarrying	1,712	3,234	59	78	68	47	5,107	20,946	6,946	24,305
09 - Mining support service activities	340	635	7	0	15	5	756	1,765	1,118	2,406
C. Manufacturing	171,630	134,842	18,364	29,369	7,706	4,473	393,110	1,746,234	590,810	1,914,918
10 - Manufacture of food products	39,387	22,660	3,143	5,116	2,625	1,315	73,320	277,282	118,475	306,373
11 - Manufacture of beverages	940	566	73	29	105	92	3,951	73,818	5,069	74,506
12 - Manufacture of tobacco products	126	100	9	0	16	2	455	31,379	606	31,482
13 - Manufacture of textiles	24,783	29,894	3,903	8,538	1,314	878	53,996	226,488	83,596	265,797
Preparation and spinning of textile fibres	5,529	2,921	603	619	545	144	15,737	55,488	22,414	59,172
Weaving of textiles	1,903	1,555	168	213	222	190	7,320	19,296	9,613	21,254
Finishing of textiles	3,188	1,400	333	76	345	136	6,893	30,910	10,759	32,522
Manufacture of knitted and crocheted fabrics	711	2,459	181	982	41	39	3,152	16,851	4,085	20,330
Manufacture of made-up textile articles, except apparel	3,204	4,485	616	934	48	23	6,599	33,842	10,467	39,283
Manufacture of carpets and rugs	282	114	29	17	8	0	690	1,939	1,009	2,071
Manufacture of other textiles n.e.c.	9,966	16,959	1,973	5,697	105	345	13,605	68,162	25,649	91,164
14 - Manufacture of wearing apparel	6,976	3,849	3,473	1,679	366	197	13,297	51,926	24,112	57,652
15 - Manufacture of leather and related products	2,765	1,778	301	205	131	104	7,336	16,290	10,533	18,379

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th June, 2026

(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
Tanning and dressing of leather; dressing and dyeing of f	752	345	182	67	48	33	1,948	5,186	2,930	5,631
Manufacture of luggage, handbags and the like,										
saddlery and harness	444	373	26	66	47	22	1,566	3,371	2,083	3,833
Manufacture of footwear	1,569	1,061	93	72	36	49	3,822	7,733	5,520	8,915
a. Leather wear	1,088	509	55	63	28	42	3,084	6,740	4,255	7,353
b. Rubber and Plastic wear	481	552	38	10	8	7	738	993	1,265	1,562
16 - Manufacture of wood and of products of wood and										
cork, except furniture; manufacture of articles of straw and										
plaiting materials	3,041	1,971	228	300	74	35	5,413	5,953	8,756	8,259
17 - Manufacture of paper and paper products	1,375	526	132	76	80	16	12,604	15,559	14,191	16,176
18 - Printing and reproduction of recorded media	9,527	5,427	757	609	358	132	10,033	16,652	20,675	22,819
Printing and other service activities related to printing	9,327	5,315	735	602	294	125	9,359	14,895	19,715	20,937
Reproduction of recorded media	200	112	22	6	64	7	674	1,757	960	1,882
19 - Manufacture of coke and refined petroleum products	812	968	132	124	77	97	4,024	179,087	5,045	180,276
20 - Manufacture of chemicals and chemical products	5,541	6,192	744	1,369	308	315	28,560	130,765	35,153	138,642
21 - Manufacture of basic pharmaceutical products and										
pharmaceutical preparations	1,951	3,749	354	796	85	72	14,712	105,778	17,102	110,395
22 - Manufacture of rubber and plastics products	3,698	3,273	398	795	103	72	18,619	46,519	22,818	50,659
23 - Manufacture of other non-metallic mineral products	5,951	4,332	311	401	178	94	23,970	44,039	30,410	48,865
24 - Manufacture of basic metals	8,067	7,967	526	2,862	249	110	16,793	49,802	25,635	60,741
25. Manufacture of fabricated metal products, except										
machinery and equipment	2,360	1,484	144	323	81	23	4,293	11,685	6,878	13,516
26 - Manufacture of computer, electronic and optical	4,555	2,924	412	1,170	137	49	5,162	30,799	10,266	34,942
27 - Manufacture of electrical equipment	6,030	4,387	363	571	162	40	27,628	94,969	34,183	99,966
28 - Manufacture of machinery and equipment	6,724	7,056	527	1,143	280	72	9,896	39,843	17,427	48,113
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,950	2,474	212	573	100	62	7,601	131,287	10,863	134,396
30 - Manufacture of other transport equipment	762	502	34	2	30	11	1,706	15,554	2,532	16,068
31 - Manufacture of furniture	4,431	1,511	189	191	76	43	3,566	3,993	8,262	5,738
32. Other manufacturing	26,681	20,321	1,916	2,442	716	635	41,474	135,245	70,787	158,643
Manufacture of jewellery and related articles	3,678	1,114	123	85	107	130	2,532	1,642	6,440	2,972
Manufacture of imitation jewellery and related articles	418	187	35	7	5	1	646	2,111	1,104	2,306
Manufacture of musical instruments	533	243	26	4	24	89	1,336	3,237	1,919	3,573
Manufacture of sports goods	7,747	8,195	765	1,206	308	248	9,213	41,635	18,033	51,284
Manufacture of games and toys	97	140	10	16	8	20	129	72	244	249
Manufacture of medical and dental instruments and	1,614	1,438	108	59	136	84	5,669	18,023	7,527	19,604
Manufacture of Handicrafts	317	64	256	100	20	2	565	956	1,158	1,122
Other manufacturing n.e.c.	12,277	8,940	593	964	108	61	21,384	67,570	34,362	77,535
33 - Repair and installation of machinery and equipment	2,197	930	83	57	55	8	4,701	11,522	7,036	12,517
D. Electricity, gas, steam and air conditioning supply	257	195	96	22	7	24	13,888	951,165	14,248	951,406
Electric power generation, transmission and distribution	134	90	86	12	4	1	10,227	842,369	10,451	842,472
a) Hydal	18	2	2	0	-	-	892	111,933	912	111,935
b) Thermal	-	-	-	-	-	-	530	12,392	530	12,392
c) Coal Based	3	0	-	-	-	-	423	380,814	426	380,814
d) Wind	-	-	-	-	-	-	444	8,483	444	8,483
e) Solar	70	71	3	1	3	0	3,511	23,935	3,587	24,007
f) Other	43	16	81	12	1	1	4,427	304,813	4,552	304,841
Manufacture of gas; distribution of gaseous fuels through										
mains	88	103	10	9	3	23	3,036	108,041	3,137	108,177
Steam and air conditioning supply	35	2	-	-	-	-	625	755	660	757
E. Water supply; sewerage, waste management and										
remediation activities	3,065	1,624	151	1,304	170	132	5,609	8,978	8,995	12,039
36 - Water collection, treatment and supply	817	265	35	19	127	21	2,121	1,782	3,100	2,087
37 - Sewerage	493	159	45	176	8	0	1,477	832	2,023	1,166
38 - Waste collection, treatment and disposal activities;										
materials recovery	1,571	1,141	56	1,108	23	111	1,698	5,772	3,348	8,132
39 - Remediation activities and other waste management										
services	184	59	15	1	12	0	313	593	524	654
F. Construction	80,897	72,656	3,238	2,881	3,255	2,270	139,521	472,600	226,911	550,406
41 - Construction of buildings	34,346	25,234	1,075	1,848	1,408	1,136	73,335	181,655	110,164	209,874
42 - Civil engineering	35,867	35,943	1,224	597	1,353	827	48,607	224,597	87,051	261,963
43 - Specialized construction activities	10,684	11,479	939	435	494	307	17,579	66,348	29,696	78,569

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th June, 2026

(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	1,598,260	678,295	110,697	61,019	37,460	21,559	620,926	891,065	2,367,343	1,651,938
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,717	17,980	1,181	729	1,139	758	40,353	49,426	87,390	68,893
46 - Wholesale trade, except of motor vehicles and motorcycle	173,331	81,254	8,378	4,016	10,717	3,824	294,662	487,142	487,088	576,236
47 - Retail trade, except of motor vehicles and motorcycles	1,380,212	579,061	101,138	56,274	25,604	16,977	285,911	354,497	1,792,865	1,006,809
H. Transportation and storage	37,393	30,396	2,154	2,403	995	772	41,029	357,171	81,571	390,743
49 - Land transport and transport via pipelines	20,156	13,967	1,101	724	440	270	18,972	34,999	40,669	49,961
50 - Water transport	505	739	47	155	39	6	1,646	38,112	2,237	39,013
51 - Air transport	1,085	887	68	88	29	6	2,963	107,949	4,145	108,930
52 - Warehousing and support activities for transportation	14,399	13,316	831	1,268	457	473	15,146	160,887	30,833	175,944
53 - Courier activities other than national post activities	1,248	1,487	107	168	30	16	2,302	15,225	3,687	16,896
I. Accommodation and food service activities	22,482	8,459	1,899	1,013	583	347	25,012	35,758	49,976	45,577
55 - Accommodation	4,432	2,140	309	133	150	89	5,874	13,979	10,765	16,341
56 - Food and beverage service activities	18,050	6,319	1,590	880	433	258	19,138	21,779	39,211	29,236
J. Information and communication	29,853	21,865	3,619	4,121	755	297	66,025	428,911	100,252	455,194
58 - Publishing activities	4,747	2,924	503	202	184	70	10,195	47,741	15,629	50,936
59 - Motion picture, video and television programme production, sound recording and music publishing activities	690	131	130	44	19	0	1,159	1,602	1,998	1,777
60 - Programming and broadcasting activities	219	35	56	3	12	16	1,146	2,980	1,433	3,035
61 - Telecommunications	9,960	3,089	405	474	244	56	16,073	188,520	26,682	192,140
62 - Computer programming, consultancy and related activities	11,450	14,382	2,075	3,116	226	142	26,752	123,005	40,503	140,645
63 - Information service activities	2,787	1,304	450	282	70	13	10,700	65,062	14,007	66,661
K. Real estate activities	81,476	56,063	3,171	4,706	2,569	2,167	30,053	107,431	117,269	170,368
L. Professional, scientific and technical activities	28,819	19,398	3,860	3,674	1,198	1,045	59,937	206,318	93,814	230,435
69 - Legal and accounting activities	10,193	8,517	1,349	1,591	472	623	8,618	19,852	20,632	30,584
70 - Activities of head offices; management consultancy activities	1,516	411	154	57	31	12	3,966	34,234	5,667	34,713
71 - Architectural and engineering activities; technical testing and analysis	5,303	5,030	561	800	131	38	6,641	40,563	12,636	46,432
72 - Scientific research and development	1,191	417	112	81	74	10	1,597	6,934	2,974	7,441
73 - Advertising and market research	5,328	2,419	812	712	123	258	7,872	17,179	14,135	20,568
74 - Other professional, scientific and technical activities	4,782	2,232	852	381	351	93	30,138	85,051	36,123	87,757
75 - Veterinary activities	506	373	20	52	16	11	1,105	2,505	1,647	2,941
M. Administrative and support service activities	47,073	19,758	2,866	1,607	2,061	742	102,286	187,869	154,286	209,976
77 - Rental and leasing activities	5,991	2,006	207	175	169	115	2,221	3,169	8,588	5,466
78 - Employment activities	898	494	85	57	32	11	1,115	1,970	2,130	2,531
79 - Travel agency, tour operator, reservation service and related activities	13,086	5,862	920	690	456	161	38,709	38,768	53,171	45,480
80 - Security and investigation activities	584	311	24	2	64	32	2,037	8,013	2,709	8,358
81 - Services to buildings and landscape activities	2,304	3,202	67	64	98	40	3,669	9,218	6,138	12,524
82 - Office administrative, office support and other business support activities	24,210	7,884	1,563	619	1,242	383	54,535	126,731	81,550	135,618
N. Education	26,523	9,544	23,847	5,996	1,209	963	40,645	129,942	92,224	146,445
O. Human health and social work activities	11,583	10,332	2,642	2,522	1,136	1,221	19,915	96,860	35,276	110,935
86 - Human health activities	10,988	10,069	2,526	2,466	1,019	1,139	15,968	81,370	30,501	95,045
87 - Residential care activities	256	62	64	47	18	12	499	1,004	837	1,126
88 - Social work activities with and without accommodation	339	201	52	9	99	70	3,448	14,486	3,938	14,765
P. Arts, entertainment and recreation	1,335	778	462	148	150	105	3,677	5,408	5,624	6,439
Q. Other service activities	461,782	141,864	192,827	53,611	10,549	10,184	308,252	387,922	973,410	593,580
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	142,529	950,920	142,529	950,920
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	42,706	633,231	42,706	633,231
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	99,823	317,689	99,823	317,689
VI. PERSONAL	127,845,355	12,532,244	61,585,992	4,037,528	1,696,603	1,533,280	2,111	88	191,130,061	18,103,141
A. Salaried persons	25,727,323	3,630,332	7,235,059	1,417,342	407,684	356,426	761	26	33,370,827	5,404,126
B. Self employed	22,442,453	6,084,216	3,723,604	896,183	680,242	578,234	91	26	26,846,390	7,558,660
C. Other Personal	79,675,579	2,817,695	50,627,329	1,724,003	608,677	598,620	1,259	36	130,912,844	5,140,355
VII. OTHER	7,383	5,139	2,030	603	270	227	14,770	73,952	24,453	79,922
Total	133,989,686	14,795,014	62,246,215	4,410,668	1,921,819	1,825,978	2,901,786	18,718,828	201,059,506	39,750,489

Note(s)

1. 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 of Interest	Jun-25		Mar-26		Jun-26 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	9,376,747	9,104,546	9,811,626	304,540	59,237	42,502	2,451	137
01.00*	227,111	250,954	-	-	-	220,728	4,696	806
02.00*	80,683	210,805	66	1,005	-	115,462	10,739	41,133
03.00*	343,216	309,853	-	-	-	354,357	5,315	2,853
04.00*	92,472	582,976	1	-	-	13,884	11,398	12,038
05.00*	169,456	126,633	700	-	-	25,018	81,409	52,719
06.00*	1,047,759	891,995	-	-	90	549,668	177,353	164,893
07.00*	169,957	1,186,667	-	-	-	41,970	116,825	8,753
08.00	423,938	239,451	-	-	769,137	195,178	15,681	29,826
08.50	94,222	98,452	-	-	-	125,934	7,549	367
09.00	702,742	8,178,579	-	-	-	58,749	41,011	5,097
09.50	5,965,559	896,649	-	-	-	341,468	70,615	15,317
10.00	706,349	944,543	16	138,157	578	7,790,047	110,569	18,107
10.50	1,941,353	1,099,652	-	31,585	-	699,656	66,082	16,217
11.00	743,786	1,011,997	-	177,586	-	212,488	114,496	44,388
11.50	1,775,784	383,176	-	15,382	-	366,862	125,861	15,362
12.00	375,411	141,802	-	-	-	133,809	305,919	42,572
12.50	10,419	6,276	-	-	-	64,784	29,700	500
13.00	60,114	5,943	-	-	-	27,080	7,504	-
13.50	7,761	1,914	-	-	-	-	-	2
14.00	22,899	3,911	-	-	-	0	-	-
14.50	12,197	26,327	-	-	-	-	-	-
15.00	56,760	7,983	-	-	121	11	62	-
16.00	69,914	7,153	0	-	-	231	-	1
17.00	62,040	2,265	-	-	5,557	1	-	-
18.00	124,267	33,976	-	-	-	2	-	-
19.00	32,118	5,503	-	-	-	13	-	-
20.00	146,824	285	-	-	-	2	-	0
21.00	181	33	-	-	-	-	-	-
22.00	220	47	-	-	-	-	-	-
above 22.00	16,259	4,171	-	-	-	0	-	-
Total	24,858,520	25,764,515	9,812,410	668,255	834,719	11,379,901	1,305,234	471,088
Weighted Average	9.09	8.52	0.00	5.69	7.68	9.30	9.38	7.20

*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-26 P									
Deposits									
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)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
2,790	1	7	-	21	2	5,408	10,223,314	00.00	
1,150	9	-	-	-	253	6,915	227,643	01.00*	
22,708	11	130	2	220	124	75,066	191,599	02.00*	
7,179	2	11	-	111	89	15,560	369,916	03.00*	
13,437	0	3,210	2	369	3	40,456	54,341	04.00*	
27,303	23	91	1	70	124	161,741	187,458	05.00*	
39,985	244	124	2	155	108	382,863	932,621	06.00*	
5,351	122	86	2	382	485	132,006	173,977	07.00*	
36,020	293	485	16	2,913	460	85,694	1,050,008	08.00	
10,779	507	843	126	519	340	21,031	146,964	08.50	
26,296	1,380	1,321	989	2,706	2,659	81,459	140,208	09.00	
35,634	912	1,235	1,238	2,172	2,464	129,586	471,054	09.50	
324,744	1,989	3,691	647	3,873	10,677	474,298	8,403,096	10.00	
786,122	20,723	3,992	326	484	1,859	895,805	1,627,046	10.50	
483,653	1,568	3,228	4	1,148	835	649,320	1,039,394	11.00	
374,372	273	33,951	-	894	311	551,024	933,269	11.50	
309,157	9,628	14,495	21	15,177	2,032	699,001	832,810	12.00	
170,744	2,506	4,536	9	1,104	574	209,674	274,458	12.50	
89,096	96	578	4	1,581	252	99,111	126,191	13.00	
30	38	96	7	1,351	92	1,616	1,616	13.50	
4,923	65	1,710	295	563	6,268	13,823	13,823	14.00	
21	26	828	26	25,295	78	26,274	26,274	14.50	
3,946	1	1,434	71	3,354	440	9,308	9,440	15.00	
281	12	463	-	5,423	198	6,378	6,609	16.00	
12	14	247	-	1,164	206	1,644	7,201	17.00	
932	-	24,642	-	8,229	221	34,024	34,027	18.00	
87	-	1,628	-	3,705	75	5,495	5,508	19.00	
26	-	123	-	86	37	274	276	20.00	
30	-	-	-	-	3	33	33	21.00	
17	-	-	-	20	10	47	47	22.00	
90	-	-	-	17	4,050	4,157	4,157	above 22.00	
2,776,916	40,443	103,186	3,787	83,106	35,329	4,819,090	27,514,376	Total	
10.74	10.72	13.04	10.01	13.67	12.39	10.13	9.40	Weighted Average	

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,529,724	1,116,042	1,292,710	65,453	325	8,522	230	137
01.00*	8,820	18,610	-	-	-	22,552	64	30
02.00*	13,492	101,621	66	-	-	72,395	488	135
03.00*	2,570	922	-	-	-	212	50	474
04.00*	5,612	10,507	-	-	-	0	570	493
05.00*	54,976	14,008	-	-	-	-	11,615	29,109
06.00*	693,677	612,004	-	-	90	521,689	16,765	115,446
07.00*	13,967	898,328	-	-	-	31,856	12,488	7,255
08.00	100,639	106,213	-	-	769,137	4,419	2,056	24,797
08.50	2,337	1,987	-	-	-	59,265	-	-
09.00	68,900	1,511,067	-	-	-	12,725	2,852	526
09.50	908,728	47,683	-	-	-	3,897	1,292	3,850
10.00	86,044	179,757	16	26	578	1,428,602	4,511	8,907
10.50	162,133	229,326	-	-	-	20,016	16,175	13,780
11.00	124,448	365,558	-	-	-	3,090	23,719	30,056
11.50	1,607,254	122,858	-	-	-	2	31,230	680
12.00	114,194	94,519	-	-	-	1,006	112,457	800
12.50	497	5,543	-	-	-	0	-	500
13.00	48,143	797	-	-	-	23,247	-	-
13.50	3,799	392	-	-	-	-	-	2
14.00	6,087	2,604	-	-	-	-	-	-
14.50	608	18,137	-	-	-	-	-	-
15.00	31,174	3,085	-	-	121	-	62	-
16.00	22,436	6,021	0	-	-	0	-	1
17.00	19,842	1,202	-	-	5,557	1	-	-
18.00	28,807	33,690	-	-	-	0	-	-
19.00	18,279	5,471	-	-	-	13	-	-
20.00	274	217	-	-	-	0	-	-
21.00	128	31	-	-	-	-	-	-
22.00	-	17	-	-	-	-	-	-
above 22.00	13,633	4,165	-	-	-	0	-	-
Total	5,691,222	5,512,381	1,292,792	65,479	775,807	2,213,510	236,623	236,976
Weighted Average	9.34	8.40	0.00	0.00	8.26	8.49	10.52	7.20

*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-26 P									
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		
2,544	1	7	-	17	2	2,938	1,369,948	00.00	
162	-	-	-	-	-	256	22,808	01.00*	
1,191	-	6	2	0	-	1,821	74,282	02.00*	
546	2	11	-	3	-	1,086	1,299	03.00*	
6,679	0	3,206	2	323	-	11,272	11,273	04.00*	
3,095	18	27	-	2	22	43,889	43,889	05.00*	
15,922	102	0	-	105	0	148,341	670,120	06.00*	
1,700	60	14	2	49	-	21,567	53,423	07.00*	
32,633	45	118	0	990	-	60,640	834,196	08.00	
2,770	72	131	-	45	4	3,022	62,287	08.50	
2,674	234	34	38	862	8	7,227	19,952	09.00	
11,439	73	121	-	176	-	16,952	20,849	09.50	
73,552	104	736	-	556	3,646	92,013	1,521,235	10.00	
178,858	126	710	-	226	34	209,910	229,926	10.50	
183,722	23	860	1	564	23	238,967	242,057	11.00	
94,841	174	4,936	-	771	17	132,649	132,651	11.50	
137,514	9,544	9,411	-	863	231	270,819	271,824	12.00	
67,619	331	4,501	9	662	394	74,017	74,017	12.50	
19,441	2	302	-	254	152	20,151	43,398	13.00	
-	-	3	-	118	26	148	148	13.50	
1,005	2	1,220	-	385	-	2,612	2,612	14.00	
21	7	813	-	17,278	14	18,133	18,133	14.50	
23	-	1,092	10	1,342	425	2,953	3,074	15.00	
235	12	312	-	5,231	111	5,902	5,903	16.00	
12	14	176	-	657	195	1,054	6,611	17.00	
891	-	24,606	-	8,225	202	33,923	33,923	18.00	
87	-	1,628	-	3,705	44	5,464	5,477	19.00	
10	-	115	-	86	3	214	214	20.00	
30	-	-	-	-	-	30	30	21.00	
17	-	-	-	0	-	17	17	22.00	
90	-	-	-	17	4,046	4,152	4,152	above 22.00	
839,324	10,946	55,095	63	43,514	9,598	1,432,139	5,779,728	Total	
10.80	11.76	14.52	10.16	15.23	16.48	10.48	9.11	Weighted Average	

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

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	7,686,291	7,845,063	8,361,458	239,087	58,676	30,481	2,161	-
01.00*	216,563	230,641	-	-	-	196,554	4,632	776
02.00*	54,908	91,033	-	1,005	-	42,514	6,422	40,998
03.00*	18,296	15,101	-	-	-	4,976	4,565	2,379
04.00*	73,882	562,127	1	-	-	13,174	8,737	11,545
05.00*	100,110	90,687	700	-	-	21,250	34,366	23,610
06.00*	225,515	190,336	-	-	-	12,223	55,836	49,447
07.00*	114,096	238,958	-	-	-	2,712	62,067	1,498
08.00	309,406	105,400	-	-	-	181,692	6,807	5,029
08.50	62,536	84,907	-	-	-	58,858	641	367
09.00	619,136	6,536,929	-	-	-	39,175	26,258	4,572
09.50	4,965,818	848,966	-	-	-	337,028	69,322	11,467
10.00	620,305	764,787	-	138,132	-	6,300,294	78,232	9,200
10.50	1,779,220	870,326	-	31,585	-	679,639	37,956	2,437
11.00	619,338	646,439	-	177,586	-	209,398	90,777	14,332
11.50	168,530	260,318	-	15,382	-	366,861	78,631	682
12.00	261,217	47,283	-	-	-	132,803	193,463	41,772
12.50	9,922	733	-	-	-	64,784	29,700	-
13.00	11,971	5,146	-	-	-	3,832	7,504	-
13.50	3,962	1,522	-	-	-	-	-	-
14.00	16,813	1,307	-	-	-	0	-	-
14.50	11,589	8,190	-	-	-	-	-	-
15.00	25,586	4,898	-	-	-	11	-	-
16.00	47,478	1,132	-	-	-	231	-	-
17.00	42,198	1,063	-	-	-	-	-	-
18.00	95,460	287	-	-	-	2	-	-
19.00	13,839	32	-	-	-	-	-	-
20.00	146,549	68	-	-	-	2	-	0
21.00	53	3	-	-	-	-	-	-
22.00	220	30	-	-	-	-	-	-
above 22.00	2,627	6	-	-	-	0	-	-
Total	18,323,433	19,453,718	8,362,159	602,776	58,676	8,698,493	798,075	220,112
Weighted Average	9.26	8.67	6.31	6.31	-	9.77	9.79	6.92

*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-26 P								
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
246	-	-	-	3	-	2,410	8,692,112	00.00
988	9	-	-	-	253	6,659	203,213	01.00*
21,517	11	124	-	220	124	69,416	112,935	02.00*
6,634	-	-	-	107	89	13,773	18,750	03.00*
6,758	-	4	-	46	3	27,093	40,267	04.00*
24,208	4	65	1	68	102	82,424	104,373	05.00*
24,062	142	124	2	50	108	129,769	141,992	06.00*
3,651	62	72	1	333	485	68,170	70,881	07.00*
3,387	248	368	16	1,922	460	18,236	199,928	08.00
8,009	435	712	126	474	336	11,100	69,958	08.50
23,622	1,147	1,287	951	1,843	2,651	62,330	101,506	09.00
24,195	839	1,114	1,238	1,995	2,464	112,634	449,662	09.50
251,192	1,885	2,955	647	3,317	7,031	354,459	6,792,884	10.00
607,265	20,597	3,282	326	257	1,825	673,946	1,385,170	10.50
299,931	1,545	2,369	3	584	812	410,353	797,337	11.00
279,531	100	29,015	-	123	294	388,375	770,619	11.50
171,643	84	5,085	21	14,314	1,801	428,183	560,986	12.00
103,125	2,175	35	0	442	180	135,657	200,441	12.50
69,656	94	276	4	1,327	100	78,960	82,793	13.00
30	38	93	7	1,233	66	1,468	1,468	13.50
3,918	63	490	295	178	6,268	11,211	11,211	14.00
-	20	15	26	8,017	63	8,141	8,141	14.50
3,923	1	342	61	2,012	16	6,354	6,366	15.00
46	-	151	-	193	86	475	706	16.00
-	-	71	-	507	11	590	590	17.00
41	-	36	-	5	19	101	103	18.00
-	-	-	-	-	30	30	30	19.00
16	-	8	-	-	35	59	61	20.00
-	-	-	-	-	3	3	3	21.00
-	-	-	-	20	10	30	30	22.00
-	-	-	-	-	5	5	5	above 22.00
1,937,592	29,497	48,092	3,725	39,592	25,730	3,102,415	20,824,520	Total
10.71	10.33	11.33	10.01	11.97	10.86	10.23	9.72	Weighted Average

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	160,732	143,671	157,458	-	236	3,499	61	-
01.00*	1,728	1,702	-	-	-	1,623	-	-
02.00*	12,283	18,151	-	-	-	552	3,829	-
03.00*	322,350	293,830	-	-	-	349,168	700	-
04.00*	12,978	10,341	-	-	-	710	2,091	-
05.00*	14,370	21,937	-	-	-	3,768	35,428	-
06.00*	128,568	89,672	-	-	-	15,757	104,753	-
07.00*	41,894	49,380	-	-	-	7,403	42,270	-
08.00	13,893	27,838	-	-	-	9,067	6,818	-
08.50	29,349	11,558	-	-	-	7,811	6,908	-
09.00	14,706	130,584	-	-	-	6,849	11,902	-
09.50	91,013	0	-	-	-	542	-	-
10.00	0	-	-	-	-	61,150	27,826	-
10.50	-	-	-	-	-	0	11,950	-
11.00	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	16,000	14,000
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	-	-	-	-	-	-	-	-
Total	843,865	798,665	157,458	-	236	467,899	270,535	14,000
Weighted Average	5.19	5.21	-	-	-	4.36	7.15	11.48

*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-26 P								
Deposits								
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)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	61	161,254	00.00
-	-	-	-	-	-	-	1,623	01.00*
-	-	-	-	-	-	3,829	4,381	02.00*
-	-	-	-	-	-	700	349,868	03.00*
-	-	-	-	-	-	2,091	2,801	04.00*
-	-	-	-	-	-	35,428	39,196	05.00*
-	-	-	-	-	-	104,753	120,509	06.00*
-	-	-	-	-	-	42,270	49,673	07.00*
-	-	-	-	-	-	6,818	15,885	08.00
-	-	-	-	-	-	6,908	14,719	08.50
-	-	-	-	-	-	11,902	18,750	09.00
-	-	-	-	-	-	-	542	09.50
-	-	-	-	-	-	27,826	88,976	10.00
-	-	-	-	-	-	11,950	11,950	10.50
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	30,000	30,000	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
-	-	-	-	-	-	284,535	910,128	Total
-	-	-	-	-	-	7.36	5.49	Weighted Average

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	4,175,947	5,185,169	5,490,183	129,115	8,320	84,609	6,887	1,037
01.00*	234,087	232,431	22,482	-	-	221,219	1,618	2,641
02.00*	109,728	93,673	-	-	-	165,187	2,809	2,267
03.00*	105,885	99,585	-	-	-	6,662	1,981	2,142
04.00*	20,717	54,691	-	-	-	13,099	4,475	5,250
05.00*	172,589	340,176	-	-	-	459,565	7,999	1,953
06.00*	509,786	1,937,134	-	-	-	359,172	16,207	10,095
07.00*	1,550,714	858,694	-	-	-	2,113,260	54,921	5,264
08.00	328,405	546,885	-	0	-	614,548	25,832	8,040
08.50	205,018	86,862	-	-	-	51,003	4,729	1,563
09.00	499,683	302,747	-	-	-	128,014	15,218	3,611
09.50	199,936	187,716	-	-	-	102,826	12,908	16,123
10.00	251,989	399,358	-	-	-	94,349	66,553	79,586
10.50	457,858	411,932	-	-	-	96,314	16,107	39,990
11.00	174,075	69,137	-	-	-	270,633	71,243	51,645
11.50	585,744	49,427	-	-	-	338,301	29,601	666
12.00	70,127	86	-	-	-	49,986	135,210	3,450
12.50	49	51	-	-	-	4,030	15,634	-
13.00	295	510	-	-	-	54,179	612	-
13.50	573	230	-	-	-	179,249	142	-
14.00	293	17	-	-	-	-	-	-
14.50	99	27	-	-	-	-	-	-
15.00	985	201	-	-	-	-	106	-
16.00	8,251	126	-	-	-	-	57	2
17.00	1,435	827	-	-	-	-	509	21
18.00	1,980	288	-	-	-	-	131	5
19.00	1,154	115	-	-	-	-	83	0
20.00	14,411	-	-	-	-	-	-	-
21.00	-	20	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	9,681,812	10,858,113	5,512,665	129,115	8,320	5,406,206	491,571	235,351
Weighted Average	7.86	6.85	0.00	0.00	-	7.28	9.87	9.52

*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-26 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	
18,937	1	4	1	14	-	26,880	5,739,108	00.00
5,400	-	2	1	6	-	9,668	253,369	01.00*
83	-	-	-	-	-	5,159	170,346	02.00*
8,697	-	2,147	-	-	-	14,966	21,628	03.00*
10,314	12	154	497	4,736	13,365	38,803	51,902	04.00*
8,518	7	4	-	72	-	18,552	478,117	05.00*
14,513	271	926	115	196	-	42,323	401,496	06.00*
20,062	73	724	26	1,082	1	82,153	2,195,413	07.00*
77,510	314	434	55	283	51	112,519	727,068	08.00
1,569	68	152	36	1,034	21	9,173	60,176	08.50
60,838	1	-	-	12,703	3	92,373	220,387	09.00
10,773	-	0	-	4	-	39,809	142,635	09.50
81,817	3	6	-	10,469	10	238,443	332,792	10.00
6,591	-	12	-	-	-	62,701	159,014	10.50
20,226	-	0	-	5	43	143,162	413,795	11.00
50,290	-	1	-	127	-	80,683	418,985	11.50
3,861	12	18	-	-	30	142,581	192,567	12.00
12	-	0	-	1	-	15,647	19,677	12.50
2,063	-	-	-	2	-	2,676	56,855	13.00
23	-	1	-	2	-	168	179,416	13.50
23	5	0	-	-	-	28	28	14.00
1	-	0	-	10	-	11	11	14.50
15	-	2	-	2	-	126	126	15.00
45	-	-	-	6	-	111	111	16.00
117	-	1	-	107	-	755	755	17.00
69	-	-	-	1	-	205	205	18.00
28	-	-	-	-	-	110	110	19.00
-	-	-	-	-	-	-	-	20.00
-	10	10	-	-	-	20	20	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
402,393	777	4,597	732	30,860	13,524	1,179,806	12,236,113	Total
8.41	7.38	5.01	4.84	8.45	3.97	9.17	7.47	Weighted Average

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

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	227,238	253,938	308,254	25,063	5,779	56	6,824	1,037
01.00*	29,839	23,890	2,354	-	-	33,069	-	-
02.00*	15,840	107	-	-	-	105	6	2
03.00*	260	114	-	-	-	4	11	77
04.00*	3,996	1,799	-	-	-	48	457	269
05.00*	57,773	230,970	-	-	-	243,571	58	666
06.00*	89,876	70,684	-	-	-	89,891	241	1,582
07.00*	1,249	187,550	-	-	-	188,752	184	687
08.00	19,960	16,560	-	-	-	8,313	10,293	40
08.50	59,482	3,094	-	-	-	217	289	60
09.00	40,689	18,598	-	-	-	12,940	2,914	144
09.50	20,145	17,436	-	-	-	7,735	589	568
10.00	37,733	20,204	-	-	-	5,636	1,707	1,852
10.50	11,882	10,149	-	-	-	5,614	1,869	3,887
11.00	2,303	5,608	-	-	-	2,518	-	1,400
11.50	479,818	1	-	-	-	-	2,570	-
12.00	1,750	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-
13.00	30	415	-	-	-	-	-	-
13.50	350	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-
14.50	5	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
16.00	56	-	-	-	-	-	-	-
17.00	-	18	-	-	-	-	-	-
18.00	21	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
21.00	-	20	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	1,100,295	861,154	310,609	25,063	5,779	598,470	28,011	12,272
Weighted Average	9.16	5.88	0.00	-	-	5.80	6.72	8.13

*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-26 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		
1,470	1	4	-	14	-	9,349	348,502	00.00	
-	-	0	-	-	-	0	35,424	01.00*	
-	-	-	-	-	-	8	113	02.00*	
2	-	-	-	-	-	90	94	03.00*	
127	-	-	-	-	-	853	901	04.00*	
4,933	-	-	-	-	-	5,657	249,228	05.00*	
267	30	66	-	53	-	2,239	92,130	06.00*	
4,079	1	545	23	506	-	6,026	194,779	07.00*	
3,048	24	123	3	3	-	13,534	21,847	08.00	
122	67	129	10	1,020	-	1,698	1,915	08.50	
482	-	-	-	466	-	4,005	16,946	09.00	
6,273	-	-	-	-	-	7,430	15,165	09.50	
1,630	3	-	-	2	-	5,193	10,829	10.00	
2,290	-	11	-	-	-	8,057	13,671	10.50	
1,738	-	-	-	-	-	3,138	5,656	11.00	
-	-	-	-	1	-	2,571	2,571	11.50	
-	0	-	-	-	-	0	0	12.00	
-	-	-	-	-	-	-	-	12.50	
-	-	-	-	-	-	-	-	13.00	
-	-	0	-	-	-	0	0	13.50	
-	-	-	-	-	-	-	-	14.00	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	15.00	
-	-	-	-	6	-	6	6	16.00	
10	-	-	-	11	-	21	21	17.00	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	19.00	
-	-	-	-	-	-	-	-	20.00	
-	10	10	-	-	-	20	20	21.00	
-	-	-	-	-	-	-	-	22.00	
-	-	-	-	-	-	-	-	above 22.00	
26,469	136	890	36	2,081	-	69,896	1,009,817	Total	
7.80	8.72	7.56	7.47	8.09	-	7.43	5.75	Weighted Average	

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

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	3,948,708	4,930,999	5,181,929	104,053	2,541	84,553	63	-
01.00*	204,248	208,541	20,128	-	-	188,150	1,618	2,641
02.00*	93,888	93,566	-	-	-	165,081	2,803	2,265
03.00*	105,626	99,471	-	-	-	6,659	1,970	2,065
04.00*	16,721	52,892	-	-	-	13,051	4,018	4,981
05.00*	114,816	109,205	-	-	-	215,994	7,941	1,287
06.00*	419,910	1,866,431	-	-	-	269,282	15,967	8,513
07.00*	1,549,465	671,144	-	-	-	1,924,508	54,737	4,576
08.00	308,446	530,325	-	0	-	606,235	15,539	8,000
08.50	145,536	83,768	-	-	-	50,786	4,440	1,503
09.00	458,994	284,149	-	-	-	115,074	12,304	3,467
09.50	179,790	170,281	-	-	-	95,091	12,320	15,555
10.00	214,256	379,154	-	-	-	88,713	64,846	77,734
10.50	445,976	401,783	-	-	-	90,700	14,238	36,103
11.00	171,772	63,529	-	-	-	268,115	71,243	50,245
11.50	105,926	49,426	-	-	-	338,301	27,031	666
12.00	68,377	86	-	-	-	49,986	135,210	3,450
12.50	49	51	-	-	-	4,030	15,634	-
13.00	265	95	-	-	-	54,179	612	-
13.50	223	230	-	-	-	179,249	142	-
14.00	293	17	-	-	-	-	-	-
14.50	94	27	-	-	-	-	-	-
15.00	985	201	-	-	-	-	106	-
16.00	8,194	126	-	-	-	-	57	2
17.00	1,435	809	-	-	-	-	509	21
18.00	1,959	288	-	-	-	-	131	5
19.00	1,154	115	-	-	-	-	83	0
20.00	14,411	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	8,581,517	9,996,711	5,202,057	104,053	2,541	4,807,736	463,560	223,079
Weighted Average	7.62	6.96	0.00	0.00	-	7.47	10.06	9.59

*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-26 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	
17,467	-	-	1	-	-	17,531	5,390,606	00.00
5,400	-	2	1	6	-	9,667	217,946	01.00*
83	-	-	-	-	-	5,151	170,232	02.00*
8,695	-	2,147	-	-	-	14,876	21,535	03.00*
10,187	12	154	497	4,736	13,365	37,950	51,001	04.00*
3,585	7	4	-	72	-	12,895	228,889	05.00*
14,246	242	859	115	143	-	40,084	309,366	06.00*
15,983	72	178	3	575	1	76,127	2,000,634	07.00*
74,461	291	311	52	280	51	98,985	705,220	08.00
1,447	1	22	27	14	21	7,476	58,261	08.50
60,357	1	-	-	12,237	3	88,368	203,442	09.00
4,500	-	0	-	4	-	32,379	127,470	09.50
80,187	-	6	-	10,468	10	233,250	321,963	10.00
4,301	-	1	-	-	-	54,644	145,343	10.50
18,489	-	0	-	5	43	140,024	408,139	11.00
50,290	-	1	-	126	-	78,113	416,414	11.50
3,861	11	18	-	-	30	142,581	192,567	12.00
12	-	0	-	1	-	15,647	19,677	12.50
2,063	-	-	-	2	-	2,676	56,855	13.00
23	-	0	-	2	-	168	179,416	13.50
23	5	0	-	-	-	28	28	14.00
1	-	0	-	10	-	11	11	14.50
15	-	2	-	2	-	126	126	15.00
45	-	-	-	-	-	104	104	16.00
107	-	1	-	96	-	734	734	17.00
69	-	-	-	1	-	205	205	18.00
28	-	-	-	-	-	110	110	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
375,924	641	3,707	695	28,779	13,524	1,109,910	11,226,296	Total
8.46	7.09	4.39	4.70	8.47	3.97	9.28	7.67	Weighted Average

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

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	13,552,694	14,289,714	15,301,810	433,655	67,557	127,111	9,338	1,175
01.00*	461,197	483,384	22,482	-	-	441,948	6,314	3,447
02.00*	190,411	304,477	66	1,005	-	280,648	13,548	43,400
03.00*	449,102	409,438	-	-	-	361,019	7,296	4,995
04.00*	113,189	637,666	1	-	-	26,983	15,873	17,288
05.00*	342,045	466,808	700	-	-	484,582	89,407	54,672
06.00*	1,557,545	2,829,128	-	-	90	908,840	193,561	174,988
07.00*	1,720,670	2,045,360	-	-	-	2,155,230	171,746	14,017
08.00	752,343	786,336	-	0	769,137	809,726	41,513	37,866
08.50	299,239	185,314	-	-	-	176,936	12,278	1,930
09.00	1,202,425	8,481,326	-	-	-	186,763	56,229	8,708
09.50	6,165,495	1,084,365	-	-	-	444,294	83,523	31,440
10.00	958,339	1,343,902	16	138,157	578	7,884,396	177,122	97,693
10.50	2,399,211	1,511,584	-	31,585	-	795,970	82,189	56,207
11.00	917,861	1,081,134	-	177,586	-	483,121	185,739	96,033
11.50	2,361,528	432,603	-	15,382	-	705,164	155,461	16,028
12.00	445,538	141,888	-	-	-	183,795	441,129	46,022
12.50	10,468	6,327	-	-	-	68,814	45,334	500
13.00	60,409	6,453	-	-	-	81,258	8,116	-
13.50	8,335	2,143	-	-	-	179,249	142	2
14.00	23,192	3,928	-	-	-	0	-	-
14.50	12,296	26,354	-	-	-	-	-	-
15.00	57,746	8,184	-	-	121	11	167	-
16.00	78,164	7,279	0	-	-	231	57	3
17.00	63,475	3,092	-	-	5,557	1	509	21
18.00	126,248	34,264	-	-	-	2	131	5
19.00	33,272	5,617	-	-	-	13	83	0
20.00	161,234	285	-	-	-	2	-	0
21.00	181	54	-	-	-	-	-	-
22.00	220	47	-	-	-	-	-	-
above 22.00	16,259	4,171	-	-	-	0	-	-
Total	34,540,332	36,622,628	15,325,075	797,370	843,039	16,786,108	1,796,806	706,439
Weighted Average	8.76	8.07	0.00	4.77	7.60	8.65	9.51	7.97

*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-26 P								
Deposits								
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)	Rate of Interest
J	K	L	M	N	O	P	Q	R
21,726	2	11	1	34	2	32,289	15,962,422	00.00
6,550	9	2	1	6	253	16,583	481,012	01.00*
22,791	11	130	2	220	124	80,225	361,944	02.00*
15,876	2	2,158	-	111	89	30,526	391,545	03.00*
23,751	12	3,365	498	5,105	13,368	79,259	106,243	04.00*
35,821	30	95	1	142	124	180,293	665,575	05.00*
54,497	515	1,050	117	351	108	425,186	1,334,116	06.00*
25,413	195	810	29	1,463	486	214,159	2,369,389	07.00*
113,530	607	919	71	3,196	511	198,213	1,777,076	08.00
12,349	575	995	163	1,553	361	30,204	207,141	08.50
87,134	1,381	1,321	989	15,408	2,661	173,832	360,595	09.00
46,408	912	1,235	1,238	2,175	2,464	169,395	613,689	09.50
406,561	1,992	3,697	647	14,342	10,687	712,741	8,735,888	10.00
792,714	20,723	4,004	326	484	1,859	958,506	1,786,060	10.50
503,879	1,568	3,229	4	1,152	878	792,482	1,453,189	11.00
424,662	273	33,951	-	1,021	311	631,708	1,352,254	11.50
313,018	9,640	14,513	21	15,177	2,062	841,582	1,025,377	12.00
170,756	2,506	4,536	9	1,105	574	225,321	294,135	12.50
91,159	96	578	4	1,583	252	101,787	183,046	13.00
54	38	96	7	1,353	92	1,784	181,032	13.50
4,946	70	1,710	295	563	6,268	13,851	13,851	14.00
22	26	828	26	25,305	78	26,285	26,285	14.50
3,961	1	1,436	71	3,356	440	9,433	9,566	15.00
326	12	463	-	5,430	198	6,488	6,719	16.00
129	14	248	-	1,271	206	2,398	7,956	17.00
1,001	-	24,642	-	8,230	221	34,230	34,232	18.00
115	-	1,628	-	3,705	75	5,605	5,618	19.00
26	-	123	-	86	37	274	276	20.00
30	10	10	-	-	3	53	53	21.00
17	-	-	-	20	10	47	47	22.00
90	-	-	-	17	4,050	4,157	4,157	above 22.00
3,179,309	41,220	107,784	4,519	113,966	48,853	5,998,896	39,750,489	Total
10.44	10.65	12.70	9.17	12.26	10.06	9.94	8.85	Weighted Average

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

2.5.1 Deposits Distributed by Rate of

Overall
Public Sector

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,756,963	1,369,980	1,600,964	90,516	6,104	8,578	7,054	1,175
01.00*	38,659	42,500	2,354	-	-	55,621	64	30
02.00*	29,331	101,727	66	-	-	72,501	494	137
03.00*	2,830	1,036	-	-	-	216	61	551
04.00*	9,609	12,306	-	-	-	48	1,028	762
05.00*	112,749	244,979	-	-	-	243,571	11,673	29,776
06.00*	783,553	682,688	-	-	90	611,580	17,006	117,028
07.00*	15,216	1,085,878	-	-	-	220,608	12,672	7,942
08.00	120,599	122,773	-	-	769,137	12,732	12,349	24,837
08.50	61,818	5,081	-	-	-	59,482	289	60
09.00	109,590	1,529,665	-	-	-	25,665	5,765	670
09.50	928,873	65,119	-	-	-	11,632	1,881	4,418
10.00	123,777	199,960	16	26	578	1,434,239	6,218	10,759
10.50	174,015	239,475	-	-	-	25,630	18,044	17,667
11.00	126,752	371,166	-	-	-	5,608	23,719	31,456
11.50	2,087,072	122,859	-	-	-	2	33,800	680
12.00	115,944	94,519	-	-	-	1,006	112,457	800
12.50	497	5,543	-	-	-	0	-	500
13.00	48,173	1,212	-	-	-	23,247	-	-
13.50	4,149	392	-	-	-	-	-	2
14.00	6,087	2,604	-	-	-	-	-	-
14.50	613	18,137	-	-	-	-	-	-
15.00	31,174	3,085	-	-	121	-	62	-
16.00	22,492	6,021	0	-	-	0	-	1
17.00	19,842	1,220	-	-	5,557	1	-	-
18.00	28,828	33,690	-	-	-	0	-	-
19.00	18,279	5,471	-	-	-	13	-	-
20.00	274	217	-	-	-	0	-	-
21.00	128	51	-	-	-	-	-	-
22.00	-	17	-	-	-	-	-	-
above 22.00	13,633	4,165	-	-	-	0	-	-
Total	6,791,518	6,373,534	1,603,401	90,542	781,586	2,811,980	264,635	249,248
Weighted Average	9.30	8.20	0.00	0.00	8.20	7.91	10.12	7.25

*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-26 P								
Deposits								
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)	Rate of Interest
J	K	L	M	N	O	P	Q	R
4,014	2	11	-	31	2	12,287	1,718,450	00.00
162	-	0	-	-	-	256	58,231	01.00*
1,191	-	6	2	0	-	1,829	74,396	02.00*
548	2	11	-	3	-	1,176	1,392	03.00*
6,806	0	3,206	2	323	-	12,126	12,174	04.00*
8,028	18	27	-	2	22	49,546	293,117	05.00*
16,190	132	67	-	158	0	150,580	762,249	06.00*
5,779	61	559	25	555	-	27,593	248,201	07.00*
35,682	69	241	3	994	-	74,174	856,043	08.00
2,892	139	261	10	1,065	4	4,720	64,202	08.50
3,155	234	34	38	1,328	8	11,232	36,897	09.00
17,712	73	121	-	176	-	24,382	36,014	09.50
75,182	107	736	-	558	3,646	97,206	1,532,064	10.00
181,148	126	721	-	226	34	217,967	243,597	10.50
185,460	23	860	1	564	23	242,105	247,713	11.00
94,841	174	4,936	-	772	17	135,220	135,221	11.50
137,514	9,545	9,411	-	863	231	270,819	271,825	12.00
67,619	331	4,501	9	662	394	74,017	74,017	12.50
19,441	2	302	-	254	152	20,151	43,398	13.00
-	-	3	-	118	26	148	148	13.50
1,005	2	1,220	-	385	-	2,612	2,612	14.00
21	7	813	-	17,278	14	18,133	18,133	14.50
23	-	1,092	10	1,342	425	2,953	3,074	15.00
235	12	312	-	5,237	111	5,909	5,909	16.00
22	14	176	-	667	195	1,075	6,632	17.00
891	-	24,606	-	8,225	202	33,923	33,923	18.00
87	-	1,628	-	3,705	44	5,464	5,477	19.00
10	-	115	-	86	3	214	214	20.00
30	10	10	-	-	-	50	50	21.00
17	-	-	-	0	-	17	17	22.00
90	-	-	-	17	4,046	4,152	4,152	above 22.00
865,794	11,082	55,984	99	45,595	9,598	1,502,035	6,789,544	Total
10.70	11.72	14.41	9.18	14.90	16.48	10.34	8.58	Weighted Average

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

2.5.2 Deposits Distributed by Rate of

Overall
Domestic Private

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	11,635,000	12,776,063	13,543,387	343,139	61,217	115,034	2,224	-
01.00*	420,811	439,182	20,128	-	-	384,704	6,251	3,417
02.00*	148,797	184,599	-	1,005	-	207,595	9,225	43,263
03.00*	123,922	114,572	-	-	-	11,635	6,534	4,444
04.00*	90,603	615,019	1	-	-	26,224	12,755	16,526
05.00*	214,926	199,893	700	-	-	237,244	42,306	24,896
06.00*	645,424	2,056,768	-	-	-	281,504	71,802	57,960
07.00*	1,663,560	910,102	-	-	-	1,927,219	116,804	6,074
08.00	617,852	635,725	-	0	-	787,927	22,346	13,028
08.50	208,072	168,676	-	-	-	109,644	5,081	1,870
09.00	1,078,130	6,821,078	-	-	-	154,249	38,562	8,039
09.50	5,145,608	1,019,246	-	-	-	432,119	81,642	27,022
10.00	834,561	1,143,941	-	138,132	-	6,389,007	143,078	86,934
10.50	2,225,196	1,272,109	-	31,585	-	770,339	52,195	38,540
11.00	791,110	709,968	-	177,586	-	477,513	162,020	64,577
11.50	274,456	309,744	-	15,382	-	705,162	105,661	1,348
12.00	329,593	47,369	-	-	-	182,789	328,673	45,222
12.50	9,971	784	-	-	-	68,814	45,334	-
13.00	12,236	5,241	-	-	-	58,011	8,116	-
13.50	4,185	1,751	-	-	-	179,249	142	-
14.00	17,105	1,324	-	-	-	0	-	-
14.50	11,682	8,217	-	-	-	-	-	-
15.00	26,571	5,099	-	-	-	11	106	-
16.00	55,672	1,258	-	-	-	231	57	2
17.00	43,633	1,872	-	-	-	-	509	21
18.00	97,419	574	-	-	-	2	131	5
19.00	14,993	147	-	-	-	-	83	0
20.00	160,960	68	-	-	-	2	-	0
21.00	53	3	-	-	-	-	-	-
22.00	220	30	-	-	-	-	-	-
above 22.00	2,627	6	-	-	-	0	-	-
Total	26,904,949	29,450,429	13,564,216	706,829	61,217	13,506,229	1,261,636	443,191
Weighted Average	8.77	8.15	0.00	5.38	-	8.95	9.89	8.27

*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-26 P								
Deposits								
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)	Rate of Interest
J	K	L	M	N	O	P	Q	R
17,713	-	-	1	3	-	19,940	14,082,718	00.00
6,388	9	2	1	6	253	16,326	421,158	01.00*
21,600	11	124	-	220	124	74,567	283,167	02.00*
15,329	-	2,147	-	107	89	28,650	40,285	03.00*
16,945	12	159	497	4,782	13,368	65,042	91,268	04.00*
27,793	11	68	1	140	102	95,319	333,263	05.00*
38,308	383	983	117	193	108	169,854	451,358	06.00*
19,634	134	251	4	908	486	144,296	2,071,516	07.00*
77,848	538	679	68	2,202	511	117,221	905,148	08.00
9,456	436	734	153	488	358	18,576	128,220	08.50
83,979	1,147	1,287	951	14,080	2,653	150,698	304,947	09.00
28,695	839	1,114	1,238	1,999	2,464	145,013	577,132	09.50
331,379	1,885	2,961	647	13,784	7,041	587,709	7,114,848	10.00
611,566	20,597	3,283	326	257	1,825	728,589	1,530,513	10.50
318,419	1,545	2,369	3	589	855	550,377	1,205,476	11.00
329,820	100	29,015	-	249	294	466,488	1,187,033	11.50
175,504	96	5,103	21	14,314	1,831	570,763	753,553	12.00
103,137	2,175	35	0	443	180	151,304	220,118	12.50
71,718	94	276	4	1,329	100	81,636	139,647	13.00
54	38	93	7	1,235	66	1,635	180,884	13.50
3,941	68	490	295	178	6,268	11,239	11,239	14.00
1	20	16	26	8,028	63	8,152	8,152	14.50
3,938	1	344	61	2,014	16	6,480	6,491	15.00
91	-	151	-	193	86	580	811	16.00
107	-	72	-	604	11	1,324	1,324	17.00
110	-	36	-	5	19	307	309	18.00
28	-	-	-	-	30	141	141	19.00
16	-	8	-	-	35	59	61	20.00
-	-	-	-	-	3	3	3	21.00
-	-	-	-	20	10	30	30	22.00
-	-	-	-	-	5	5	5	above 22.00
2,313,516	30,138	51,799	4,420	68,371	39,255	4,212,325	32,050,816	Total
10.34	10.26	10.84	9.17	10.50	8.48	9.98	9.05	Weighted Average

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

2.5.3 Deposits Distributed by Rate of

Overall
Foreign

Rate of Interest	Jun-25	Mar-26	Jun-26 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	160,732	143,671	157,458	-	236	3,499	61	-
01.00*	1,728	1,702	-	-	-	1,623	-	-
02.00*	12,283	18,151	-	-	-	552	3,829	-
03.00*	322,350	293,830	-	-	-	349,168	700	-
04.00*	12,978	10,341	-	-	-	710	2,091	-
05.00*	14,370	21,937	-	-	-	3,768	35,428	-
06.00*	128,568	89,672	-	-	-	15,757	104,753	-
07.00*	41,894	49,380	-	-	-	7,403	42,270	-
08.00	13,893	27,838	-	-	-	9,067	6,818	-
08.50	29,349	11,558	-	-	-	7,811	6,908	-
09.00	14,706	130,584	-	-	-	6,849	11,902	-
09.50	91,013	0	-	-	-	542	-	-
10.00	0	-	-	-	-	61,150	27,826	-
10.50	-	-	-	-	-	0	11,950	-
11.00	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	16,000	14,000
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	-	-	-	-	-	-	-	-
Total	843,865	798,665	157,458	-	236	467,899	270,535	14,000
Weighted Average	5.19	5.21	-	-	-	4.36	7.15	11.48

*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-26 P								
Deposits								
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)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	61	161,254	00.00
-	-	-	-	-	-	-	1,623	01.00*
-	-	-	-	-	-	3,829	4,381	02.00*
-	-	-	-	-	-	700	349,868	03.00*
-	-	-	-	-	-	2,091	2,801	04.00*
-	-	-	-	-	-	35,428	39,196	05.00*
-	-	-	-	-	-	104,753	120,509	06.00*
-	-	-	-	-	-	42,270	49,673	07.00*
-	-	-	-	-	-	6,818	15,885	08.00
-	-	-	-	-	-	6,908	14,719	08.50
-	-	-	-	-	-	11,902	18,750	09.00
-	-	-	-	-	-	-	542	09.50
-	-	-	-	-	-	27,826	88,976	10.00
-	-	-	-	-	-	11,950	11,950	10.50
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	30,000	30,000	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
-	-	-	-	-	-	284,535	910,128	Total
-	-	-	-	-	-	7.36	5.49	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, 2026

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others**	Total Deposits
00.00	8,692,401	2,055,506	547,048	4,667,468	15,962,422
01.00*	242,291	50,938	53,963	133,820	481,012
02.00*	79,666	20,958	34,351	226,969	361,944
03.00*	10,691	4,324	9,324	367,206	391,545
04.00*	21,478	6,599	17,865	60,300	106,243
05.00*	156,504	65,181	36,367	407,524	665,575
06.00*	112,110	41,371	14,128	1,166,507	1,334,116
07.00*	1,035,049	443,168	267,165	624,008	2,369,389
08.00	248,375	119,912	105,153	1,303,636	1,777,076
08.50	14,224	3,478	1,919	187,520	207,141
09.00	103,894	45,573	34,178	176,951	360,595
09.50	215,030	82,518	50,984	265,157	613,689
10.00	3,621,650	1,364,749	612,462	3,137,027	8,735,888
10.50	137,630	68,499	17,132	1,562,799	1,786,060
11.00	42,941	20,974	18,181	1,371,093	1,453,189
11.50	15,191	6,022	1,967	1,329,074	1,352,254
12.00	28,456	4,460	275	992,187	1,025,377
12.50	1,216	557	86	292,277	294,135
13.00	4,338	936	631	177,142	183,046
13.50	764	238	652	179,379	181,032
14.00	4,360	1,663	758	7,070	13,851
14.50	1,034	692	701	23,858	26,285
15.00	2,237	1,013	299	6,017	9,566
16.00	926	223	72	5,498	6,719
17.00	618	690	243	6,406	7,956
18.00	1,419	278	55	32,480	34,232
19.00	185	39	20	5,375	5,618
20.00	195	56	-	25	276
21.00	31	-	-	22	53
22.00	7	6	-	34	47
above 22.00	106	49	2	4,000	4,157
Total	14,795,014	4,410,668	1,825,978	18,718,828	39,750,489

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 (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	949,362	618	332,884	295	15,113	3	98,411	3	3,681,501	3,246
5,000 to 10,000	115,547	820	39,698	277	521	4	1,129	8	494,100	3,404
10,000 to 20,000	87,271	1,258	40,483	579	668	10	1,427	20	342,072	4,751
20,000 to 25,000	27,390	610	15,991	355	264	6	426	9	121,050	2,719
25,000 to 50,000	97,656	3,519	46,316	1,670	800	28	1,239	44	357,893	12,688
50,000 to 100,000	137,651	10,373	43,487	3,079	794	57	1,078	77	307,144	22,007
100,000 to 150,000	87,566	10,544	22,935	2,804	449	55	607	74	199,844	24,434
150,000 to 200,000	38,355	6,649	14,814	2,562	322	56	376	65	161,171	28,060
200,000 to 300,000	57,747	14,246	18,367	4,494	431	105	560	139	268,557	66,140
300,000 to 400,000	41,964	14,473	10,811	3,721	269	93	342	119	183,348	63,521
400,000 to 500,000	33,048	14,855	6,830	3,050	219	98	282	127	137,031	61,021
500,000 to 750,000	51,552	31,382	11,373	6,989	456	277	616	373	199,823	121,202
750,000 to 1,000,000	29,465	25,562	6,801	5,903	283	246	366	317	100,207	86,517
1,000,000 to 2,000,000	69,398	95,921	14,347	20,035	606	855	915	1,296	176,756	244,428
2,000,000 to 3,000,000	31,503	76,851	6,613	16,085	342	839	553	1,357	74,252	180,165
3,000,000 to 4,000,000	18,262	62,535	3,829	13,232	202	702	384	1,331	42,296	144,938
4,000,000 to 5,000,000	11,908	53,022	2,907	13,069	155	694	303	1,365	27,632	122,955
5,000,000 to 6,000,000	10,393	56,002	2,544	13,825	148	807	258	1,399	22,805	122,748
6,000,000 to 7,000,000	6,296	40,716	1,624	10,505	94	607	206	1,339	14,126	91,188
7,000,000 to 8,000,000	4,873	36,334	1,426	10,657	89	666	170	1,270	11,033	82,281
8,000,000 to 9,000,000	3,940	33,357	980	8,315	71	600	173	1,465	9,097	77,027
9,000,000 to 10,000,000	3,203	30,372	878	8,325	71	673	107	1,005	7,797	73,974
10,000,000 to 100,000,000	26,547	604,897	12,780	404,306	1,467	52,074	2,375	79,995	69,229	1,800,456
100,000,000 to 500,000,000	843	147,517	3,816	808,252	734	155,337	808	175,486	6,843	1,336,076
500,000,000 to 1,000,000,000	56	37,604	839	555,777	348	238,503	160	108,412	840	565,641
1,000,000,000 to 5,000,000,000	49	110,302	896	1,745,294	307	689,154	310	640,641	530	1,036,452
5,000,000,000 to 10,000,000,000	6	40,533	123	796,516	64	436,286	66	485,515	98	655,142
10,000,000,000 & Over	2	23,007	78	1,756,608	42	752,474	54	1,091,704	35	856,600
Total	1,941,853	1,583,881	664,470	6,216,580	25,329	2,331,311	113,701	2,594,956	7,017,110	7,889,780

Note(s)

1. 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, 2026

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
84,884	61	147,686,876	112,304	12,792	4	151,912,461	115,916	152,861,823	116,534	Less Than 5000
8,965	62	7,643,950	50,452	706	5	8,189,069	54,212	8,304,616	55,032	5,000 to 10,000
7,158	96	9,941,661	141,977	673	10	10,334,142	147,442	10,421,413	148,700	10,000 to 20,000
1,948	43	1,572,542	35,087	295	7	1,712,516	38,226	1,739,906	38,836	20,000 to 25,000
4,841	174	4,780,392	174,431	985	35	5,192,466	189,070	5,290,122	192,589	25,000 to 50,000
5,419	361	4,679,686	338,776	1,036	72	5,038,644	364,429	5,176,295	374,803	50,000 to 100,000
2,303	276	2,686,716	332,548	914	110	2,913,768	360,301	3,001,334	370,845	100,000 to 150,000
1,138	197	1,660,893	289,940	801	135	1,839,515	321,015	1,877,870	327,665	150,000 to 200,000
2,885	700	2,355,677	579,839	504	122	2,646,981	651,538	2,704,728	665,784	200,000 to 300,000
1,894	642	1,327,066	462,233	1,009	338	1,524,739	530,667	1,566,703	545,141	300,000 to 400,000
996	443	966,951	430,236	755	344	1,113,064	495,317	1,146,112	510,172	400,000 to 500,000
2,005	1,209	1,719,137	1,046,264	719	442	1,934,129	1,176,755	1,985,681	1,208,137	500,000 to 750,000
1,211	1,068	860,598	751,843	689	599	970,155	846,493	999,620	872,055	750,000 to 1,000,000
3,085	4,285	1,612,134	2,067,488	663	930	1,808,506	2,339,319	1,877,904	2,435,240	1,000,000 to 2,000,000
1,856	4,551	570,260	1,387,246	277	668	654,153	1,590,912	685,656	1,667,763	2,000,000 to 3,000,000
989	3,440	302,307	1,037,611	339	1,169	350,346	1,202,423	368,608	1,264,958	3,000,000 to 4,000,000
1,041	4,703	181,872	808,813	328	1,419	214,238	953,019	226,146	1,006,041	4,000,000 to 5,000,000
903	4,807	136,250	734,398	126	675	163,034	878,659	173,427	934,661	5,000,000 to 6,000,000
598	3,887	82,338	531,054	69	450	99,055	639,030	105,351	679,746	6,000,000 to 7,000,000
442	3,314	60,841	453,469	53	400	74,054	552,058	78,927	588,392	7,000,000 to 8,000,000
445	3,766	46,849	395,780	44	369	57,659	487,322	61,599	520,679	8,000,000 to 9,000,000
412	3,952	36,624	347,016	31	292	45,920	435,237	49,123	465,609	9,000,000 to 10,000,000
5,569	175,769	214,441	4,353,140	500	13,699	306,361	6,879,440	332,908	7,484,337	10,000,000 to 100,000,000
1,213	257,621	3,753	630,652	121	24,842	17,288	3,388,266	18,131	3,535,783	100,000,000 to 500,000,000
185	121,965	154	99,233	9	6,420	2,535	1,695,952	2,591	1,733,556	500,000,000 to 1,000,000,000
130	230,239	61	113,703	15	26,367	2,249	4,481,849	2,298	4,592,152	1,000,000,000 to 5,000,000,000
9	60,677	26	165,596	-	-	386	2,599,732	392	2,640,266	5,000,000,000 to 10,000,000,000
5	62,609	6	232,012	-	-	220	4,752,007	222	4,775,015	10,000,000,000 & Over
142,529	950,920	191,130,061	18,103,141	24,453	79,922	199,117,653	38,166,608	201,059,506	39,750,489	Total

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 30th June, 2026

(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
Less Than 5000	99,981,682	82,163	50,560,067	32,668	793,601	669	1,526,473	1,033	152,861,823	116,534
5,000 to 10,000	6,939,508	45,255	1,095,441	7,878	101,676	732	167,991	1,167	8,304,616	55,032
10,000 to 20,000	6,752,186	96,503	3,412,474	48,585	99,253	1,429	157,500	2,183	10,421,413	148,700
20,000 to 25,000	1,113,083	24,875	545,035	12,142	29,997	673	51,791	1,147	1,739,906	38,836
25,000 to 50,000	3,647,457	133,780	1,390,638	49,805	97,456	3,492	154,571	5,512	5,290,122	192,589
50,000 to 100,000	3,686,334	267,926	1,245,101	89,563	99,528	7,095	145,332	10,218	5,176,295	374,803
100,000 to 150,000	2,135,452	264,804	716,104	88,215	72,575	8,513	77,203	9,314	3,001,334	370,845
150,000 to 200,000	1,330,276	232,002	458,842	80,298	40,087	6,941	48,665	8,423	1,877,870	327,665
200,000 to 300,000	1,901,733	467,621	667,227	165,080	66,662	16,244	69,106	16,839	2,704,728	665,784
300,000 to 400,000	1,076,621	374,206	397,314	138,933	47,198	16,283	45,570	15,718	1,566,703	545,141
400,000 to 500,000	806,156	358,371	269,855	120,490	35,420	15,829	34,681	15,482	1,146,112	510,172
500,000 to 750,000	1,383,593	844,327	451,358	273,982	88,559	52,103	62,171	37,725	1,985,681	1,208,137
750,000 to 1,000,000	680,119	593,366	233,351	203,629	46,861	40,932	39,289	34,128	999,620	872,055
1,000,000 to 2,000,000	1,256,076	1,594,788	409,149	548,684	122,527	165,924	90,152	125,844	1,877,904	2,435,240
2,000,000 to 3,000,000	447,038	1,088,100	140,761	341,370	52,897	128,957	44,960	109,337	685,656	1,667,763
3,000,000 to 4,000,000	238,931	820,246	72,948	250,052	29,518	101,096	27,211	93,564	368,608	1,264,958
4,000,000 to 5,000,000	144,467	642,192	43,840	195,054	18,725	83,343	19,114	85,452	226,146	1,006,041
5,000,000 to 6,000,000	106,204	573,342	32,930	177,402	17,483	93,412	16,810	90,505	173,427	934,661
6,000,000 to 7,000,000	65,686	423,682	19,411	125,181	9,528	61,575	10,726	69,308	105,351	679,746
7,000,000 to 8,000,000	48,683	362,807	14,509	108,097	7,027	52,440	8,708	65,048	78,927	588,392
8,000,000 to 9,000,000	37,732	318,748	10,986	92,850	5,917	50,085	6,964	58,996	61,599	520,679
9,000,000 to 10,000,000	29,913	283,357	8,261	78,238	4,674	44,390	6,275	59,623	49,123	465,609
10,000,000 to 100,000,000	176,976	3,659,755	49,693	999,098	33,892	728,219	72,347	2,097,265	332,908	7,484,337
100,000,000 to 500,000,000	3,527	597,632	876	144,643	731	120,561	12,997	2,672,947	18,131	3,535,783
500,000,000 to 1,000,000,000	151	98,309	34	22,459	24	14,849	2,382	1,597,939	2,591	1,733,556
1,000,000,000 to 5,000,000,000	68	127,731	10	16,272	2	3,237	2,218	4,444,911	2,298	4,592,152
5,000,000,000 to 10,000,000,000	27	174,648	-	-	1	6,954	364	2,458,663	392	2,640,266
10,000,000,000 & Over	7	244,476	-	-	-	-	215	4,530,539	222	4,775,015
Total	133,989,686	14,795,014	62,246,215	4,410,668	1,921,819	1,825,978	2,901,786	18,718,828	201,059,506	39,750,489

Note(s)

1. 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)

(Million Rupees)										
Apr to Jun 26 P										
Type of Accounts	Debits					Credits				
	Over the Counter (OTC)	Other than the Counter				Other than the Counter				
		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	29,140,698	10,010,139	34,258,691	34,279,276	107,688,804	23,864,394	9,639,994	38,916,300	37,917,972	110,338,661
1) Basic Banking Accounts	22,025	630,687	121,777	80,779	855,269	12,856	918,077	142,082	88,883	1,161,899
II. Call Deposits	3,352,800	6,773,326	8,829,444	10,796,697	29,752,267	5,004,984	6,471,777	2,186,348	16,340,294	30,003,403
III. Other Deposit Accounts	138,156	141,941	389,201	936,930	1,606,228	365,985	168,063	377,913	732,759	1,644,720
IV. Saving Deposits	13,292,375	6,378,955	16,318,682	19,490,110	55,480,122	9,324,840	5,541,015	19,494,729	21,545,162	55,905,746
V. Fixed or Term Deposits	244,988	6,601,012	1,381	90,278,535	97,125,916	1,866,939	5,149,588	1,578	90,187,694	97,205,799
1) Less Than Three Months	70,535	2,247,937	1,243	1,952,195	4,271,910	1,656,989	758,582	1,357	1,862,188	4,279,117
2) For Three Months and Over but Less Than Six Months	40,175	2,328,876	16	571,643	2,940,710	99,901	2,318,364	39	630,805	3,049,109
3) For Six Months and Over but Less Than One Year	31,084	67,088	11	117,820	216,003	32,819	113,146	30	127,841	273,836
4) For One Year & Over but Less Than Two Years	78,378	1,019,995	112	87,232,955	88,331,439	65,289	1,023,956	152	87,146,075	88,235,472
5) For Two Years & Over but Less Than Three Years	1,503	4,674	-	389,560	395,738	716	4,740	-	412,854	418,310
6) For Three Years & Over but Less Than Four Years	1,493	234,647	-	2,871	239,011	940	235,824	-	2,160	238,925
7) For Four Years & Over but Less Than Five Years	13,673	6,945	-	430	21,048	7,461	7,032	-	136	14,629
8) For Five Years & Over but Less Than Ten Years	6,991	690,812	-	5,685	703,489	1,985	687,915	-	2,510	692,410
9) For Ten Years and Over	1,156	37	-	5,375	6,568	839	30	-	3,125	3,994
Total	46,169,016	29,905,372	59,797,400	155,781,548	291,653,337	40,427,142	26,970,438	60,976,868	166,723,881	295,098,329

Notes(s)

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

2. 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-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	240,095	127,043	256,451	138,779	254,644	140,270
II. Securities, Shares and Other Financial Instruments:	1,216	393,879	871	355,206	725	423,134
A. Quoted on the Stock Exchange:	965	77,957	685	114,299	538	129,477
1. To Stock Brokers and Dealers:	683	34,920	444	54,183	314	54,631
(a) Government and Other Trustee Securities	132	535	149	19,014	107	19,621
(b) Shares and Debentures	545	32,490	286	34,160	194	33,927
(c) Participation Term Certificates	-	-	2	3	3	2
(d) Others	6	1,896	7	1,006	10	1,081
2. To Others:	282	43,037	241	60,116	224	74,845
(a) Government and Other Trustee Securities	15	7,284	29	31,726	33	39,099
(b) Shares and Debentures	208	27,231	151	26,625	149	32,328
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	57	8,514	59	1,757	40	3,411
B. Unquoted on the Stock Exchange:	251	315,922	186	240,907	187	293,657
1. To Stock Brokers and Dealers:	28	3,196	24	8,366	23	8,503
(a) Government and Other Trustee Securities	-	-	1	4,000	1	4,000
(b) Shares and Debentures	23	2,992	16	4,026	17	4,253
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	204	7	340	5	250
2. To Others:	223	312,726	162	232,541	164	285,154
(a) Government and Other Trustee Securities	62	248,227	61	102,737	55	127,808
(b) Shares and Debentures	6	940	9	729	7	157
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	155	63,559	92	129,075	102	157,188
III. Merchandise	67,204	2,840,355	55,422	2,785,870	55,892	2,776,852
A. Food Items:	19,724	765,768	15,508	794,264	15,029	782,897
1. Wheat	10,937	232,855	4,886	134,768	4,595	160,732
2. Rice and Paddy	2,885	127,808	2,423	144,928	2,267	133,439
3. Other Grains & Pulses:	609	6,543	286	11,641	383	13,240
(a) Indigenous	598	5,834	278	11,545	354	12,462
(b) Imported	11	709	8	96	29	778
4. Edible Oils:	1,244	58,482	1,144	74,331	1,073	78,635
(a) Indigenous	1,188	50,923	1,082	67,600	1,019	69,413
(b) Imported	56	7,559	62	6,732	54	9,222
5. Sugar:	1,313	250,518	1,391	324,897	1,317	291,521
(a) Indigenous	1,313	250,518	1,386	321,869	1,312	286,984
(b) Imported	-	-	5	3,027	5	4,536
6. Kariana And Spices	133	931	139	856	143	828
7. Fish And Fish Preparations	11	640	8	79	9	167
8. Other Food Items:	2,592	87,991	5,231	102,763	5,242	104,335
(a) Indigenous	2,539	86,222	5,203	100,772	5,212	101,774
(b) Imported	53	1,769	28	1,991	30	2,561
B. Raw Materials:	26,765	848,559	24,483	865,684	24,593	903,768
1. Cotton Raw:	19,004	154,678	16,943	167,735	16,962	161,465
(a) Indigenous	2,475	137,548	2,046	136,246	1,961	127,583
(b) Imported	16,529	17,130	14,897	31,489	15,001	33,882
2. Synthetic Fibers:	119	14,550	89	8,329	82	11,475
(a) Indigenous	97	13,713	68	7,507	62	11,308
(b) Imported	22	837	21	821	20	167
3. Fertilizers:	1,027	61,375	1,354	87,543	1,390	84,344
(a) Indigenous	1,014	57,666	1,325	82,204	1,347	77,875
(b) Imported	13	3,709	29	5,339	43	6,468
4. Petroleum Crude:	1,252	95,306	1,269	97,522	1,210	113,795
(a) Indigenous	1,213	81,555	1,222	85,287	1,166	104,575
(b) Imported	39	13,751	47	12,234	44	9,221
5. Iron and Steel:	1,753	104,912	1,820	110,693	1,819	121,497
(a) Indigenous	1,506	69,916	1,622	76,313	1,623	86,883
(b) Imported	247	34,996	198	34,380	196	34,614
6. Wool & Goat Hair	4	60	5	46	5	41
7. Hides & Skins	111	6,235	72	3,613	70	3,090
8. Oil Seeds	98	3,619	79	4,336	84	4,975
9. Pesticides & Insecticides:	448	9,341	408	4,776	408	4,699
(a) Indigenous	446	9,117	402	4,640	400	4,549
(b) Imported	2	224	6	136	8	150
10. Other Raw Materials:	2,949	398,482	2,444	381,091	2,563	398,386
(a) Indigenous	2,691	372,681	2,241	353,653	2,334	367,866
(b) Imported	258	25,801	203	27,438	229	30,519

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	20,715	1,226,028	15,431	1,125,922	16,270	1,090,186
1. Cotton Textiles:	3,095	243,064	2,182	166,600	2,178	169,392
(a) Indigenous	2,975	220,264	1,977	134,447	1,972	131,993
(b) Imported	120	22,801	205	32,153	206	37,398
2. Cotton Yarn:	1,681	67,199	1,090	59,095	1,085	59,689
(a) Indigenous	1,669	66,770	1,014	56,510	1,010	56,958
(b) Imported	12	430	76	2,585	75	2,732
3. Other Textiles:	2,431	218,510	1,941	277,823	2,161	283,481
(a) Indigenous	2,416	212,781	1,906	273,423	2,136	278,662
(b) Imported	15	5,729	35	4,399	25	4,819
4. Machinery:	1,039	90,605	1,000	123,045	969	105,980
(a) Indigenous	607	54,164	643	72,898	620	72,040
(b) Imported	432	36,441	357	50,147	349	33,941
5. Handloom Products	1	20	3	111	2	263
6. Carpets & Rugs	12	89	11	47	11	61
7. Readymade Garments	987	60,452	792	50,200	808	51,003
8. Cement and Cement Products:	481	92,765	370	89,825	363	75,528
(a) Indigenous	479	92,191	369	89,137	361	74,669
(b) Imported	2	574	1	688	2	859
9. Sports Goods	88	2,662	97	3,893	87	4,053
10. Surgical Instruments	92	2,300	92	6,975	90	4,135
11. Chemicals & Dyes	1,311	56,492	1,080	51,877	1,035	66,365
12. Other Finished Goods:	9,497	391,869	6,773	296,432	7,481	270,234
(a) Indigenous	9,294	381,922	6,568	288,196	7,287	257,586
(b) Imported	203	9,946	205	8,236	194	12,648
IV. Fixed Assets Including Machinery	425,622	2,253,736	471,148	2,569,948	460,898	2,644,467
A. Transport Equipment	406,693	884,978	444,515	991,384	436,429	1,080,733
B. Furniture & Fixtures	464	6,107	182	2,967	204	9,898
C. Office Equipment	265	46,291	255	50,435	246	51,298
D. Other Machinery & Equipment	18,200	1,316,360	26,196	1,525,162	24,019	1,502,538
V. Real Estate	597,397	1,877,815	639,585	2,102,483	682,348	2,229,117
A. Land	458,892	762,290	488,852	790,657	495,674	821,418
1. Residential	18,908	337,076	17,702	271,822	17,050	241,821
(a) House	16,962	243,982	15,976	212,108	15,412	184,391
(b) Flat	1,946	93,095	1,726	59,714	1,638	57,429
2. Non-Residential	439,984	425,213	471,150	518,835	478,624	579,597
(a) Commercial	7,396	141,917	4,927	144,425	4,806	137,153
(b) Industrial	903	69,456	1,410	100,148	1,907	139,039
(c) Agriculture	430,445	199,323	463,372	231,765	470,074	252,607
(d) Others	1,240	14,518	1,441	42,498	1,837	50,797
B. Buildings:	138,505	1,115,525	150,733	1,311,826	186,674	1,407,700
1. Residential	127,091	678,752	137,349	888,387	171,947	926,512
(a) House	105,613	493,464	103,810	526,752	143,199	592,259
(b) Flat	21,478	185,288	33,539	361,635	28,748	334,254
2. Non-Residential	11,414	436,773	13,384	423,438	14,727	481,187
(a) Commercial	5,040	202,756	5,363	201,244	5,651	227,591
(b) Industrial	2,704	111,570	2,970	134,199	3,964	157,967
(c) Agriculture	1,968	67,199	3,085	30,081	2,908	30,591
(d) Others	1,702	55,247	1,966	57,915	2,204	65,038
VI. Fixed Deposits and Insurance Policies	28,979	680,028	11,772	248,510	11,418	248,143
A. Bank Deposits	28,933	679,640	11,750	248,425	11,401	248,058
1. Security Deposits	929	41,554	2,873	52,643	2,719	59,835
2. Term Deposits (TDRs)	21,822	518,632	4,224	71,999	3,744	73,742
3. Other Deposits	6,182	119,454	4,653	123,783	4,938	114,482
B. Insurance Policies	46	388	22	85	17	84
VII. Others	493,237	4,217,000	531,182	5,188,894	561,512	5,631,395
A. Other Secured Advances	147,718	1,753,877	175,069	2,851,186	207,348	3,249,277
1. Receivables	1,225	433,248	2,850	510,537	3,580	573,993
2. Employees Benefits	3,242	1,522	1,148	3,669	1,098	5,679
3. Others	143,251	1,319,107	171,071	2,336,981	202,670	2,669,606
B. Advances Secured by Guarantee(s)	345,519	2,463,123	356,113	2,337,708	354,164	2,382,118
1. Institutional Guarantee(s)	7,629	2,054,735	8,641	1,998,032	9,144	2,058,366
2. Individual Guarantee(s)	337,890	408,388	347,472	339,677	345,020	323,752
VIII. Unsecured Advances	5,491,204	728,350	4,931,616	826,406	5,716,503	829,908
1. Credit Cards	2,392,809	221,339	2,354,780	305,230	2,826,372	301,215
2. Personal Loan	3,020,093	123,881	2,505,181	128,308	2,817,386	126,616
3. Others	78,302	383,130	71,655	392,867	72,745	402,077
Total	7,344,954	13,118,205	6,898,047	14,216,096	7,743,940	14,923,285

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	173,232	101,834	185,627	106,780	185,625	108,794
II. Securities, Shares and Other Financial Instruments:	79	64,958	119	57,573	129	86,149
A. Quoted on the Stock Exchange:	41	6,671	51	11,026	53	12,959
1. To Stock Brokers and Dealers:	15	2,354	11	2,766	12	3,515
(a) Government and Other Trustee Securities	1	1	1	0	1	1
(b) Shares and Debentures	14	2,354	10	2,765	11	3,514
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	26	4,317	40	8,261	41	9,444
(a) Government and Other Trustee Securities	9	20	22	59	22	57
(b) Shares and Debentures	16	4,292	12	7,379	10	8,387
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	5	818	8	996
B. Unquoted on the Stock Exchange:	38	58,287	68	46,547	76	73,190
1. To Stock Brokers and Dealers:	7	2,473	7	3,045	8	3,327
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	2,273	7	3,045	8	3,327
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	200	-	-	-	-
2. To Others:	31	55,814	61	43,501	68	69,862
(a) Government and Other Trustee Securities	12	47,223	4	36,234	5	66,383
(b) Shares and Debentures	2	729	2	651	2	2
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	17	7,862	55	6,617	61	3,478
III. Merchandise	21,885	480,133	21,255	484,148	20,950	455,444
A. Food Items:	1,110	165,213	1,313	138,733	1,211	129,480
1. Wheat	109	66,138	93	35,851	85	35,043
2. Rice and Paddy	367	43,524	413	39,567	378	37,881
3. Other Grains & Pulses:	31	805	33	587	34	1,271
(a) Indigenous	30	800	32	581	33	1,265
(b) Imported	1	6	1	6	1	6
4. Edible Oils:	155	6,446	139	5,771	133	5,675
(a) Indigenous	155	6,446	139	5,771	133	5,675
(b) Imported	-	-	-	-	-	-
5. Sugar:	164	41,495	219	48,052	220	40,081
(a) Indigenous	164	41,495	217	47,652	218	39,681
(b) Imported	-	-	2	400	2	400
6. Kariana And Spices	8	22	9	104	10	112
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	276	6,783	407	8,802	351	9,416
(a) Indigenous	275	6,776	401	8,685	343	9,071
(b) Imported	1	8	6	117	8	345
B. Raw Materials:	18,327	145,451	16,709	138,343	16,648	143,922
1. Cotton Raw:	16,684	16,650	14,903	17,269	14,873	17,172
(a) Indigenous	292	11,507	346	13,290	322	13,025
(b) Imported	16,392	5,143	14,557	3,978	14,551	4,146
2. Synthetic Fibers:	4	249	5	584	3	458
(a) Indigenous	2	20	5	584	3	458
(b) Imported	2	229	-	-	-	-
3. Fertilizers:	381	5,059	394	5,939	372	5,234
(a) Indigenous	381	5,059	394	5,939	372	5,234
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	47	51,010	54	38,554	54	38,586
(a) Indigenous	20	47,780	22	34,907	27	34,924
(b) Imported	27	3,230	32	3,647	27	3,662
5. Iron and Steel:	100	14,098	204	15,629	195	17,635
(a) Indigenous	80	7,177	178	7,426	170	8,315
(b) Imported	20	6,921	26	8,203	25	9,319
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	2	9	4	148	5	494
9. Pesticides & Insecticides:	15	275	17	200	19	697
(a) Indigenous	15	275	17	200	19	697
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	1,094	58,101	1,128	60,021	1,127	63,647
(a) Indigenous	1,038	56,158	1,070	57,410	1,061	60,078
(b) Imported	56	1,943	58	2,611	66	3,569

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	2,448	169,469	3,233	207,072	3,091	182,043
1. Cotton Textiles:	1,105	37,611	1,209	44,392	1,194	44,496
(a) Indigenous	1,030	31,086	1,128	31,391	1,111	30,142
(b) Imported	75	6,525	81	13,001	83	14,354
2. Cotton Yarn:	125	14,582	410	15,341	374	14,735
(a) Indigenous	117	14,360	355	14,601	335	14,321
(b) Imported	8	222	55	740	39	414
3. Other Textiles:	135	20,347	146	39,743	148	40,611
(a) Indigenous	134	20,347	141	39,572	141	40,404
(b) Imported	1	0	5	171	7	207
4. Machinery:	36	1,351	29	178	70	316
(a) Indigenous	25	38	19	49	60	187
(b) Imported	11	1,313	10	129	10	129
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	3	3	29	3	29
7. Readymade Garments	72	16,242	128	13,195	105	12,751
8. Cement and Cement Products:	39	5,608	50	5,336	44	5,399
(a) Indigenous	39	5,608	50	5,336	44	5,399
(b) Imported	-	-	-	-	-	-
9. Sports Goods	12	46	14	248	12	248
10. Surgical Instruments	3	316	2	95	2	95
11. Chemicals & Dyes	104	4,827	189	4,287	184	6,393
12. Other Finished Goods:	815	68,536	1,053	84,228	955	56,969
(a) Indigenous	788	67,587	1,004	83,197	906	55,944
(b) Imported	27	949	49	1,030	49	1,025
IV. Fixed Assets Including Machinery	98,520	384,439	110,861	400,744	88,831	417,498
A. Transport Equipment	93,621	135,926	104,821	169,770	82,627	197,923
B. Furniture & Fixtures	14	2,514	14	2,145	14	2,001
C. Office Equipment	34	2,277	36	1,036	36	1,046
D. Other Machinery & Equipment	4,851	243,723	5,990	227,793	6,154	216,528
V. Real Estate	462,574	499,210	495,296	542,729	529,195	602,587
A. Land	408,699	282,251	440,478	298,504	440,920	314,281
1. Residential	4,356	70,304	5,108	69,734	5,137	74,372
(a) House	4,355	70,298	5,106	69,716	5,134	74,334
(b) Flat	1	6	2	18	3	38
2. Non-Residential	404,343	211,947	435,370	228,771	435,783	239,909
(a) Commercial	1,353	40,042	1,396	45,755	1,308	47,887
(b) Industrial	211	13,307	294	12,505	316	13,926
(c) Agriculture	402,216	151,133	433,050	162,983	433,625	170,396
(d) Others	563	7,465	630	7,528	534	7,700
B. Buildings:	53,875	216,958	54,818	244,225	88,275	288,306
1. Residential	50,365	102,907	51,051	125,880	84,476	154,200
(a) House	49,785	101,396	50,433	124,316	83,856	152,544
(b) Flat	580	1,510	618	1,565	620	1,656
2. Non-Residential	3,510	114,052	3,767	118,345	3,799	134,106
(a) Commercial	2,476	89,356	2,645	90,288	2,667	92,607
(b) Industrial	263	8,969	383	13,022	406	23,352
(c) Agriculture	750	14,240	719	11,293	701	11,554
(d) Others	21	1,486	20	3,742	25	6,592
VI. Fixed Deposits and Insurance Policies	492	12,247	637	23,174	655	21,043
A. Bank Deposits	492	12,247	637	23,174	655	21,043
1. Security Deposits	308	9,043	385	14,276	391	12,214
2. Term Deposits (TDRs)	46	2,417	45	1,919	30	2,017
3. Other Deposits	138	787	207	6,979	234	6,812
B. Insurance Policies	-	-	-	-	-	-
VII. Others	288,534	1,003,433	295,657	1,036,716	296,903	1,085,215
A. Other Secured Advances	2,120	92,032	3,473	184,403	3,716	213,083
1. Receivables	154	56,151	641	64,884	723	73,414
2. Employees Benefits	1,131	131	1,120	284	1,019	270
3. Others	835	35,749	1,712	119,235	1,974	139,399
B. Advances Secured by Guarantee(s)	286,414	911,401	292,184	852,313	293,187	872,133
1. Institutional Guarantee(s)	4,866	740,845	6,606	687,308	6,505	707,809
2. Individual Guarantee(s)	281,548	170,556	285,578	165,004	286,682	164,323
VIII. Unsecured Advances	718,572	90,637	1,009,547	141,992	1,069,397	134,388
1. Credit Cards	624,763	66,361	908,368	113,161	965,862	102,767
2. Personal Loan	83,733	17,704	86,811	18,643	89,808	19,092
3. Others	10,076	6,572	14,368	10,188	13,727	12,530
Total	1,763,888	2,636,891	2,118,999	2,793,857	2,191,685	2,911,118

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	66,863	25,210	70,824	31,999	69,019	31,476
II. Securities, Shares and Other Financial Instruments:	1,137	328,921	752	297,633	596	336,985
A. Quoted on the Stock Exchange:	924	71,286	634	103,273	485	116,518
1. To Stock Brokers and Dealers:	668	32,566	433	51,417	302	51,117
(a) Government and Other Trustee Securities	131	534	148	19,013	106	19,621
(b) Shares and Debentures	531	30,136	276	31,395	183	30,413
(c) Participation Term Certificates	-	-	2	3	3	2
(d) Others	6	1,896	7	1,006	10	1,081
2. To Others:	256	38,720	201	51,855	183	65,401
(a) Government and Other Trustee Securities	6	7,264	7	31,668	11	39,043
(b) Shares and Debentures	192	22,940	139	19,246	139	23,941
(c) Participation Term Certificates	1	3	1	3	1	3
(d) Others	57	8,514	54	938	32	2,415
B. Unquoted on the Stock Exchange:	213	257,635	118	194,360	111	220,468
1. To Stock Brokers and Dealers:	21	723	17	5,321	15	5,176
(a) Government and Other Trustee Securities	-	-	1	4,000	1	4,000
(b) Shares and Debentures	17	719	9	981	9	926
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	4	7	340	5	250
2. To Others:	192	256,912	101	189,039	96	215,291
(a) Government and Other Trustee Securities	50	201,004	57	66,504	50	61,425
(b) Shares and Debentures	4	211	7	78	5	156
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	138	55,696	37	122,458	41	153,710
III. Merchandise	45,303	2,359,184	34,154	2,300,810	34,929	2,320,582
A. Food Items:	18,614	600,555	14,195	655,531	13,818	653,417
1. Wheat	10,828	166,717	4,793	98,918	4,510	125,690
2. Rice and Paddy	2,518	84,283	2,010	105,361	1,889	95,557
3. Other Grains & Pulses:	578	5,738	253	11,055	349	11,969
(a) Indigenous	568	5,034	246	10,965	321	11,197
(b) Imported	10	703	7	90	28	772
4. Edible Oils:	1,089	52,037	1,005	68,560	940	72,960
(a) Indigenous	1,033	44,478	943	61,829	886	63,738
(b) Imported	56	7,559	62	6,732	54	9,222
5. Sugar:	1,149	209,023	1,172	276,845	1,097	251,440
(a) Indigenous	1,149	209,023	1,169	274,218	1,094	247,303
(b) Imported	-	-	3	2,627	3	4,136
6. Kariana And Spices	125	909	130	752	133	716
7. Fish And Fish Preparations	11	640	8	79	9	167
8. Other Food Items:	2,316	81,208	4,824	93,961	4,891	94,919
(a) Indigenous	2,264	79,447	4,802	92,087	4,869	92,703
(b) Imported	52	1,761	22	1,874	22	2,216
B. Raw Materials:	8,431	702,401	7,769	726,752	7,940	759,353
1. Cotton Raw:	2,320	138,028	2,040	150,467	2,089	144,294
(a) Indigenous	2,183	126,041	1,700	122,956	1,639	114,557
(b) Imported	137	11,987	340	27,511	450	29,736
2. Synthetic Fibers:	115	14,301	84	7,745	79	11,018
(a) Indigenous	95	13,693	63	6,924	59	10,850
(b) Imported	20	608	21	821	20	167
3. Fertilizers:	646	56,316	960	81,604	1,018	79,110
(a) Indigenous	633	52,607	931	76,265	975	72,641
(b) Imported	13	3,709	29	5,339	43	6,468
4. Petroleum Crude:	1,204	44,296	1,215	58,967	1,156	75,210
(a) Indigenous	1,193	33,775	1,200	50,380	1,139	69,651
(b) Imported	11	10,521	15	8,587	17	5,558
5. Iron and Steel:	1,653	90,814	1,616	95,064	1,624	103,863
(a) Indigenous	1,426	62,739	1,444	68,887	1,453	78,568
(b) Imported	227	28,075	172	26,177	171	25,295
6. Wool & Goat Hair	4	60	5	46	5	41
7. Hides & Skins	111	6,235	72	3,613	70	3,090
8. Oil Seeds	96	3,610	75	4,188	79	4,481
9. Pesticides & Insecticides:	433	9,067	391	4,576	389	4,002
(a) Indigenous	431	8,843	385	4,440	381	3,852
(b) Imported	2	224	6	136	8	150
10. Other Raw Materials:	1,849	339,675	1,311	320,481	1,431	334,245
(a) Indigenous	1,647	315,817	1,166	295,655	1,268	307,295
(b) Imported	202	23,858	145	24,826	163	26,950

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	18,258	1,056,227	12,190	918,526	13,171	907,812
1. Cotton Textiles:	1,990	205,454	973	122,208	984	124,896
(a) Indigenous	1,945	189,178	849	103,056	861	101,851
(b) Imported	45	16,276	124	19,152	123	23,045
2. Cotton Yarn:	1,556	52,617	680	43,754	711	44,954
(a) Indigenous	1,552	52,410	659	41,909	675	42,637
(b) Imported	4	208	21	1,845	36	2,317
3. Other Textiles:	2,294	197,945	1,793	237,865	2,011	242,656
(a) Indigenous	2,280	192,216	1,763	233,637	1,993	238,045
(b) Imported	14	5,729	30	4,228	18	4,611
4. Machinery:	1,003	89,254	971	122,866	899	105,664
(a) Indigenous	582	54,126	624	72,848	560	71,852
(b) Imported	421	35,128	347	50,018	339	33,812
5. Handloom Products	1	20	3	111	2	263
6. Carpets & Rugs	10	86	8	17	8	32
7. Readymade Garments	915	44,210	664	37,005	703	38,251
8. Cement and Cement Products:	442	87,157	320	84,489	319	70,130
(a) Indigenous	440	86,583	319	83,801	317	69,271
(b) Imported	2	574	1	688	2	859
9. Sports Goods	76	2,617	83	3,645	75	3,805
10. Surgical Instruments	88	1,984	89	6,880	87	4,032
11. Chemicals & Dyes	1,206	51,661	891	47,590	851	59,972
12. Other Finished Goods:	8,677	323,223	5,715	212,095	6,521	213,156
(a) Indigenous	8,501	314,226	5,559	204,890	6,376	201,533
(b) Imported	176	8,997	156	7,206	145	11,623
IV. Fixed Assets Including Machinery	327,051	1,868,266	360,238	2,168,250	372,015	2,226,086
A. Transport Equipment	313,024	748,933	339,653	821,488	353,758	882,673
B. Furniture & Fixtures	450	3,593	168	822	190	7,896
C. Office Equipment	231	44,013	219	49,399	210	50,252
D. Other Machinery & Equipment	13,346	1,071,727	20,198	1,296,541	17,857	1,285,265
V. Real Estate	134,780	1,377,114	144,247	1,558,508	153,113	1,625,803
A. Land	50,191	479,698	48,371	492,017	54,754	507,137
1. Residential	14,552	266,772	12,594	202,089	11,913	167,449
(a) House	12,607	173,684	10,870	142,392	10,278	110,058
(b) Flat	1,945	93,089	1,724	59,697	1,635	57,391
2. Non-Residential	35,639	212,926	35,777	289,929	42,841	339,688
(a) Commercial	6,043	101,875	3,531	98,669	3,498	89,266
(b) Industrial	690	55,809	1,113	87,507	1,591	125,113
(c) Agriculture	28,229	48,189	30,322	68,782	36,449	82,211
(d) Others	677	7,053	811	34,970	1,303	43,097
B. Buildings:	84,589	897,416	95,876	1,066,490	98,359	1,118,666
1. Residential	76,687	575,591	86,263	762,293	87,435	772,057
(a) House	55,805	391,945	53,358	402,342	59,322	439,600
(b) Flat	20,882	183,647	32,905	359,951	28,113	332,457
2. Non-Residential	7,902	321,824	9,613	304,198	10,924	346,609
(a) Commercial	2,562	112,503	2,714	110,060	2,980	134,512
(b) Industrial	2,441	102,601	2,587	121,177	3,558	134,614
(c) Agriculture	1,218	52,959	2,366	18,788	2,207	19,037
(d) Others	1,681	53,761	1,946	54,173	2,179	58,446
VI. Fixed Deposits and Insurance Policies	28,486	667,726	11,134	225,285	10,762	227,066
A. Bank Deposits	28,440	667,338	11,112	225,200	10,745	226,981
1. Security Deposits	620	32,456	2,487	38,316	2,327	47,586
2. Term Deposits (TDRs)	21,776	516,215	4,179	70,080	3,714	71,725
3. Other Deposits	6,044	118,667	4,446	116,804	4,704	107,670
B. Insurance Policies	46	388	22	85	17	84
VII. Others	204,506	3,167,234	235,357	4,104,316	264,434	4,501,174
A. Other Secured Advances	145,572	1,659,375	171,561	2,661,237	203,597	3,032,227
1. Receivables	1,070	375,155	2,206	445,129	2,855	500,560
2. Employees Benefits	2,089	1,382	1	3,372	51	5,397
3. Others	142,413	1,282,838	169,354	2,212,736	200,691	2,526,271
B. Advances Secured by Guarantee(s)	58,934	1,507,859	63,796	1,443,079	60,837	1,468,947
1. Institutional Guarantee(s)	2,592	1,270,027	1,902	1,268,407	2,499	1,309,519
2. Individual Guarantee(s)	56,342	237,832	61,894	174,672	58,338	159,428
VIII. Unsecured Advances	4,772,631	269,241	3,922,066	308,816	4,647,103	314,552
1. Credit Cards	1,768,046	154,978	1,446,412	192,069	1,860,510	198,448
2. Personal Loan	2,936,360	106,177	2,418,370	109,665	2,727,578	107,524
3. Others	68,225	8,086	57,284	7,082	59,015	8,580
Total	5,580,757	10,062,895	4,778,772	10,995,617	5,551,971	11,583,724

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of 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	-	-	-	-	-	-
III. Merchandise	16	1,037	13	912	13	826
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:	7	706	5	588	5	494
1. Cotton Raw:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	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:	6	706	5	588	5	494
(a) Indigenous	6	706	5	588	5	494
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	9	331	8	324	8	332
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	2	218	2	215	2	214
(a) Indigenous	2	218	2	215	2	214
(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	1	-	1	-	1	8
11. Chemicals & Dyes	1	3	-	-	-	-
12. Other Finished Goods:	5	109	5	109	5	109
(a) Indigenous	5	109	5	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	51	1,030	49	954	52	883
A. Transport Equipment	48	119	41	126	44	138
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3	910	8	828	8	745
V. Real Estate	43	1,491	42	1,246	40	728
A. Land	2	340	3	136	-	-
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	2	340	3	136	-	-
(a) Commercial	-	-	-	-	-	-
(b) Industrial	2	340	3	136	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	41	1,151	39	1,110	40	728
1. Residential	39	254	35	214	36	256
(a) House	23	123	19	95	21	115
(b) Flat	16	131	16	119	15	140
2. Non-Residential	2	896	4	896	4	472
(a) Commercial	2	896	4	896	4	472
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	1	55	1	51	1	34
A. Bank Deposits	1	55	1	51	1	34
1. Security Deposits	1	55	1	51	1	34
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	197	46,333	168	47,862	175	45,005
A. Other Secured Advances	26	2,470	35	5,546	35	3,967
1. Receivables	1	1,942	3	523	2	19
2. Employees Benefits	22	9	27	13	28	12
3. Others	3	519	5	5,010	5	3,937
B. Advances Secured by Guarantee(s)	171	43,863	133	42,316	140	41,038
1. Institutional Guarantee(s)	171	43,863	133	42,316	140	41,038
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	1	368,472	3	375,597	3	380,967
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	-	-	-	-	-	-
3. Others	1	368,472	3	375,597	3	380,967
Total	309	418,418	276	426,622	284	428,442

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	240,095	127,043	256,450	138,779	254,642	140,270
II. Securities, Shares and Other						
Financial Instruments:	1,117	316,785	763	160,652	626	167,681
A. Quoted on the Stock Exchange:	886	66,703	601	62,794	463	64,817
1. To Stock Brokers and Dealers:	625	31,066	391	35,310	269	30,587
(a) Government and Other Trustee Securities	132	535	147	3,969	104	295
(b) Shares and Debentures	490	29,258	239	30,463	159	29,516
(c) Participation Term Certificates	-	-	2	3	3	2
(d) Others	3	1,273	3	875	3	774
2. To Others:	261	35,637	210	27,484	194	34,230
(a) Government and Other Trustee Securities	14	63	25	61	28	98
(b) Shares and Debentures	189	27,106	130	26,525	133	31,752
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	56	8,460	53	891	31	2,373
B. Unquoted on the Stock Exchange:	231	250,082	162	97,858	163	102,864
1. To Stock Brokers and Dealers:	28	3,196	17	3,490	18	3,726
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	23	2,992	13	3,486	14	3,723
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	204	4	4	4	4
2. To Others:	203	246,886	145	94,368	145	99,138
(a) Government and Other Trustee Securities	61	238,227	60	83,166	53	93,160
(b) Shares and Debentures	6	940	9	729	7	157
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	136	7,719	76	10,473	85	5,821
III. Merchandise	55,560	1,845,783	46,060	1,648,653	46,617	1,616,367
A. Food Items:	17,446	602,937	13,817	541,281	13,436	539,307
1. Wheat	10,512	204,198	4,816	127,052	4,485	148,596
2. Rice and Paddy	2,595	114,842	2,290	128,613	2,143	118,784
3. Other Grains & Pulses:	609	6,543	151	1,837	248	4,178
(a) Indigenous	598	5,834	143	1,741	219	3,400
(b) Imported	11	709	8	96	29	778
4. Edible Oils:	953	41,806	817	32,109	777	35,349
(a) Indigenous	901	34,806	762	25,519	731	27,032
(b) Imported	52	6,999	55	6,590	46	8,317
5. Sugar:	741	170,613	616	163,496	632	149,603
(a) Indigenous	741	170,613	613	161,619	629	146,216
(b) Imported	-	-	3	1,877	3	3,387
6. Kariana And Spices	133	931	137	854	141	826
7. Fish And Fish Preparations	11	640	8	79	9	167
8. Other Food Items:	1,892	63,365	4,982	87,239	5,001	81,804
(a) Indigenous	1,840	62,720	4,954	85,249	4,971	79,244
(b) Imported	52	645	28	1,991	30	2,561
B. Raw Materials:	24,302	445,651	22,201	409,851	22,211	437,214
1. Cotton Raw:	18,366	126,693	16,325	113,824	16,309	110,616
(a) Indigenous	1,862	110,051	1,610	96,748	1,583	94,150
(b) Imported	16,504	16,642	14,715	17,077	14,726	16,466
2. Synthetic Fibers:	61	8,811	49	5,200	44	9,111
(a) Indigenous	57	8,472	43	4,468	39	9,017
(b) Imported	4	339	6	733	5	94
3. Fertilizers:	924	36,436	1,263	28,215	1,315	28,047
(a) Indigenous	913	33,227	1,234	22,876	1,274	21,827
(b) Imported	11	3,209	29	5,339	41	6,220
4. Petroleum Crude:	1,203	78,962	1,104	74,275	1,042	90,976
(a) Indigenous	1,166	70,212	1,068	68,853	1,001	82,696
(b) Imported	37	8,751	36	5,422	41	8,280
5. Iron and Steel:	1,544	79,548	1,548	82,247	1,534	85,906
(a) Indigenous	1,380	59,808	1,400	59,832	1,387	64,560
(b) Imported	164	19,740	148	22,415	147	21,346
6. Wool & Goat Hair	2	16	1	15	1	15
7. Hides & Skins	53	1,578	50	1,306	51	1,142
8. Oil Seeds	43	1,831	49	2,292	50	2,857
9. Pesticides & Insecticides:	434	8,057	401	4,579	406	4,587
(a) Indigenous	434	8,057	395	4,443	398	4,437
(b) Imported	-	-	6	136	8	150
10. Other Raw Materials:	1,672	103,719	1,411	97,898	1,459	103,956
(a) Indigenous	1,482	96,348	1,287	94,056	1,329	99,579
(b) Imported	190	7,371	124	3,841	130	4,377

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	13,812	797,194	10,042	697,522	10,970	639,846
1. Cotton Textiles:	2,568	190,249	1,809	123,963	1,797	120,348
(a) Indigenous	2,480	179,888	1,717	109,899	1,708	105,047
(b) Imported	88	10,362	92	14,064	89	15,301
2. Cotton Yarn:	613	43,891	682	33,291	723	33,649
(a) Indigenous	601	43,462	647	32,086	689	33,466
(b) Imported	12	430	35	1,205	34	183
3. Other Textiles:	1,611	156,221	1,407	178,317	1,534	176,978
(a) Indigenous	1,599	151,492	1,374	173,962	1,515	172,708
(b) Imported	12	4,729	33	4,355	19	4,269
4. Machinery:	483	12,079	421	13,563	380	12,357
(a) Indigenous	332	7,154	359	6,936	328	8,898
(b) Imported	151	4,925	62	6,627	52	3,459
5. Handloom Products	1	20	3	111	2	263
6. Carpets & Rugs	11	81	11	47	11	61
7. Readymade Garments	781	36,325	677	35,346	643	33,120
8. Cement and Cement Products:	398	72,124	281	36,888	283	30,624
(a) Indigenous	396	71,550	280	36,200	281	29,764
(b) Imported	2	574	1	688	2	859
9. Sports Goods	85	1,474	96	3,668	85	3,689
10. Surgical Instruments	87	1,731	62	5,532	63	1,908
11. Chemicals & Dyes	1,018	36,665	850	34,427	782	40,848
12. Other Finished Goods:	6,156	246,334	3,743	232,370	4,667	186,001
(a) Indigenous	6,072	238,422	3,608	226,771	4,554	177,457
(b) Imported	84	7,912	135	5,599	113	8,544
IV. Fixed Assets Including Machinery	259,416	1,479,978	279,624	1,470,472	254,984	1,447,584
A. Transport Equipment	244,752	543,338	257,168	543,185	234,687	564,052
B. Furniture & Fixtures	310	4,798	88	1,809	115	3,840
C. Office Equipment	178	28,926	145	13,968	143	15,286
D. Other Machinery & Equipment	14,176	902,916	22,223	911,511	20,039	864,407
V. Real Estate	552,848	1,184,485	588,063	1,257,847	606,455	1,331,360
A. Land	449,457	508,964	480,055	504,603	485,943	548,422
1. Residential	13,984	200,450	14,407	156,001	13,424	153,817
(a) House	12,445	140,049	13,151	124,291	12,250	119,919
(b) Flat	1,539	60,401	1,256	31,710	1,174	33,898
2. Non-Residential	435,473	308,514	465,648	348,602	472,519	394,605
(a) Commercial	6,451	76,408	3,816	67,152	3,694	64,390
(b) Industrial	596	28,691	889	37,802	1,169	51,068
(c) Agriculture	427,282	189,366	459,731	219,050	466,070	241,330
(d) Others	1,144	14,050	1,212	24,598	1,586	37,816
B. Buildings:	103,391	675,520	108,008	753,245	120,512	782,938
1. Residential	95,826	428,027	100,618	521,326	111,556	501,014
(a) House	82,223	320,879	82,247	335,897	93,615	334,897
(b) Flat	13,603	107,148	18,371	185,430	17,941	166,117
2. Non-Residential	7,565	247,493	7,390	231,918	8,956	281,924
(a) Commercial	3,825	149,514	3,755	135,490	4,163	153,063
(b) Industrial	1,549	52,021	1,644	58,855	2,761	89,078
(c) Agriculture	1,704	25,712	1,540	15,943	1,426	15,498
(d) Others	487	20,246	451	21,631	606	24,284
VI. Fixed Deposits and Insurance Policies	27,752	518,850	8,544	107,548	8,360	88,381
A. Bank Deposits	27,707	518,467	8,522	107,463	8,343	88,297
1. Security Deposits	830	30,447	2,226	45,585	2,096	42,221
2. Term Deposits (TDRs)	21,209	452,215	2,643	12,000	2,386	10,933
3. Other Deposits	5,668	35,805	3,653	49,878	3,861	35,142
B. Insurance Policies	45	383	22	85	17	84
VII. Others	470,507	2,797,550	498,728	3,116,313	525,868	3,426,362
A. Other Secured Advances	136,087	1,155,387	153,471	1,648,041	183,146	1,895,446
1. Receivables	278	83,579	1,544	161,718	1,848	202,071
2. Employees Benefits	1,273	1,210	1,147	297	1,097	1,940
3. Others	134,536	1,070,599	150,780	1,486,026	180,201	1,691,435
B. Advances Secured by Guarantee(s)	334,420	1,642,163	345,257	1,468,272	342,722	1,530,916
1. Institutional Guarantee(s)	6,966	1,397,418	7,751	1,190,235	8,283	1,265,539
2. Individual Guarantee(s)	327,454	244,745	337,506	278,037	334,439	265,376
VIII. Unsecured Advances	5,141,518	688,516	4,547,347	778,076	5,324,881	780,383
1. Credit Cards	2,095,466	200,429	2,027,930	278,238	2,491,630	271,740
2. Personal Loan	2,975,483	107,652	2,456,441	108,957	2,769,623	108,606
3. Others	70,569	380,435	62,976	390,881	63,628	400,037
Total	6,748,813	8,958,990	6,225,579	8,678,342	7,022,433	8,998,388

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	1	-	2	-
II. Securities, Shares and Other						
Financial Instruments:	99	77,094	108	194,554	99	255,452
A. Quoted on the Stock Exchange:	79	11,254	84	51,505	75	64,659
1. To Stock Brokers and Dealers:	58	3,854	53	18,873	45	24,044
(a) Government and Other Trustee Securities	-	-	2	15,044	3	19,326
(b) Sukuk/Participation Term Certificates (PTCs)	55	3,232	47	3,698	35	4,410
(c) Others	3	623	4	131	7	307
2. To Others:	21	7,400	31	32,632	30	40,615
(a) Government and Other Trustee Securities	1	7,220	4	31,666	5	39,002
(b) Sukuk/Participation Term Certificates (PTCs)	19	125	21	100	16	576
(c) Others	1	54	6	866	9	1,038
B. Unquoted on the Stock Exchange:	20	65,840	24	143,049	24	190,793
1. To Stock Brokers and Dealers:	-	-	7	4,876	5	4,777
(a) Government and Other Trustee Securities	-	-	1	4,000	1	4,000
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	3	540	3	531
(c) Others	-	-	3	336	1	246
2. To Others:	20	65,840	17	138,173	19	186,016
(a) Government and Other Trustee Securities	1	10,000	1	19,571	2	34,648
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	19	55,840	16	118,601	17	151,367
III. Merchandise	11,644	994,572	9,362	1,137,216	9,275	1,160,485
A. Food Items:	2,278	162,831	1,691	252,983	1,593	243,590
1. Wheat	425	28,657	70	7,716	110	12,136
2. Rice and Paddy	290	12,965	133	16,315	124	14,655
3. Other Grains & Pulses:	-	-	135	9,804	135	9,062
(a) Indigenous	-	-	135	9,804	135	9,062
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	291	16,677	327	42,222	296	43,286
(a) Indigenous	287	16,117	320	42,080	288	42,381
(b) Imported	4	560	7	141	8	905
5. Sugar:	572	79,905	775	161,401	685	141,918
(a) Indigenous	572	79,905	773	160,251	683	140,768
(b) Imported	-	-	2	1,150	2	1,150
6. Kariana And Spices	-	-	2	2	2	2
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	700	24,627	249	15,523	241	22,531
(a) Indigenous	699	23,503	249	15,523	241	22,531
(b) Imported	1	1,124	-	-	-	-
B. Raw Materials:	2,463	402,907	2,282	455,833	2,382	466,554
1. Cotton Raw:	638	27,985	618	53,911	653	50,849
(a) Indigenous	613	27,497	436	39,498	378	33,433
(b) Imported	25	489	182	14,413	275	17,416
2. Synthetic Fibers:	58	5,739	40	3,128	38	2,364
(a) Indigenous	40	5,241	25	3,040	23	2,291
(b) Imported	18	498	15	88	15	73
3. Fertilizers:	103	24,939	91	59,328	75	56,297
(a) Indigenous	101	24,439	91	59,328	73	56,049
(b) Imported	2	500	-	-	2	248
4. Petroleum Crude:	49	16,343	165	23,246	168	22,819
(a) Indigenous	47	11,343	154	16,434	165	21,878
(b) Imported	2	5,000	11	6,812	3	941
5. Iron and Steel:	209	25,364	272	28,446	285	35,592
(a) Indigenous	126	10,109	222	16,481	236	22,323
(b) Imported	83	15,256	50	11,965	49	13,268
6. Wool & Goat Hair	2	44	4	32	4	27
7. Hides & Skins	58	4,657	22	2,307	19	1,948
8. Oil Seeds	55	1,787	30	2,045	34	2,118
9. Pesticides & Insecticides:	14	1,285	7	197	2	112
(a) Indigenous	12	1,061	7	197	2	112
(b) Imported	2	224	-	-	-	-
10. Other Raw Materials:	1,277	294,764	1,033	283,193	1,104	294,429
(a) Indigenous	1,209	276,334	954	259,597	1,005	268,287
(b) Imported	68	18,430	79	23,596	99	26,142

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	6,903	428,834	5,389	428,400	5,300	450,340
1. Cotton Textiles:	527	52,815	373	42,637	381	49,043
(a) Indigenous	495	40,376	260	24,548	264	26,946
(b) Imported	32	12,439	113	18,089	117	22,097
2. Cotton Yarn:	1,068	23,308	408	25,805	362	26,040
(a) Indigenous	1,068	23,308	367	24,424	321	23,491
(b) Imported	-	-	41	1,380	41	2,549
3. Other Textiles:	820	62,289	534	99,506	627	106,503
(a) Indigenous	817	61,289	532	99,461	621	105,954
(b) Imported	3	1,000	2	45	6	549
4. Machinery:	556	78,526	579	109,482	589	93,623
(a) Indigenous	275	47,010	284	65,962	292	63,142
(b) Imported	281	31,516	295	43,520	297	30,482
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	9	-	-	-	-
7. Readymade Garments	206	24,127	115	14,853	165	17,883
8. Cement and Cement Products:	83	20,641	89	52,937	80	44,905
(a) Indigenous	83	20,641	89	52,937	80	44,905
(b) Imported	-	-	-	-	-	-
9. Sports Goods	3	1,188	1	225	2	364
10. Surgical Instruments	5	570	30	1,442	27	2,228
11. Chemicals & Dyes	293	19,827	230	17,450	253	25,518
12. Other Finished Goods:	3,341	145,535	3,030	64,063	2,814	84,233
(a) Indigenous	3,222	143,500	2,960	61,425	2,733	80,129
(b) Imported	119	2,035	70	2,637	81	4,105
IV. Fixed Assets Including Machinery	166,206	773,757	191,524	1,099,476	205,914	1,196,882
A. Transport Equipment	161,941	341,640	187,347	448,200	201,742	516,681
B. Furniture & Fixtures	154	1,309	94	1,158	89	6,057
C. Office Equipment	87	17,364	110	36,468	103	36,012
D. Other Machinery & Equipment	4,024	413,444	3,973	613,650	3,980	638,131
V. Real Estate	44,549	693,330	51,522	844,636	75,893	897,758
A. Land	9,435	253,326	8,797	286,055	9,731	272,996
1. Residential	4,924	136,626	3,295	115,822	3,626	88,004
(a) House	4,517	103,933	2,825	87,817	3,162	64,473
(b) Flat	407	32,693	470	28,005	464	23,531
2. Non-Residential	4,511	116,699	5,502	170,233	6,105	184,992
(a) Commercial	945	65,509	1,111	77,273	1,112	72,763
(b) Industrial	307	40,766	521	62,346	738	87,971
(c) Agriculture	3,163	9,956	3,641	12,714	4,004	11,277
(d) Others	96	468	229	17,900	251	12,981
B. Buildings:	35,114	440,005	42,725	558,581	66,162	624,762
1. Residential	31,265	250,725	36,731	367,061	60,391	425,498
(a) House	23,390	172,585	21,563	190,856	49,584	257,361
(b) Flat	7,875	78,140	15,168	176,205	10,807	168,137
2. Non-Residential	3,849	189,279	5,994	191,520	5,771	199,264
(a) Commercial	1,215	53,242	1,608	65,754	1,488	74,528
(b) Industrial	1,155	59,550	1,326	75,344	1,203	68,888
(c) Agriculture	264	41,487	1,545	14,138	1,482	15,093
(d) Others	1,215	35,001	1,515	36,284	1,598	40,754
VI. Fixed Deposits and Insurance Policies	1,227	161,178	3,228	140,962	3,058	159,761
A. Bank Deposits	1,226	161,173	3,228	140,962	3,058	159,761
1. Security Deposits	99	11,107	647	7,058	623	17,613
2. Term Deposits (TDRs)	613	66,417	1,581	60,000	1,358	62,808
3. Other Deposits	514	83,649	1,000	73,905	1,077	79,340
B. Insurance Policies	1	5	-	-	-	-
VII. Others	22,730	1,419,450	32,454	2,072,582	35,644	2,205,034
A. Other Secured Advances	11,631	598,490	21,598	1,203,145	24,202	1,353,832
1. Receivables	947	349,670	1,306	348,819	1,732	371,922
2. Employees Benefits	1,969	312	1	3,372	1	3,738
3. Others	8,715	248,509	20,291	850,954	22,469	978,171
B. Advances Secured by Guarantee(s)	11,099	820,960	10,856	869,437	11,442	851,202
1. Institutional Guarantee(s)	663	657,317	890	807,797	861	792,827
2. Individual Guarantee(s)	10,436	163,642	9,966	61,640	10,581	58,375
VIII. Unsecured Advances	349,686	39,833	384,269	48,329	391,622	49,525
1. Credit Cards	297,343	20,909	326,850	26,993	334,742	29,476
2. Personal Loan	44,610	16,229	48,740	19,351	47,763	18,009
3. Others	7,733	2,695	8,679	1,986	9,117	2,040
Total	596,141	4,159,215	672,468	5,537,755	721,507	5,924,897

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th June, 2026

Security	(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
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	91,467	37,206	19,650	7,096	-	-	143,527	95,967	254,644	140,270
II. Securities, Shares and Other										
Financial Instruments:	149	9,338	21	72	6	369	549	413,355	725	423,134
A. Quoted on the Stock Exchange:	92	6,908	18	68	5	355	423	122,146	538	129,477
1. To Stock Brokers and Dealers:	19	863	1	36	-	-	294	53,732	314	54,631
(a) Government and Other Trustee Securities	2	6	-	-	-	-	105	19,615	107	19,621
(b) Shares and Debentures	14	855	1	36	-	-	179	33,036	194	33,927
(c) Participation Term Certificates	3	2	-	-	-	-	-	-	3	2
(d) Others	-	-	-	-	-	-	10	1,081	10	1,081
2. To Others:	73	6,045	17	31	5	355	129	68,415	224	74,845
(a) Government and Other Trustee Securities	6	22	12	9	-	-	15	39,069	33	39,099
(b) Shares and Debentures	57	5,914	5	23	4	354	83	26,036	149	32,328
(c) Participation Term Certificates	1	5	-	-	-	-	1	3	2	8
(d) Others	9	103	-	-	1	1	30	3,307	40	3,411
B. Unquoted on the Stock Exchange:	57	2,430	3	4	1	14	126	291,209	187	293,657
1. To Stock Brokers and Dealers:	1	1,184	-	-	-	-	22	7,320	23	8,503
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000	1	4,000
(b) Shares and Debentures	1	1,184	-	-	-	-	16	3,069	17	4,253
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	5	250	5	250
2. To Others:	56	1,246	3	4	1	14	104	283,889	164	285,154
(a) Government and Other Trustee Securities	29	965	3	4	-	-	23	126,839	55	127,808
(b) Shares and Debentures	2	-	-	-	1	14	4	143	7	157
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	25	282	-	-	-	-	77	156,907	102	157,188
III. Merchandise	8,798	223,799	307	3,816	82	371	46,705	2,548,866	55,892	2,776,852
A. Food Items:	1,874	43,879	147	1,065	2	12	13,006	737,941	15,029	782,897
1. Wheat	422	3,340	37	28	-	-	4,136	157,364	4,595	160,732
2. Rice and Paddy	444	32,243	12	954	-	-	1,811	100,241	2,267	133,439
3. Other Grains & Pulses:	127	632	-	-	-	-	256	12,608	383	13,240
(a) Indigenous	125	599	-	-	-	-	229	11,863	354	12,462
(b) Imported	2	33	-	-	-	-	27	745	29	778
4. Edible Oils:	121	1,271	1	3	-	-	951	77,360	1,073	78,635
(a) Indigenous	112	1,227	1	3	-	-	906	68,183	1,019	69,413
(b) Imported	9	45	-	-	-	-	45	9,177	54	9,222
5. Sugar:	73	583	2	0	-	-	1,242	290,937	1,317	291,521
(a) Indigenous	73	583	2	0	-	-	1,237	286,401	1,312	286,984
(b) Imported	-	-	-	-	-	-	5	4,536	5	4,536
6. Karianna And Spices	95	203	1	0	-	-	47	625	143	828
7. Fish And Fish Preparations	3	1	-	-	-	-	6	166	9	167
8. Other Food Items:	589	5,604	94	79	2	12	4,557	98,640	5,242	104,335
(a) Indigenous	585	5,595	94	79	2	12	4,531	96,089	5,212	101,774
(b) Imported	4	10	-	-	-	-	26	2,551	30	2,561
B. Raw Materials:	2,374	99,943	51	1,661	11	130	22,157	802,035	24,593	903,768
1. Cotton Raw:	324	15,509	3	0	-	-	16,635	145,956	16,962	161,465
(a) Indigenous	265	12,777	3	0	-	-	1,693	114,805	1,961	127,583
(b) Imported	59	2,731	-	-	-	-	14,942	31,151	15,001	33,882
2. Synthetic Fibers:	4	67	-	-	-	-	78	11,408	82	11,475
(a) Indigenous	4	67	-	-	-	-	58	11,241	62	11,308
(b) Imported	-	-	-	-	-	-	20	167	20	167
3. Fertilizers:	953	10,747	7	17	11	130	419	73,450	1,390	84,344
(a) Indigenous	922	10,456	7	17	11	130	407	67,273	1,347	77,875
(b) Imported	31	291	-	-	-	-	12	6,177	43	6,468
4. Petroleum Crude:	71	37,066	-	-	-	-	1,139	76,729	1,210	113,795
(a) Indigenous	46	35,042	-	-	-	-	1,120	69,533	1,166	104,575
(b) Imported	25	2,024	-	-	-	-	19	7,197	44	9,221
5. Iron and Steel:	163	4,864	8	991	-	-	1,648	115,643	1,819	121,497
(a) Indigenous	137	3,316	8	991	-	-	1,478	82,576	1,623	86,883
(b) Imported	26	1,547	-	-	-	-	170	33,067	196	34,614
6. Wool & Goat Hair	1	15	-	-	-	-	4	27	5	41
7. Hides & Skins	4	1	-	-	-	-	66	3,089	70	3,090
8. Oil Seeds	7	24	1	-	-	-	76	4,951	84	4,975
9. Pesticides & Insecticides:	32	368	-	-	-	-	376	4,331	408	4,699
(a) Indigenous	32	368	-	-	-	-	368	4,181	400	4,549
(b) Imported	-	-	-	-	-	-	8	150	8	150
10. Other Raw Materials:	815	31,281	32	653	-	-	1,716	366,451	2,563	398,386
(a) Indigenous	793	31,229	28	107	-	-	1,513	336,530	2,334	367,866
(b) Imported	22	52	4	546	-	-	203	29,921	229	30,519

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th June, 2026

(Million Rupees)

Security	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
C. Finished/Manufactured Goods:	4,550	79,977	109	1,090	69	229	11,542	1,008,889	16,270	1,090,186
1. Cotton Textiles:	1,003	30,722	-	-	-	-	1,175	138,670	2,178	169,392
(a) Indigenous	947	17,593	-	-	-	-	1,025	114,400	1,972	131,993
(b) Imported	56	13,129	-	-	-	-	150	24,270	206	37,398
2. Cotton Yarn:	81	411	3	20	-	-	1,001	59,258	1,085	59,689
(a) Indigenous	81	411	3	20	-	-	926	56,526	1,010	56,938
(b) Imported	-	-	-	-	-	-	75	2,732	75	2,732
3. Other Textiles:	164	24,448	6	6	-	-	1,991	259,027	2,161	283,481
(a) Indigenous	162	24,358	6	6	-	-	1,968	254,299	2,136	278,662
(b) Imported	2	90	-	-	-	-	23	4,729	25	4,819
4. Machinery:	169	465	7	24	1	1	792	105,490	969	105,980
(a) Indigenous	161	395	7	24	-	-	452	71,620	620	72,040
(b) Imported	8	70	-	-	1	1	340	33,870	349	33,941
5. Handloom Products	-	-	-	-	-	-	2	263	2	263
6. Carpets & Rugs	5	30	-	-	-	-	6	32	11	61
7. Readymade Garments	39	7,468	9	11	-	-	760	43,523	808	51,003
8. Cement and Cement Products:	22	92	1	3	-	-	340	75,433	363	75,528
(a) Indigenous	22	92	1	3	-	-	338	74,574	361	74,669
(b) Imported	-	-	-	-	-	-	2	859	2	859
9. Sports Goods	9	11	-	-	-	-	78	4,042	87	4,053
10. Surgical Instruments	13	255	1	14	1	43	75	3,823	90	4,135
11. Chemicals & Dyes	119	2,197	7	74	-	-	909	64,095	1,035	66,365
12. Other Finished Goods:	2,926	13,878	75	938	67	185	4,413	255,233	7,481	270,234
(a) Indigenous	2,872	13,765	75	938	67	185	4,273	242,697	7,287	257,586
(b) Imported	54	113	-	-	-	-	140	12,535	194	12,648
IV. Fixed Assets Including Machinery	365,222	623,601	39,138	58,837	349	704	56,189	1,961,325	460,898	2,644,467
A. Transport Equipments	355,154	604,822	37,766	57,883	342	697	43,167	417,330	436,429	1,080,733
B. Furniture & Fixtures	75	112	6	4	-	-	123	9,781	204	9,989
C. Office Equipments	12	95	1	2	-	-	233	51,201	246	51,298
D. Other Machinery & Equipments	9,981	18,571	1,365	947	7	7	12,666	1,483,012	24,019	1,502,538
V. Real Estate	592,555	856,477	47,882	84,122	4,278	22,273	37,633	1,266,246	682,348	2,229,117
A. Land	453,704	276,800	24,672	16,581	1,451	2,512	15,847	525,525	495,674	821,418
1. Residential	10,875	42,620	612	2,836	98	505	5,465	195,861	17,050	241,821
(a) House	10,459	40,884	566	2,640	78	450	4,309	140,417	15,412	184,391
(b) Flat	416	1,735	46	196	20	54	1,156	55,444	1,638	57,429
2. Non-Residential	442,829	234,180	24,060	13,745	1,353	2,008	10,382	329,664	478,624	579,597
(a) Commercial	1,865	21,855	51	303	51	71	2,839	114,924	4,806	137,153
(b) Industrial	486	7,136	20	287	-	-	1,401	131,616	1,907	139,039
c) Agriculture	439,642	200,503	23,929	12,448	1,264	1,843	5,239	37,814	470,074	252,607
d) Other	836	4,687	60	707	38	94	903	45,310	1,837	50,797
B. Buildings:	138,851	579,677	23,210	67,541	2,827	19,761	21,786	740,721	186,674	1,407,700
1. Residential	133,039	501,313	23,013	62,799	2,438	15,514	13,457	346,886	171,947	926,512
(a) House	115,301	398,339	21,289	53,155	2,281	13,250	4,328	127,515	143,199	592,259
(b) Flat	17,738	102,975	1,724	9,644	157	2,264	9,129	219,371	28,748	334,254
2. Non-Residential	5,812	78,364	197	4,741	389	4,247	8,329	393,835	14,727	481,187
(a) Commercial	2,697	51,759	111	2,156	98	3,919	2,745	169,758	5,651	227,591
(b) Industrial	629	6,455	14	368	12	44	3,309	151,099	3,964	157,967
c) Agriculture	1,786	13,729	42	247	276	283	804	16,332	2,908	30,591
d) Other	700	6,420	30	1,971	3	1	1,471	56,647	2,204	65,038
VI. Fixed Deposits and Insurance Policies	4,997	23,114	729	829	31	609	5,661	223,592	11,418	248,143
A. Bank Deposits	4,995	23,112	729	829	31	609	5,646	223,509	11,401	248,058
1. Security Deposits	1,215	9,972	130	446	8	475	1,366	48,942	2,719	59,835
2. Term Deposits (TDRs)	1,693	9,337	209	121	19	121	1,823	64,162	3,744	73,742
3. Other Deposits	2,087	3,803	390	262	4	13	2,457	110,404	4,938	114,482
B. Insurance Policies	2	1	-	-	-	-	15	83	17	84
VII. Others	361,669	302,968	34,808	26,115	426	1,592	164,609	5,300,720	561,512	5,631,395
A. Other Secured Advances	50,046	121,149	5,742	12,220	311	955	151,249	3,114,954	207,348	3,249,277
1. Receivables	1,361	16,196	41	366	-	-	2,178	557,431	3,580	573,993
2. Employees Benefits	990	415	65	15	-	-	43	5,249	1,098	5,679
3. Others	47,695	104,537	5,636	11,839	311	955	149,028	2,552,274	202,670	2,669,606
B. Advances Secured by Guarantee(s)	311,623	181,819	29,066	13,895	115	637	13,360	2,185,766	354,164	2,382,118
1. Institutional Guarantee(s)	2,539	19,087	26	330	3	13	6,576	2,038,936	9,144	2,058,366
2. Individual Guarantee(s)	309,084	162,732	29,040	13,566	112	624	6,784	146,830	345,020	323,752
VIII. Unsecured Advances	4,937,393	412,144	770,486	34,088	1	0	8,623	383,675	5,716,503	829,908
1. Credit Cards	2,594,578	283,689	231,791	17,512	-	-	3	14	2,826,372	301,215
2. Personal Loan	2,279,924	109,868	535,122	15,816	1	0	2,339	931	2,817,386	126,616
3. Others	62,891	18,587	3,573	760	-	-	6,281	382,730	72,745	402,077
Total	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	4	27	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	3	24	-	-	-	-
3) Personal	1	3	-	-	-	-
2. DOMESTIC CONSTITUENTS	7,344,950	13,118,178	6,898,047	14,216,096	7,743,940	14,923,285
I. GOVERNMENT	312	644,898	351	695,630	415	639,030
A. Federal Government	137	407,537	175	553,688	245	490,868
B. Provincial Governments	175	237,361	176	141,943	170	148,162
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	692	2,389,077	655	2,698,521	758	2,981,122
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,018	10	472	20	121
Utilities	400	470,649	212	210,999	197	159,925
Transport, storage and communications	98	859,617	127	809,421	128	921,239
Manufacturing	69	77,791	90	87,162	83	82,063
Mining and Quarrying	1	64,899	2	57,921	1	53,245
Construction	16	6,339	17	9,884	14	2,108
Commerce and Trade	50	674,429	76	628,862	78	670,951
Others	51	234,335	121	893,800	237	1,091,468
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,372	718,701	1,406	382,930	1,464	400,776
Mutual Funds and AMCs	95	8,390	86	16,224	105	8,771
Insurance & Pension Funds	413	5,085	352	5,331	425	6,261
MFIs and DFIs	145	578,739	156	218,666	154	222,563
Stock Exchange & Brokerage Houses	356	32,402	362	35,022	393	54,742
Modarabas	75	6,365	61	10,448	71	14,345
Other NBFIs	288	87,720	389	97,239	316	94,093
IV. PRIVATE SECTOR (BUSINESS)	1,668,542	8,135,408	1,988,777	8,988,310	2,061,150	9,343,081
A. Agriculture, forestry and fishing	1,157,444	492,902	1,459,683	593,092	1,528,868	670,888
I. Crop and animal production, hunting and related service activities	1,156,712	490,423	1,458,786	590,158	1,527,852	667,512
Growing of Wheat, Rice, Sugar Cane & Cotton	771,752	233,264	1,017,184	286,137	1,068,795	290,546
Growing of tropical, subtropical, pome and stone fruits & vegetables	24,655	16,169	34,395	19,638	32,277	21,061
Growing of other fruits, vegetables and crops	28,038	27,930	34,518	33,562	40,355	57,538
Raising of livestock and other related activities	226,621	134,983	270,147	159,765	274,064	176,519
Other agricultural support activities	105,623	78,000	102,493	90,913	112,311	121,713
Hunting, trapping and related service activities	23	77	49	143	50	135
02 - Forestry and logging	117	46	111	38	114	48
03 - Fishing and aquaculture	615	2,432	786	2,896	902	3,328
B. Mining and quarrying	1,884	86,426	2,743	74,826	2,744	77,187
05 - Mining of coal and lignite	213	49,239	860	43,997	860	43,232
06 - Extraction of crude petroleum and natural gas	1,203	24,429	1,239	20,806	1,241	19,142
07 - Mining of metal ores	79	1,051	77	202	76	158
08-Other mining and quarrying	376	11,663	547	9,779	545	14,597
09 - Mining support service activities	13	44	20	42	22	59
C. Manufacturing	140,795	5,183,462	141,592	5,697,410	143,207	5,849,233
10 - Manufacture of food products	53,735	1,190,400	52,598	1,423,605	52,795	1,431,783
11 - Manufacture of beverages	1,195	44,926	1,201	53,294	1,230	49,065
12 - Manufacture of tobacco products	736	3,905	653	13,235	647	11,931
13 - Manufacture of textiles	30,216	1,782,473	28,581	1,835,167	29,338	1,843,789
Preparation and spinning of textile fibres	9,618	573,962	9,561	546,673	9,292	546,867
Weaving of textiles	6,550	373,431	5,782	360,914	5,694	358,258
Finishing of textiles	4,281	333,444	4,718	334,475	4,819	356,702
Manufacture of knitted and crocheted fabrics	890	75,536	819	71,681	842	67,271
Manufacture of made-up textile articles, except apparel	5,236	224,636	4,033	274,582	4,382	267,238
Manufacture of carpets and rugs	88	913	88	695	78	794
Manufacture of other textiles n.e.c.	3,553	200,550	3,580	246,147	4,231	246,659
14 - Manufacture of wearing apparel	4,036	253,003	4,140	248,629	4,075	262,700
15 - Manufacture of leather and related products	2,013	50,843	1,984	50,686	2,094	55,292

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	483	8,639	469	7,927	470	9,169
Manufacture of luggage, handbags and the like, saddlery and harness	137	2,736	187	3,935	199	3,971
Manufacture of footwear	1,393	39,469	1,328	38,824	1,425	42,151
a. Leather wear	966	31,624	909	32,218	999	34,789
b. Rubber and Plastic wear	427	7,844	419	6,606	426	7,362
except furniture; manufacture of articles of straw and plaiting materials	536	10,494	525	15,130	569	18,669
17 - Manufacture of paper and paper products	1,973	147,715	2,069	154,213	2,237	156,057
18 - Printing and reproduction of recorded media	1,134	21,432	1,080	19,713	1,057	19,740
Printing and other service activities related to printing	1,123	20,272	1,067	18,708	1,040	18,133
Reproduction of recorded media	11	1,159	13	1,005	17	1,608
19 - Manufacture of coke and refined petroleum products	1,813	165,617	1,751	146,021	1,518	138,844
20 - Manufacture of chemicals and chemical products	8,714	434,620	9,515	497,712	9,534	576,733
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	6,259	111,285	7,842	125,644	8,029	130,965
22 - Manufacture of rubber and plastics products	2,953	113,337	3,159	123,121	3,275	148,684
23 - Manufacture of other non-metallic mineral products	1,978	235,208	2,046	293,071	2,061	284,999
24 - Manufacture of basic metals	5,309	225,128	5,255	241,850	5,166	256,407
25 - Manufacture of fabricated metal products, except machinery and equipment	835	25,299	859	27,550	850	28,708
26 - Manufacture of computer, electronic and optical products	488	32,340	385	31,836	463	41,275
27 - Manufacture of electrical equipment	2,475	129,116	2,892	162,456	2,869	158,400
28 - Manufacture of machinery and equipment	882	44,240	905	27,708	919	28,099
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,068	76,390	2,105	106,505	2,198	107,046
30 - Manufacture of other transport equipment	618	11,410	559	10,336	630	9,531
31 - Manufacture of furniture	501	6,919	516	9,184	518	10,806
32 - Other manufacturing	10,198	64,515	10,845	73,589	10,990	75,730
Manufacture of jewellery and related articles	137	423	153	868	153	845
Manufacture of imitation jewellery and related articles	791	28	30	136	10	84
Manufacture of musical instruments	53	963	48	1,105	48	761
Manufacture of sports goods	421	10,286	537	11,194	531	11,797
Manufacture of games and toys	3	7	7	67	8	67
supplies	383	4,208	342	5,750	343	6,447
Manufacture of Handicrafts	65	390	53	832	56	912
Other manufacturing n.e.c.	8,345	48,209	9,675	53,636	9,841	54,818
33 - Repair and installation of machinery and equipment	130	2,849	127	7,153	145	3,980
D. Electricity, gas, steam and air conditioning supply	2,938	483,662	2,761	376,973	2,885	422,957
Electric power generation, transmission and distribution	2,781	474,843	2,588	368,411	2,675	410,162
a) Hydal	389	34,298	254	9,346	280	14,065
b) Thermal	187	116,985	168	84,280	169	97,919
c) Coal Based	89	123,390	84	104,880	83	102,474
d) Wind	161	40,228	155	37,755	159	35,450
e) Solar	207	14,293	277	16,004	252	15,132
f) Other	1,748	145,649	1,650	116,146	1,732	145,123
Manufacture of gas; distribution of gaseous fuels through mains	145	8,812	158	8,491	195	12,725
Steam and air conditioning supply	12	7	15	71	15	70
E. Water supply; sewerage, waste management and remediation activities	171	32,179	396	44,715	410	44,479
36 - Water collection, treatment and supply	53	20,362	53	34,090	54	33,136
37 - Sewerage	16	104	6	104	9	110
38 - Waste collection, treatment and disposal activities; materials recovery services	97	11,694	96	10,010	103	10,763
	5	20	241	511	244	470
F. Construction	4,412	209,525	4,830	217,253	5,310	235,246
41 - Construction of buildings	2,303	144,027	2,498	145,983	2,636	157,019
42 - Civil engineering	1,814	61,899	1,958	67,033	2,247	73,043
43 - Specialized construction activities	295	3,599	374	4,237	427	5,183

3.2 Advances Classified by Borrowers

All Banks						
(Million Rupees)						
Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	233,168	647,123	227,030	811,924	222,262	868,115
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,526	24,175	4,810	31,336	5,012	38,784
46 - Wholesale trade, except of motor vehicles and motorcycles	75,292	340,250	74,360	409,141	75,420	452,363
47 - Retail trade, except of motor vehicles and motorcycles	152,350	282,698	147,860	371,448	141,830	376,968
H. Transportation and storage	24,196	123,395	28,922	170,526	31,920	201,679
49 - Land transport and transport via pipelines	8,098	47,199	9,269	68,859	10,422	67,409
50 - Water transport	100	1,652	148	1,836	159	1,609
51 - Air transport	122	1,776	172	2,078	187	2,455
52 - Warehousing and support activities for transportation	15,599	61,833	18,030	86,765	19,835	117,041
53 - Courier activities other than national post activities	277	10,936	1,303	10,987	1,317	13,165
I. Accommodation and food service activities	2,207	42,149	2,620	57,457	2,770	60,995
55 - Accommodation	445	25,870	572	31,393	623	34,511
56 - Food and beverage service activities	1,762	16,278	2,048	26,064	2,147	26,484
J. Information and communication	3,244	525,699	3,882	563,795	4,051	565,372
58 - Publishing activities	777	10,068	704	5,169	726	5,191
59 - Motion picture, video and television programme production, sound recording and music publishing activities	90	1,608	157	3,071	157	4,147
60 - Programming and broadcasting activities	42	1,241	39	945	39	1,014
61 - Telecommunications	1,181	492,330	1,558	524,534	1,525	519,974
62 - Computer programming, consultancy and related activities	915	15,848	1,149	21,325	1,292	23,953
63 - Information service activities	239	4,605	275	8,749	312	11,093
K. Real estate activities	942	42,529	1,047	45,993	1,111	47,561
L. Professional, scientific and technical activities	8,285	69,130	12,362	114,181	10,226	64,677
69 - Legal and accounting activities	199	2,384	237	6,586	228	4,225
71 - Architectural and engineering activities; technical testing and analysis	141	1,518	128	2,585	119	2,325
72 - Scientific research and development	460	8,344	622	10,316	446	6,252
73 - Advertising and market research	164	3,429	129	1,772	117	2,058
74 - Other professional, scientific and technical activities	940	4,056	908	5,797	971	6,852
75 - Veterinary activities	6,309	49,135	10,230	86,684	8,217	42,445
77 - Rental and leasing activities	72	265	108	442	128	520
M. Administrative and support service activities	7,368	57,069	8,254	61,378	9,006	54,236
77 - Rental and leasing activities	773	3,884	780	4,961	825	5,869
78 - Employment activities	48	1,215	36	1,617	44	1,804
79 - Travel agency, tour operator, reservation service and related activities	1,001	15,720	1,045	14,657	1,068	11,866
80 - Security and investigation activities	587	3,016	585	4,175	557	4,088
81. Services to buildings and landscape activities	92	671	116	615	136	658
82 - Office administrative, office support and other business support activities	4,867	32,563	5,692	35,354	6,376	29,951
N. Education	1,634	30,030	1,681	30,003	1,749	36,148
O. Human health and social work activities	1,248	15,803	1,493	15,705	1,682	19,581
86 - Human health activities	1,224	15,741	1,470	15,600	1,658	19,464
87 - Residential care activities	3	9	5	4	8	13
88. Social work activities with and without accommodation	21	53	18	100	16	104
P. Arts, entertainment and recreation	108	2,332	157	3,765	152	4,566
Q. Other service activities	78,498	91,992	89,324	109,315	92,797	120,159
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,859	9,254	5,886	11,162	5,878	9,584
A. Government Trusts and Non-profit Organizations	28	654	54	3,312	49	3,222
B. Private Trusts and Non-profit Organizations	155	7,553	152	7,016	140	5,431
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,676	1,047	5,680	834	5,689	930
VI. PERSONAL	5,668,118	1,219,183	4,900,921	1,438,176	5,674,231	1,547,945
A. Bank Employees	186,658	305,315	201,422	377,876	208,645	401,950
1) For house building	87,527	223,998	89,985	291,836	90,429	304,236
2) For transport i.e. purchase of car etc.	53,776	72,340	62,759	76,364	65,665	85,143
3) Other purposes	45,355	8,977	48,678	9,676	52,551	12,570
B. Consumer Financing	5,476,620	913,269	4,696,562	1,059,747	5,465,191	1,145,332
1) For house building	34,226	206,958	35,517	227,511	70,625	267,094
2) For transport i.e. purchase of car etc	284,700	276,553	300,036	344,991	291,370	381,687
3) Credit cards	1,815,247	158,588	1,516,337	197,562	1,936,410	204,708
4) Consumers durable	49,916	8,540	50,718	9,075	51,076	8,952
5) Personal loans	3,292,531	262,630	2,793,954	280,608	3,115,710	282,891
C) Other	4,840	599	2,937	553	395	663
VII. OTHER	55	1,656	51	1,367	44	1,747
Total	7,344,954	13,118,205	6,898,047	14,216,096	7,743,940	14,923,285

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,763,888	2,636,891	2,118,999	2,793,857	2,191,685	2,911,118
I. GOVERNMENT	109	112,307	118	66,512	118	66,552
A. Federal Government	18	6,193	22	12,507	26	6,471
B. Provincial Governments	91	106,114	96	54,005	92	60,081
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	119	753,149	208	734,007	148	748,024
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	6	8	4	18	3
Utilities	30	124,807	53	62,447	40	41,903
Transport, storage and communications	20	179,296	27	174,845	22	177,186
Manufacturing	21	61,963	31	55,932	8	48,092
Mining and Quarrying	1	64,899	2	57,921	1	53,245
Construction	6	2,867	6	6,374	4	252
Commerce and Trade	11	206,127	19	150,571	13	170,475
Others	27	113,185	62	225,913	42	256,868
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	192	63,080	241	45,141	231	50,554
Mutual Funds and AMCs	2	-	2	-	3	25
Insurance & Pension Funds	1	-	11	38	14	1,284
MFIs and DFIs	14	33,761	35	8,980	27	10,336
Stock Exchange & Brokerage Houses	112	1,812	111	2,111	115	7,038
Modarabas	2	217	3	917	3	1,308
Other NBFIs	61	27,290	79	33,095	69	30,564
IV. PRIVATE SECTOR (BUSINESS)	1,241,593	1,432,793	1,561,065	1,652,066	1,616,531	1,729,880
A. Agriculture, forestry and fishing	1,045,502	307,635	1,340,144	372,834	1,392,139	380,481
I. Crop and animal production, hunting and related service activities	1,044,951	306,456	1,339,458	371,444	1,391,413	379,099
Growing of Wheat, Rice, Sugar Cane & Cotton	693,087	133,835	940,401	173,913	993,023	168,993
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,592	8,907	32,002	11,578	29,270	11,927
Growing of other fruits, vegetables and crops	21,510	18,292	26,838	19,758	25,257	22,835
Raising of livestock and other related activities	221,652	105,826	256,502	116,597	259,248	119,732
Other agricultural support activities	86,110	39,596	83,715	49,598	84,615	55,612
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	109	26	103	24	96	24
03 - Fishing and aquaculture	442	1,153	583	1,366	630	1,359
B. Mining and quarrying	655	20,446	1,346	17,452	1,346	16,603
05 - Mining of coal and lignite	122	14,581	763	12,524	762	11,891
06 - Extraction of crude petroleum and natural gas	396	5,628	447	4,608	447	4,444
07 - Mining of metal ores	45	-	45	39	45	39
08-Other mining and quarrying	91	230	91	280	92	230
09 - Mining support service activities	1	7	-	-	-	-
C. Manufacturing	52,952	703,377	52,454	804,481	51,732	831,200
10 - Manufacture of food products	34,870	209,338	33,129	240,236	32,575	231,148
11 - Manufacture of beverages	81	1,885	92	2,186	92	2,318
12 - Manufacture of tobacco products	269	87	290	114	266	104
13 - Manufacture of textiles	5,690	194,474	4,914	236,365	4,831	242,182
Preparation and spinning of textile fibres	1,706	80,282	2,222	94,091	2,179	95,940
Weaving of textiles	881	49,188	1,072	52,329	1,065	49,978
Finishing of textiles	556	36,800	720	41,599	706	47,447
Manufacture of knitted and crocheted fabrics	47	2,062	53	2,219	50	2,482
Manufacture of made-up textile articles, except apparel	2,084	9,488	339	25,425	366	26,401
Manufacture of carpets and rugs	17	278	16	160	14	176
Manufacture of other textiles n.e.c.	399	16,375	492	20,542	451	19,758
14 - Manufacture of wearing apparel	552	33,485	809	29,047	781	36,629
15 - Manufacture of leather and related products	265	3,555	320	4,165	287	4,265

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	71	933	99	1,118	103	1,102
Manufacture of luggage, handbags and the like, saddlery and harness	49	217	71	555	57	441
Manufacture of footwear	145	2,405	150	2,492	127	2,721
a. Leather wear	77	1,601	87	1,956	86	2,239
b. Rubber and Plastic wear	68	804	63	536	41	482
except furniture; manufacture of articles of straw and plaiting materials	82	901	84	2,818	84	2,952
17 - Manufacture of paper and paper products	143	5,734	199	13,461	199	13,324
18 - Printing and reproduction of recorded media	242	3,213	248	2,731	224	2,701
Printing and other service activities related to printing	241	3,212	246	2,726	222	2,697
Reproduction of recorded media	1	1	2	4	2	4
19 - Manufacture of coke and refined petroleum products	128	65,550	122	62,262	122	60,387
20 - Manufacture of chemicals and chemical products	594	28,137	810	35,500	826	45,126
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	212	13,479	468	12,437	476	12,872
22 - Manufacture of rubber and plastics products	469	12,315	600	17,661	619	19,284
23 - Manufacture of other non-metallic mineral products	623	47,289	714	49,310	696	50,587
24 - Manufacture of basic metals	346	27,752	524	33,011	521	37,698
25 - Manufacture of fabricated metal products, except machinery and equipment	86	2,683	110	1,177	114	1,351
26 - Manufacture of computer, electronic and optical products	35	1,685	63	1,778	56	3,191
27 - Manufacture of electrical equipment	248	12,088	420	20,188	416	23,478
28 - Manufacture of machinery and equipment	88	7,743	96	806	105	1,003
29 - Manufacture of motor vehicles, trailers and semi-trailers	286	14,445	349	16,548	347	19,763
30 - Manufacture of other transport equipment	6	72	29	1,061	30	122
31 - Manufacture of furniture	115	1,532	134	1,258	132	1,417
32 - Other manufacturing	7,518	15,881	7,921	20,307	7,922	19,214
Manufacture of jewellery and related articles	51	87	52	284	51	242
Manufacture of imitation jewellery and related articles	788	20	4	54	4	54
Manufacture of musical instruments	1	1	1	-	1	-
Manufacture of sports goods	99	3,309	122	3,290	118	3,282
Manufacture of games and toys	1	-	1	-	1	-
supplies	50	485	51	530	53	492
Manufacture of Handicrafts	5	2	5	2	5	2
Other manufacturing n.e.c.	6,523	11,976	7,685	16,147	7,689	15,142
33 - Repair and installation of machinery and equipment	4	54	9	53	11	83
D. Electricity, gas, steam and air conditioning supply	307	100,305	329	79,954	335	85,075
Electric power generation, transmission and distribution	287	97,609	307	77,571	313	82,883
a) Hydal	122	4,655	119	4,534	119	4,949
b) Thermal	93	40,429	96	30,193	98	35,604
c) Coal Based	15	36,179	16	26,535	17	26,681
d) Wind	26	9,104	25	7,584	25	7,016
e) Solar	17	4,690	39	5,231	41	5,428
f) Other	14	2,552	12	3,494	13	3,205
Manufacture of gas; distribution of gaseous fuels through mains	20	2,696	22	2,382	22	2,192
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	8	4,215	223	5,032	223	4,886
36 - Water collection, treatment and supply	3	4,055	2	4,708	2	4,575
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	5	159	5	197	5	197
services	-	-	216	127	216	113
F. Construction	1,259	31,210	1,658	35,317	1,660	38,185
41 - Construction of buildings	433	15,813	699	16,692	716	19,912
42 - Civil engineering	764	14,913	887	18,098	877	17,778
43 - Specialized construction activities	62	483	72	527	67	495

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	58,003	128,149	64,503	160,919	65,257	175,551
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	817	8,509	910	8,346	958	8,768
46 - Wholesale trade, except of motor vehicles and motorcycles	28,699	74,496	33,462	94,273	33,942	105,643
47 - Retail trade, except of motor vehicles and motorcycles	28,487	45,144	30,131	58,300	30,357	61,139
H. Transportation and storage	16,624	32,740	20,332	55,703	22,699	70,259
49 - Land transport and transport via pipelines	3,466	11,909	5,099	23,830	5,832	24,761
50 - Water transport	-	-	2	44	3	73
51 - Air transport	21	239	32	232	30	201
52 - Warehousing and support activities for transportation	13,125	19,439	15,187	30,036	16,818	43,114
53 - Courier activities other than national post activities	12	1,154	12	1,561	16	2,109
I. Accommodation and food service activities	428	9,299	481	8,904	485	10,827
55 - Accommodation	120	6,933	135	5,695	136	5,875
56 - Food and beverage service activities	308	2,366	346	3,209	349	4,951
J. Information and communication	292	47,896	403	50,783	422	52,016
58 - Publishing activities	21	79	22	118	23	147
59 - Motion picture, video and television programme production, sound recording and music publishing activities	45	1,128	45	2,585	41	2,598
60 - Programming and broadcasting activities	1	3	1	2	1	4
61 - Telecommunications	90	45,512	158	43,985	165	44,656
62 - Computer programming, consultancy and related activities	108	967	148	3,892	163	4,415
63 - Information service activities	27	207	29	202	29	196
K. Real estate activities	106	3,505	109	3,068	114	3,051
L. Professional, scientific and technical activities	118	2,032	123	2,399	123	2,409
69 - Legal and accounting activities	27	91	27	168	27	197
71 - Architectural and engineering activities; technical testing and analysis	21	4	12	43	12	43
72 - Scientific research and development	12	972	16	1,063	17	1,081
73 - Advertising and market research	-	-	1	15	1	18
74 - Other professional, scientific and technical activities	23	259	28	351	28	305
75 - Veterinary activities	30	690	32	714	32	722
76 - Veterinary activities	5	16	7	45	6	43
M. Administrative and support service activities	3,389	4,093	4,831	7,242	5,237	7,580
77 - Rental and leasing activities	225	714	236	703	247	730
78 - Employment activities	5	97	5	285	5	234
79 - Travel agency, tour operator, reservation service and related activities	66	977	111	1,317	118	1,364
80 - Security and investigation activities	29	43	20	584	20	371
81. Services to buildings and landscape activities	13	19	14	60	14	58
82 - Office administrative, office support and other business support activities	3,051	2,242	4,445	4,293	4,833	4,823
N. Education	469	4,848	515	5,433	510	5,615
O. Human health and social work activities	301	4,108	342	4,858	359	4,215
86 - Human health activities	301	4,108	342	4,858	359	4,215
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	26	57	82	260	80	258
Q. Other service activities	61,154	28,877	73,190	37,428	73,810	41,670
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,677	1,406	5,682	959	5,678	534
A. Government Trusts and Non-profit Organizations	1	120	1	-	-	-
B. Private Trusts and Non-profit Organizations	5	706	7	495	4	79
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,671	580	5,674	464	5,674	455
VI. PERSONAL	516,186	272,862	551,676	294,109	568,976	314,508
A. Bank Employees	74,100	86,874	80,458	99,447	80,441	97,626
1) For house building	47,363	68,119	47,503	80,053	47,484	78,731
2) For transport i.e. purchase of car etc.	12,631	15,987	18,590	16,435	18,680	15,789
3) Other purposes	14,106	2,768	14,365	2,958	14,277	3,107
B. Consumer Financing	442,085	185,988	471,213	194,613	488,529	216,832
1) For house building	2,773	17,609	2,941	18,524	36,292	42,744
2) For transport i.e. purchase of car etc	58,633	21,741	56,972	21,015	35,415	21,660
3) Credit cards	46,860	3,565	69,647	5,462	75,521	6,236
4) Consumers durable	45,005	6,981	46,708	7,515	47,247	7,621
5) Personal loans	288,814	136,091	294,945	142,097	294,054	138,571
C) Other	1	0	5	50	6	50
VII. OTHER	12	1,294	9	1,063	3	1,066
Total	1,763,888	2,636,891	2,118,999	2,793,857	2,191,685	2,911,118

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	4	27	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	3	24	-	-	-	-
3) Personal	1	3	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,580,753	10,062,868	4,778,772	10,995,617	5,551,971	11,583,724
I. GOVERNMENT	202	164,120	230	253,521	294	191,511
A. Federal Government	118	32,873	150	165,584	216	103,430
B. Provincial Governments	84	131,247	80	87,937	78	88,081
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	573	1,635,928	447	1,964,514	610	2,233,097
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	1,012	2	468	2	118
Utilities	370	345,842	159	148,552	157	118,022
Transport, storage and communications	78	680,321	100	634,576	106	744,054
Manufacturing	48	15,828	59	31,230	75	33,971
Mining and Quarrying	-	-	-	-	-	-
Construction	10	3,472	11	3,510	10	1,856
Commerce and Trade	39	468,302	57	478,291	65	500,476
Others	24	121,151	59	667,888	195	834,601
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,180	655,622	1,165	337,789	1,233	350,222
Mutual Funds and AMCs	93	8,390	84	16,224	102	8,746
Insurance & Pension Funds	412	5,085	341	5,293	411	4,977
MFIs and DFIs	131	544,978	121	209,685	127	212,228
Stock Exchange & Brokerage Houses	244	30,590	251	32,911	278	47,704
Modarabas	73	6,148	58	9,531	68	13,038
Other NBFIs	227	60,430	310	64,144	247	63,529
IV. PRIVATE SECTOR (BUSINESS)	426,750	6,653,051	427,542	7,285,572	444,446	7,566,131
A. Agriculture, forestry and fishing	111,940	185,261	119,536	220,257	136,726	289,407
I. Crop and animal production, hunting and related service activities	111,759	183,962	119,325	218,714	136,436	287,413
Growing of Wheat, Rice, Sugar Cane & Cotton	78,665	99,428	76,783	112,224	75,772	121,553
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,063	7,262	2,393	8,060	3,007	9,134
Growing of other fruits, vegetables and crops	6,528	9,638	7,680	13,804	15,098	34,704
Raising of livestock and other related activities	4,969	29,158	13,645	43,169	14,816	56,787
Other agricultural support activities	19,511	38,398	18,775	41,314	27,693	65,100
Hunting, trapping and related service activities	23	77	49	143	50	135
02 - Forestry and logging	8	20	8	13	18	25
03 - Fishing and aquaculture	173	1,279	203	1,530	272	1,969
B. Mining and quarrying	1,229	65,981	1,397	57,374	1,398	60,584
05 - Mining of coal and lignite	91	34,658	97	31,473	98	31,341
06 - Extraction of crude petroleum and natural gas	807	18,802	792	16,198	794	14,698
07 - Mining of metal ores	34	1,051	32	162	31	119
08-Other mining and quarrying	285	11,433	456	9,499	453	14,367
09 - Mining support service activities	12	37	20	42	22	59
C. Manufacturing	87,659	4,440,198	88,991	4,853,721	91,324	4,982,131
10 - Manufacture of food products	18,846	978,487	19,451	1,178,454	20,201	1,195,381
11 - Manufacture of beverages	1,111	40,635	1,106	48,341	1,135	45,685
12 - Manufacture of tobacco products	465	1,876	361	12,597	379	11,808
13 - Manufacture of textiles	24,523	1,587,750	23,664	1,598,556	24,504	1,601,362
Preparation and spinning of textile fibres	7,910	493,461	7,337	452,367	7,111	450,712
Weaving of textiles	5,669	324,243	4,710	308,585	4,629	308,280
Finishing of textiles	3,725	296,644	3,998	292,875	4,113	309,255
Manufacture of knitted and crocheted fabrics	843	73,475	766	69,462	792	64,789
Manufacture of made-up textile articles, except apparel	3,152	215,147	3,694	249,157	4,016	240,837
Manufacture of carpets and rugs	71	635	72	536	64	618
Manufacture of other textiles n.e.c.	3,153	184,144	3,087	225,574	3,779	226,870
14 - Manufacture of wearing apparel	3,484	219,518	3,331	219,582	3,294	226,071
15 - Manufacture of leather and related products	1,748	47,288	1,664	46,522	1,807	51,027

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	412	7,705	370	6,809	367	8,067
Manufacture of luggage, handbags and the like, saddlery and harness	88	2,519	116	3,380	142	3,530
Manufacture of footwear	1,248	37,064	1,178	36,332	1,298	39,430
a. Leather wear	889	30,023	822	30,262	913	32,550
b. Rubber and Plastic wear	359	7,041	356	6,070	385	6,880
except furniture; manufacture of articles of straw and plaiting materials	454	9,593	441	12,312	485	15,717
17 - Manufacture of paper and paper products	1,829	141,371	1,869	140,307	2,037	141,806
18 - Printing and reproduction of recorded media	892	18,219	832	16,983	833	17,039
Printing and other service activities related to printing	882	17,061	821	15,981	818	15,436
Reproduction of recorded media	10	1,158	11	1,001	15	1,603
19 - Manufacture of coke and refined petroleum products	1,684	100,067	1,628	83,759	1,396	78,457
20 - Manufacture of chemicals and chemical products	8,105	390,833	8,690	441,778	8,693	510,491
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	6,039	95,179	7,367	111,096	7,543	116,072
22 - Manufacture of rubber and plastics products	2,484	101,021	2,559	105,460	2,656	129,400
23 - Manufacture of other non-metallic mineral products	1,353	187,400	1,329	243,553	1,362	234,308
24 - Manufacture of basic metals	4,963	197,375	4,731	208,839	4,645	218,708
25 - Manufacture of fabricated metal products, except machinery and equipment	749	22,616	749	26,373	736	27,357
26 - Manufacture of computer, electronic and optical products	452	26,021	321	26,876	406	36,234
27 - Manufacture of electrical equipment	2,105	109,938	2,389	139,272	2,364	131,625
28 - Manufacture of machinery and equipment	793	36,497	808	26,903	813	27,096
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,779	60,467	1,750	88,574	1,849	87,283
30 - Manufacture of other transport equipment	612	11,337	530	9,276	600	9,409
31 - Manufacture of furniture	386	5,387	382	7,926	386	9,389
32 - Other manufacturing	2,677	48,529	2,921	53,282	3,066	56,508
Manufacture of jewellery and related articles	86	336	101	584	102	602
Manufacture of imitation jewellery and related articles	3	8	26	82	6	30
Manufacture of musical instruments	52	962	47	1,105	47	761
Manufacture of sports goods	322	6,977	415	7,904	413	8,514
Manufacture of games and toys	2	7	6	67	7	67
supplies	332	3,723	290	5,220	289	5,946
Manufacture of Handicrafts	60	388	48	830	51	911
Other manufacturing n.e.c.	1,820	36,127	1,988	37,490	2,151	39,676
33 - Repair and installation of machinery and equipment	126	2,795	118	7,100	134	3,897
D. Electricity, gas, steam and air conditioning supply	2,629	382,447	2,424	291,389	2,542	333,304
Electric power generation, transmission and distribution	2,494	377,234	2,280	286,038	2,361	323,447
a) Hydal	267	29,643	135	4,811	161	9,116
b) Thermal	94	76,556	72	54,087	71	62,314
c) Coal Based	74	87,211	67	73,544	65	71,960
d) Wind	135	31,124	130	30,171	134	28,434
e) Solar	190	9,603	238	10,772	211	9,704
f) Other	1,734	143,096	1,638	112,652	1,719	141,918
Manufacture of gas; distribution of gaseous fuels through mains	123	5,205	129	5,281	166	9,787
Steam and air conditioning supply	12	7	15	71	15	70
E. Water supply; sewerage, waste management and remediation activities	163	27,965	173	39,683	187	39,594
36 - Water collection, treatment and supply	50	16,307	51	29,382	52	28,561
37 - Sewerage	16	104	6	104	9	110
38 - Waste collection, treatment and disposal activities; materials recovery services	92	11,534	91	9,813	98	10,566
services	5	20	25	384	28	357
F. Construction	3,153	178,316	3,172	181,936	3,650	197,061
41 - Construction of buildings	1,870	128,214	1,799	129,291	1,920	137,107
42 - Civil engineering	1,050	46,986	1,071	48,935	1,370	55,265
43 - Specialized construction activities	233	3,116	302	3,710	360	4,688

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	175,161	514,541	162,524	646,128	157,002	687,482
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,709	15,667	3,900	22,989	4,054	30,016
46 - Wholesale trade, except of motor vehicles and motorcycles	46,592	265,753	40,897	314,868	41,477	346,575
47 - Retail trade, except of motor vehicles and motorcycles	123,860	233,121	117,727	308,271	111,471	310,891
H. Transportation and storage	7,572	90,655	8,590	114,823	9,221	131,421
49 - Land transport and transport via pipelines	4,632	35,290	4,170	45,029	4,590	42,648
50 - Water transport	100	1,652	146	1,793	156	1,536
51 - Air transport	101	1,537	140	1,847	157	2,254
52 - Warehousing and support activities for transportation	2,474	42,395	2,843	56,729	3,017	73,927
53 - Courier activities other than national post activities	265	9,782	1,291	9,426	1,301	11,056
I. Accommodation and food service activities	1,777	31,953	2,135	47,657	2,281	49,696
55 - Accommodation	323	18,041	433	24,802	483	28,164
56 - Food and beverage service activities	1,454	13,912	1,702	22,854	1,798	21,533
J. Information and communication	2,950	474,371	3,478	512,961	3,628	513,321
58 - Publishing activities	756	9,989	682	5,052	703	5,044
59 - Motion picture, video and television programme production, sound recording and music publishing activities	45	480	112	486	116	1,549
60 - Programming and broadcasting activities	41	1,238	38	944	38	1,010
61 - Telecommunications	1,089	443,386	1,399	480,499	1,359	475,283
62 - Computer programming, consultancy and related activities	807	14,881	1,001	17,434	1,129	19,539
63 - Information service activities	212	4,397	246	8,547	283	10,897
K. Real estate activities	836	39,023	938	42,926	997	44,510
L. Professional, scientific and technical activities	8,165	67,098	12,236	111,772	10,101	62,267
69 - Legal and accounting activities	172	2,293	210	6,418	201	4,028
71 - Architectural and engineering activities; technical testing and analysis	120	1,514	116	2,542	107	2,283
72 - Scientific research and development	446	7,372	604	9,243	428	5,170
73 - Advertising and market research	164	3,429	128	1,757	116	2,040
74 - Other professional, scientific and technical activities	917	3,797	879	5,445	942	6,548
75 - Veterinary activities	6,279	48,445	10,198	85,970	8,185	41,723
76 - Veterinary activities	67	248	101	397	122	477
M. Administrative and support service activities	3,979	52,976	3,423	54,137	3,769	46,657
77 - Rental and leasing activities	548	3,170	544	4,258	578	5,138
78 - Employment activities	43	1,118	31	1,331	39	1,570
79 - Travel agency, tour operator, reservation service and related activities	935	14,743	934	13,341	950	10,502
80 - Security and investigation activities	558	2,972	565	3,590	537	3,718
81 - Services to buildings and landscape activities	79	652	102	554	122	601
82 - Office administrative, office support and other business support activities	1,816	30,322	1,247	31,062	1,543	25,128
N. Education	1,165	25,182	1,166	24,570	1,239	30,533
O. Human health and social work activities	946	11,695	1,150	10,846	1,322	15,366
86 - Human health activities	922	11,633	1,127	10,742	1,298	15,249
87 - Residential care activities	3	9	5	4	8	13
88 - Social work activities with and without accommodation	21	53	18	100	16	104
P. Arts, entertainment and recreation	82	2,274	75	3,505	72	4,308
Q. Other service activities	17,344	63,115	16,134	71,887	18,987	78,489
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	182	7,848	204	10,203	200	9,050
A. Government Trusts and Non-profit Organizations	27	534	53	3,312	49	3,222
B. Private Trusts and Non-profit Organizations	150	6,847	145	6,521	136	5,352
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	467	6	370	15	476
VI. PERSONAL	5,151,823	945,938	4,349,142	1,143,714	5,105,147	1,233,032
A. Bank Employees	112,449	218,058	120,861	278,077	128,096	303,918
1) For house building	40,125	155,624	42,447	211,569	42,909	225,250
2) For transport i.e. purchase of car etc.	41,097	56,234	44,128	59,802	46,941	69,217
3) Other purposes	31,227	6,200	34,286	6,705	38,246	9,452
B. Consumer Financing	5,034,535	727,281	4,225,349	865,134	4,976,662	928,500
1) For house building	31,453	189,349	32,576	208,987	34,333	224,350
2) For transport i.e. purchase of car etc	226,067	254,812	243,064	323,976	255,955	360,028
3) Credit cards	1,768,387	155,023	1,446,690	192,101	1,860,889	198,472
4) Consumers durable	4,911	1,559	4,010	1,560	3,829	1,331
5) Personal loans	3,003,717	126,539	2,499,009	138,510	2,821,656	144,320
C) Other	4,839	599	2,932	503	389	614
VII. OTHER	43	362	42	304	41	681
Total	5,580,757	10,062,895	4,778,772	10,995,617	5,551,971	11,583,724

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	309	418,418	276	426,622	284	428,442
I. GOVERNMENT	1	368,472	3	375,597	3	380,967
A. Federal Government	1	368,472	3	375,597	3	380,967
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 AMC's	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	199	49,564	170	50,673	173	47,070
A. Agriculture, forestry and fishing activities	2	6	3	0	3	1,000
Growing of Wheat, Rice, Sugar Cane & Cotton	2	6	3	0	3	1,000
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	2	6	3	0	3	1,000
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	184	39,887	147	39,208	151	35,902
10 - Manufacture of food products	19	2,575	18	4,915	19	5,254
11 - Manufacture of beverages	3	2,406	3	2,767	3	1,063
12 - Manufacture of tobacco products	2	1,942	2	523	2	19
13 - Manufacture of textiles	3	249	3	246	3	245
Preparation and spinning of textile fibres	2	218	2	215	2	214
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	31	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

Borrower	(Million Rupees)					
	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of 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	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	1	611	1	445	1	927
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	-	-	-
20 - Manufacture of chemicals and chemical products	15	15,650	15	20,433	15	21,116
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8	2,627	7	2,110	10	2,021
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	519	3	208	3	104
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	4,634	1	3,182	1	1,850
27 - Manufacture of electrical equipment	122	7,090	83	2,996	89	3,297
28 - Manufacture of machinery and equipment	1	0	1	0	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	3	1,478	6	1,383	2	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	3	105	3	-	2	8
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	-	1	8
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	2	105	2	-	1	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2	910	8	5,630	8	4,578
Electric power generation, transmission and distribution	-	-	1	4,802	1	3,833
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	1	4,802	1	3,833
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	2	910	7	828	7	745
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	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	4	4,433	3	4,877	3	5,083
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	1	-	1	-	1	144
47 - Retail trade, except of motor vehicles and motorcycles	3	4,433	2	4,877	2	4,938
H. Transportation and storage	-	-	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
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	896	4	896	4	472
55 - Accommodation	2	896	4	896	4	472
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	2	3,432	1	51	1	34
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	2	3,432	1	51	1	34
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	2	-	3	11	2	0
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	-	2	11	1	0
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	1	-	1	-
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	-	1	-	1	-
86 - Human health activities	1	-	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	-	-	-	-	-	-
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	109	382	103	353	108	405
A. Bank Employees	109	382	103	353	108	405
1) For house building	39	254	35	214	36	256
2) For transport i.e. purchase of car etc.	48	119	41	126	44	138
3) Other purposes	22	9	27	13	28	12
B. Consumer Financing	-	-	-	-	-	-
1) For house building	-	-	-	-	-	-
2) For transport i.e. purchase of car etc	-	-	-	-	-	-
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	-	-	-	-	-	-
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	309	418,418	276	426,622	284	428,442

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	6,748,813	8,958,990	6,225,579	8,678,342	7,022,433	8,998,388
I. GOVERNMENT	156	625,272	202	608,081	256	560,847
A. Federal Government	84	406,146	109	466,435	163	412,935
B. Provincial Governments	72	219,126	93	141,646	93	147,911
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	493	1,460,514	326	1,231,228	428	1,381,581
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	5	1,012	2	468	2	118
Utilities	282	349,881	88	156,912	72	103,715
Transport, storage and communications	61	332,134	70	281,431	74	334,519
Manufacturing	54	72,724	73	67,900	66	80,504
Mining and Quarrying	1	64,899	2	57,921	1	53,245
Construction	12	4,920	12	8,118	9	1,092
Commerce and Trade	37	446,552	33	336,245	40	435,772
Others	41	188,393	46	322,233	164	372,615
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	776	678,035	772	333,812	812	344,822
Mutual Funds and AMCs	6	7,285	13	16,007	16	8,526
Insurance & Pension Funds	144	4,494	152	4,368	157	5,010
MFIs and DFIs	112	578,477	113	212,960	107	212,766
Stock Exchange & Brokerage Houses	312	31,494	301	33,810	334	53,753
Modarabas	3	217	4	1,132	4	1,329
Other NBFIs	199	56,068	189	65,536	194	63,438
IV. PRIVATE SECTOR (BUSINESS)	1,601,793	5,373,117	1,906,491	5,577,893	1,974,489	5,756,627
A. Agriculture, forestry and fishing activities	1,149,043	461,783	1,449,536	555,449	1,517,053	623,329
Growing of Wheat, Rice, Sugar Cane & Cotton	1,148,332	459,778	1,448,673	552,828	1,516,081	620,389
Growing of tropical, subtropical, pome and stone fruits & vegetables	769,572	228,285	1,014,536	275,276	1,065,635	277,577
Growing of other fruits, vegetables and crops	24,437	12,136	34,165	15,819	32,026	18,405
Raising of livestock and other related activities	27,508	26,091	34,001	31,279	39,621	53,461
Other agricultural support activities	225,215	126,119	268,581	150,817	272,195	163,504
Hunting, trapping and related service activities	101,578	67,070	97,343	79,498	106,557	107,313
Hunting, trapping and related service activities	22	75	47	139	47	131
02 - Forestry and logging	115	44	107	30	110	41
03 - Fishing and aquaculture	596	1,961	756	2,590	862	2,899
B. Mining and quarrying	1,496	46,442	2,225	37,181	2,268	38,426
05 - Mining of coal and lignite	176	30,984	816	26,146	805	25,653
06 - Extraction of crude petroleum and natural gas	1,053	14,199	1,113	9,574	1,131	10,869
07 - Mining of metal ores	66	175	66	173	65	125
08-Other mining and quarrying	190	1,056	213	1,265	248	1,737
09 - Mining support service activities	11	28	17	23	19	42
C. Manufacturing	108,362	3,289,089	104,609	3,300,913	104,723	3,366,742
10 - Manufacture of food products	46,542	808,519	44,307	834,875	44,185	845,241
11 - Manufacture of beverages	390	25,497	355	30,851	374	25,542
12 - Manufacture of tobacco products	293	2,090	313	11,353	289	10,061
13 - Manufacture of textiles	21,634	1,179,175	19,500	1,123,612	19,549	1,130,702
Preparation and spinning of textile fibres	7,187	415,653	6,944	359,476	6,692	356,812
Weaving of textiles	4,473	280,676	4,274	260,501	4,307	258,121
Finishing of textiles	3,144	210,245	3,096	196,962	3,160	216,259
Manufacture of knitted and crocheted fabrics	427	51,629	361	48,407	361	44,313
Manufacture of made-up textile articles, except apparel	4,145	112,904	2,530	144,431	2,612	139,090
Manufacture of carpets and rugs	70	770	53	474	51	644
Manufacture of other textiles n.e.c.	2,188	107,299	2,242	113,361	2,366	115,463
14 - Manufacture of wearing apparel	2,771	154,181	2,602	151,580	2,602	156,072
15 - Manufacture of leather and related products	1,573	34,159	1,561	33,602	1,662	36,775

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	308	6,275	315	5,957	316	6,355
Manufacture of luggage, handbags and the like, saddlery and harness	107	1,225	149	1,999	152	2,014
Manufacture of footwear	1,158	26,660	1,097	25,647	1,194	28,405
a. Leather wear	755	19,557	715	19,285	804	21,264
b. Rubber and Plastic wear	403	7,102	382	6,361	390	7,141
except furniture; manufacture of articles of straw and plaiting materials	442	8,226	443	8,386	455	10,648
17 - Manufacture of paper and paper products	1,362	80,096	1,334	87,638	1,449	83,735
18 - Printing and reproduction of recorded media	672	8,117	578	6,483	560	7,245
Printing and other service activities related to printing	668	8,013	575	6,396	556	7,125
Reproduction of recorded media	4	105	3	87	4	120
19 - Manufacture of coke and refined petroleum products	1,642	116,583	1,551	102,119	1,321	108,699
20 - Manufacture of chemicals and chemical products	4,825	199,288	4,954	218,664	4,827	240,025
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,807	55,743	4,796	59,394	4,786	63,040
22 - Manufacture of rubber and plastics products	1,986	61,102	1,969	62,356	2,184	76,275
23 - Manufacture of other non-metallic mineral products	1,494	158,818	1,466	161,485	1,435	149,972
24 - Manufacture of basic metals	4,027	154,365	3,649	157,283	3,554	165,596
25. Manufacture of fabricated metal products, except machinery and equipment	712	21,520	705	20,117	672	22,179
26 - Manufacture of computer, electronic and optical products	288	13,548	230	9,076	295	11,162
27 - Manufacture of electrical equipment	1,626	84,394	1,828	92,687	1,815	89,292
28 - Manufacture of machinery and equipment	570	21,553	556	11,501	556	12,492
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,276	40,781	1,242	50,686	1,293	53,411
30 - Manufacture of other transport equipment	417	9,364	356	8,201	400	7,238
31 - Manufacture of furniture	438	6,337	431	5,848	424	5,538
32. Other manufacturing	9,460	43,183	9,782	48,718	9,920	52,250
Manufacture of jewellery and related articles	119	319	122	642	119	603
Manufacture of imitation jewellery and related articles	789	23	8	84	6	78
Manufacture of musical instruments	53	963	48	1,105	48	761
Manufacture of sports goods	329	6,859	393	8,614	387	9,384
Manufacture of games and toys	3	7	3	1	3	1
supplies	286	3,280	238	4,310	232	4,948
Manufacture of Handicrafts	23	27	22	59	26	154
Other manufacturing n.e.c.	7,858	31,703	8,948	33,903	9,099	36,321
33 - Repair and installation of machinery and equipment	115	2,449	101	4,399	116	3,551
D. Electricity, gas, steam and air conditioning supply	1,070	326,542	1,118	237,417	1,102	260,644
Electric power generation, transmission and distribution	951	318,516	995	230,346	970	251,554
a) Hydal	141	31,696	134	8,154	191	11,341
b) Thermal	155	82,179	145	66,127	145	74,260
c) Coal Based	48	65,699	42	56,008	43	56,870
d) Wind	105	21,871	101	18,564	101	17,253
e) Solar	149	11,128	185	12,112	171	11,774
f) Other	353	105,943	388	69,381	319	80,055
Manufacture of gas; distribution of gaseous fuels through mains	114	8,024	117	7,015	125	9,032
Steam and air conditioning supply	5	2	6	56	7	58
E. Water supply; sewerage, waste management and remediation activities	111	7,405	96	7,775	98	6,842
36 - Water collection, treatment and supply	31	82	25	138	21	105
37 - Sewerage	15	4	3	2	3	1
38 - Waste collection, treatment and disposal activities; materials recovery	64	7,319	55	7,296	58	6,420
services	1	1	13	340	16	317
F. Construction	3,498	124,882	3,586	123,371	3,925	136,223
41 - Construction of buildings	1,775	77,352	1,815	73,889	1,956	83,194
42 - Civil engineering	1,468	45,717	1,465	47,262	1,623	50,398
43 - Specialized construction activities	255	1,813	306	2,220	346	2,631

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)						
Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	219,322	461,474	208,532	570,216	203,367	617,886
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,954	21,277	4,009	21,671	4,130	27,777
46 - Wholesale trade, except of motor vehicles and motorcycles	67,065	250,934	63,892	290,425	64,480	327,158
47 - Retail trade, except of motor vehicles and motorcycles	147,303	189,262	140,631	258,119	134,757	262,951
H. Transportation and storage	21,365	81,005	23,957	110,386	26,764	115,605
49 - Land transport and transport via pipelines	6,678	30,672	7,586	46,706	8,632	47,291
50 - Water transport	88	295	101	470	106	433
51 - Air transport	63	1,187	54	1,319	62	1,439
52 - Warehousing and support activities for transportation	14,385	42,436	16,104	53,900	17,847	58,249
53 - Courier activities other than national post activities	151	6,415	112	7,991	117	8,193
I. Accommodation and food service activities	1,501	29,662	1,824	40,139	1,915	43,239
55 - Accommodation	332	22,027	398	26,447	441	29,587
56 - Food and beverage service activities	1,169	7,635	1,426	13,692	1,474	13,652
J. Information and communication	1,909	311,022	2,142	301,559	2,134	288,828
58 - Publishing activities	409	1,662	340	1,917	351	1,828
59 - Motion picture, video and television programme production, sound recording and music publishing activities	76	1,575	153	3,049	146	3,914
60 - Programming and broadcasting activities	32	824	30	643	30	734
61 - Telecommunications	648	294,705	790	277,534	728	261,685
62 - Computer programming, consultancy and related activities	584	10,549	667	14,234	692	14,586
63 - Information service activities	160	1,708	162	4,181	187	6,082
K. Real estate activities	671	30,117	541	30,552	578	27,564
L. Professional, scientific and technical activities	7,413	50,946	11,101	94,778	8,995	49,830
69 - Legal and accounting activities	112	361	152	4,509	136	2,047
71 - Architectural and engineering activities; technical testing and analysis	20	445	15	344	18	282
72 - Scientific research and development	316	7,775	501	9,729	319	5,666
73 - Advertising and market research	40	2,673	36	941	35	1,223
74 - Other professional, scientific and technical activities	790	2,228	655	3,931	719	4,618
75 - Veterinary activities	6,076	37,243	9,650	74,982	7,662	35,596
M. Administrative and support service activities	59	221	92	343	106	398
77 - Rental and leasing activities	6,305	41,708	7,033	43,460	7,778	38,904
78 - Employment activities	614	2,351	542	2,371	590	3,054
79 - Travel agency, tour operator, reservation service and related activities	42	287	25	487	28	468
80 - Security and investigation activities	697	8,368	651	6,912	662	7,751
81 - Services to buildings and landscape activities	222	2,185	228	3,015	245	2,765
82 - Office administrative, office support and other business support activities	73	532	85	413	96	431
N. Education	4,657	27,984	5,502	30,263	6,157	24,435
O. Human health and social work activities	1,147	21,557	1,098	18,944	1,126	24,190
86 - Human health activities	922	10,879	1,019	9,847	1,140	11,301
87 - Residential care activities	900	10,824	1,000	9,751	1,122	11,201
88 - Social work activities with and without accommodation	1	2	3	2	4	1
P. Arts, entertainment and recreation	21	53	16	94	14	99
Q. Other service activities	93	1,138	131	3,490	129	3,442
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	77,565	77,466	87,943	92,417	91,364	103,631
A. Government Trusts and Non-profit Organizations	5,782	6,368	5,793	7,448	5,775	6,519
B. Private Trusts and Non-profit Organizations	4	620	39	1,994	35	1,922
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	102	4,702	76	4,665	63	3,715
VI. PERSONAL	5,676	1,047	5,678	790	5,677	882
A. Bank Employees	5,139,801	814,389	4,311,985	918,817	5,040,699	946,427
1) For house building	153,011	232,504	160,990	271,072	162,542	273,258
2) For transport i.e. purchase of car etc.	74,670	171,759	75,193	205,240	74,882	207,911
3) Other purposes	39,091	52,879	45,622	57,712	44,617	54,876
B. Consumer Financing	39,250	7,867	40,175	8,120	43,043	10,471
1) For house building	4,981,976	581,291	4,148,161	647,266	4,878,090	673,049
2) For transport i.e. purchase of car etc	14,962	74,197	14,837	74,266	26,570	81,774
3) Credit cards	155,571	117,871	152,643	136,232	136,377	147,789
4) Consumers durable	1,517,900	137,678	1,189,486	170,570	1,601,667	175,233
5) Personal loans	42,834	7,184	42,614	7,202	42,366	6,934
C) Other	3,250,709	244,362	2,748,581	258,997	3,071,110	261,319
VII. OTHER	4,814	594	2,834	480	67	120
	12	1,294	10	1,063	4	1,566
Total	6,748,813	8,958,990	6,225,579	8,678,342	7,022,433	8,998,388

3.2.5 Advances Classified by Borrowers

Islamic Banking

Borrower	(Million Rupees)					
	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	4	27	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	3	24	-	-	-	-
3) Personal	1	3	-	-	-	-
2. DOMESTIC CONSTITUENTS	596,137	4,159,188	672,468	5,537,755	721,507	5,924,897
I. GOVERNMENT	156	19,626	149	87,549	159	78,183
A. Federal Government	53	1,391	66	87,253	82	77,933
B. Provincial Governments	103	18,235	83	297	77	250
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	199	928,563	329	1,467,292	330	1,599,541
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	2	6	8	4	18	3
Utilities	118	120,768	124	54,087	125	56,210
Transport, storage and communications	37	527,483	57	527,990	54	586,720
Manufacturing	15	5,067	17	19,262	17	1,559
Mining and Quarrying	-	-	-	-	-	-
Construction	4	1,419	5	1,766	5	1,016
Commerce and Trade	13	227,877	43	292,617	38	235,179
Others	10	45,943	75	571,567	73	718,853
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	596	40,666	634	49,118	652	55,954
Mutual Funds and AMCs	89	1,105	73	217	89	245
Insurance & Pension Funds	269	591	200	963	268	1,251
MFIs and DFIs	33	262	43	5,706	47	9,797
Stock Exchange & Brokerage Houses	44	908	61	1,213	59	990
Modarabas	72	6,148	57	9,317	67	13,016
Other NBFIs	89	31,652	200	31,703	122	30,655
IV. PRIVATE SECTOR (BUSINESS)	66,749	2,762,292	82,286	3,410,418	86,691	3,586,454
A. Agriculture, forestry and fishing activities	8,401	31,119	10,147	37,643	11,815	47,559
Growing of Wheat, Rice, Sugar Cane & Cotton	8,380	30,645	10,113	37,330	11,771	47,123
Growing of tropical, subtropical, pome and stone fruits & vegetables	218	4,033	230	10,861	316	12,970
Growing of other fruits, vegetables and crops	530	1,839	517	2,283	734	4,077
Raising of livestock and other related activities	1,406	8,864	1,566	8,948	1,869	13,016
Other agricultural support activities	4,045	10,929	5,150	11,415	5,754	14,400
Hunting, trapping and related service activities	1	2	2	4	3	4
02 - Forestry and logging	2	2	4	7	4	7
03 - Fishing and aquaculture	19	472	30	306	40	429
B. Mining and quarrying	388	39,984	518	37,645	476	38,761
05 - Mining of coal and lignite	37	18,255	44	17,851	55	17,578
06 - Extraction of crude petroleum and natural gas	150	10,230	126	11,233	110	8,273
07 - Mining of metal ores	13	875	11	28	11	34
08-Other mining and quarrying	186	10,607	334	8,514	297	12,860
09 - Mining support service activities	2	16	3	19	3	16
C. Manufacturing	32,433	1,894,373	36,983	2,396,497	38,484	2,482,492
10 - Manufacture of food products	7,193	381,881	8,291	588,730	8,610	586,542
11 - Manufacture of beverages	805	19,430	846	22,444	856	23,524
12 - Manufacture of tobacco products	443	1,815	340	1,882	358	1,869
13 - Manufacture of textiles	8,582	603,298	9,081	711,555	9,789	713,087
Preparation and spinning of textile fibres	2,431	158,309	2,617	187,197	2,600	190,054
Weaving of textiles	2,077	92,756	1,508	100,413	1,387	100,137
Finishing of textiles	1,137	123,199	1,622	137,513	1,659	140,443
Manufacture of knitted and crocheted fabrics	463	23,907	458	23,274	481	22,958
Manufacture of made-up textile articles, except apparel	1,091	111,732	1,503	130,151	1,770	128,148
Manufacture of carpets and rugs	18	143	35	221	27	150
Manufacture of other textiles n.e.c.	1,365	93,251	1,338	132,786	1,865	131,197
14 - Manufacture of wearing apparel	1,265	98,823	1,538	97,049	1,473	106,628
15 - Manufacture of leather and related products	440	16,684	423	17,084	432	18,517

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	175	2,364	154	1,971	154	2,814
Manufacture of luggage, handbags and the like, saddlery and harness	30	1,511	38	1,936	47	1,957
Manufacture of footwear	235	12,809	231	13,177	231	13,746
a. Leather wear	211	12,067	194	12,932	195	13,525
b. Rubber and Plastic wear	24	742	37	245	36	221
except furniture; manufacture of articles of straw and plaiting materials	94	2,267	82	6,744	114	8,021
17 - Manufacture of paper and paper products	611	67,619	735	66,575	788	72,322
18 - Printing and reproduction of recorded media	462	13,314	502	13,230	497	12,495
Printing and other service activities related to printing	455	12,260	492	12,312	484	11,008
Reproduction of recorded media	7	1,054	10	919	13	1,487
19 - Manufacture of coke and refined petroleum products	171	49,034	200	43,902	197	30,145
20 - Manufacture of chemicals and chemical products	3,889	235,332	4,561	279,048	4,707	336,708
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,452	55,542	3,046	66,250	3,243	67,924
22 - Manufacture of rubber and plastics products	967	52,235	1,190	60,765	1,091	72,409
23 - Manufacture of other non-metallic mineral products	484	76,390	580	131,586	626	135,027
24 - Manufacture of basic metals	1,282	70,763	1,606	84,567	1,612	90,811
25. Manufacture of fabricated metal products, except machinery and equipment	123	3,779	154	7,434	178	6,529
26 - Manufacture of computer, electronic and optical products	200	18,792	155	22,760	168	30,113
27 - Manufacture of electrical equipment	849	44,722	1,064	69,769	1,054	69,108
28 - Manufacture of machinery and equipment	312	22,687	349	16,207	363	15,607
29 - Manufacture of motor vehicles, trailers and semi-trailers	792	35,609	863	55,818	905	53,635
30 - Manufacture of other transport equipment	201	2,046	203	2,135	230	2,293
31 - Manufacture of furniture	63	581	85	3,336	94	5,268
32. Other manufacturing	738	21,331	1,063	24,871	1,070	23,480
Manufacture of jewellery and related articles	18	103	31	226	34	242
Manufacture of imitation jewellery and related articles	2	5	22	52	4	6
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	92	3,427	144	2,580	144	2,413
Manufacture of games and toys	-	-	4	67	5	66
supplies	97	928	104	1,440	111	1,499
Manufacture of Handicrafts	42	363	31	773	30	758
Other manufacturing n.e.c.	487	16,506	727	19,733	742	18,497
33 - Repair and installation of machinery and equipment	15	400	26	2,754	29	429
D. Electricity, gas, steam and air conditioning supply	1,868	157,120	1,643	139,556	1,783	162,313
Electric power generation, transmission and distribution	1,830	156,327	1,593	138,065	1,705	158,609
a) Hydal	248	2,602	120	1,192	89	2,725
b) Thermal	32	34,806	23	18,153	24	23,659
c) Coal Based	41	57,692	42	48,872	40	45,603
d) Wind	56	18,358	54	19,191	58	18,197
e) Solar	58	3,165	92	3,892	81	3,357
f) Other	1,395	39,706	1,262	46,765	1,413	65,068
Manufacture of gas; distribution of gaseous fuels through mains	31	788	41	1,476	70	3,693
Steam and air conditioning supply	7	5	9	15	8	12
E. Water supply; sewerage, waste management and remediation activities	60	24,774	300	36,940	312	37,637
36 - Water collection, treatment and supply	22	20,280	28	33,952	33	33,031
37 - Sewerage	1	100	3	103	6	109
38 - Waste collection, treatment and disposal activities; materials recovery services	33	4,375	41	2,714	45	4,343
services	4	19	228	171	228	154
F. Construction	914	84,643	1,244	93,882	1,385	99,023
41 - Construction of buildings	528	66,675	683	72,094	680	73,826
42 - Civil engineering	346	16,182	493	19,771	624	22,645
43 - Specialized construction activities	40	1,785	68	2,017	81	2,552

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,846	185,649	18,498	241,708	18,895	250,229
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	572	2,898	801	9,665	882	11,008
46 - Wholesale trade, except of motor vehicles and motorcycles	8,227	89,315	10,468	118,715	10,940	125,204
47 - Retail trade, except of motor vehicles and motorcycles	5,047	93,436	7,229	113,328	7,073	114,017
H. Transportation and storage	2,831	42,391	4,965	60,140	5,156	86,074
49 - Land transport and transport via pipelines	1,420	16,527	1,683	22,153	1,790	20,118
50 - Water transport	12	1,356	47	1,366	53	1,176
51 - Air transport	59	589	118	759	125	1,016
52 - Warehousing and support activities for transportation	1,214	19,398	1,926	32,865	1,988	58,792
53 - Courier activities other than national post activities	126	4,521	1,191	2,997	1,200	4,972
I. Accommodation and food service activities	706	12,487	796	17,318	855	17,756
55 - Accommodation	113	3,843	174	4,946	182	4,924
56-Food and beverage service activities	593	8,643	622	12,372	673	12,832
J. Information and communication	1,335	214,677	1,740	262,236	1,917	276,543
58 - Publishing activities	368	8,405	364	3,252	375	3,363
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	10	417	9	302	9	281
61 - Telecommunications	533	197,625	768	247,000	797	258,288
62 - Computer programming, consultancy and related activities	331	5,299	482	7,091	600	9,367
63 - Information service activities	93	2,930	117	4,591	136	5,244
K. Real estate activities	271	12,412	506	15,441	533	19,997
L. Professional, scientific and technical activities	872	18,184	1,261	19,403	1,231	14,847
69 - Legal and accounting activities	87	2,023	85	2,077	92	2,178
71 - Architectural and engineering activities; technical testing and analysis	121	1,072	113	2,241	101	2,043
72 - Scientific research and development	144	570	121	587	127	586
73 - Advertising and market research	124	755	93	831	82	834
74 - Other professional, scientific and technical activities	150	1,828	253	1,866	252	2,234
75 - Veterinary activities	233	11,893	580	11,702	555	6,850
M. Administrative and support service activities	13	43	16	99	22	121
77 - Rental and leasing activities	1,063	15,361	1,221	17,919	1,228	15,332
78 - Employment activities	159	1,533	238	2,590	235	2,814
79 - Travel agency, tour operator, reservation service and related activities	6	929	11	1,130	16	1,336
80 - Security and investigation activities	304	7,351	394	7,746	406	4,115
81. Services to buildings and landscape activities	365	830	357	1,160	312	1,324
82 - Office administrative, office support and other business support activities	19	139	31	202	40	227
N. Education	210	4,579	190	5,091	219	5,516
O. Human health and social work activities	487	8,473	583	11,059	623	11,958
86 - Human health activities	326	4,924	474	5,858	542	8,280
87 - Residential care activities	324	4,917	470	5,849	536	8,263
88. Social work activities with and without accommodation	2	7	2	3	4	12
P. Arts, entertainment and recreation	-	-	2	6	2	6
15	15	1,194	26	275	23	1,124
Q. Other service activities	933	14,526	1,381	16,898	1,433	16,528
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	77	2,886	93	3,714	103	3,065
A. Government Trusts and Non-profit Organizations	24	34	15	1,318	14	1,300
B. Private Trusts and Non-profit Organizations	53	2,852	76	2,351	77	1,717
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	2	45	12	49
VI. PERSONAL	528,317	404,794	588,936	519,359	633,532	601,518
A. Bank Employees	33,647	72,811	40,432	106,804	46,103	128,691
1) For house building	12,857	52,239	14,792	86,597	15,547	96,325
2) For transport i.e. purchase of car etc.	14,685	19,462	17,137	18,651	21,048	30,267
3) Other purposes	6,105	1,110	8,503	1,556	9,508	2,099
B. Consumer Financing	494,644	331,978	548,401	412,482	587,101	472,283
1) For house building	19,264	132,761	20,680	153,245	44,055	185,319
2) For transport i.e. purchase of car etc	129,129	158,682	147,393	208,759	154,993	233,898
3) Credit cards	297,347	20,910	326,851	26,993	334,743	29,476
4) Consumers durable	7,082	1,356	8,104	1,873	8,710	2,018
5) Personal loans	41,822	18,268	45,373	21,611	44,600	21,572
C) Other	26	5	103	73	328	543
VII. OTHER	43	362	41	304	40	181
Total	596,141	4,159,215	672,468	5,537,755	721,507	5,924,897

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2026

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
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285
I. GOVERNMENT	-	-	-	-	-	-	415	639,030	415	639,030
A. Federal Government	-	-	-	-	-	-	245	490,868	245	490,868
B. Provincial Governments	-	-	-	-	-	-	170	148,162	170	148,162
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	758	2,981,122	758	2,981,122
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	758	2,981,122	758	2,981,122
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,464	400,776	1,464	400,776
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Madarabah	-	-	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	1,464	400,776	1,464	400,776
IV. PRIVATE SECTOR (BUSINESS)	1,516,388	1,112,172	87,351	58,999	2,441	10,249	454,970	8,161,662	2,061,150	9,343,081
A. Agriculture, forestry and fishing	1,252,198	357,158	64,984	20,198	2,245	3,558	209,441	289,974	1,528,868	670,888
1. Crop and animal production, hunting and related service activities	1,251,281	355,187	64,970	20,177	2,244	3,552	209,357	288,596	1,527,852	667,512
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
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	112	42	-	-	-	-	2	6	114	48
03 - Fishing and aquaculture	805	1,929	14	21	1	6	82	1,372	902	3,328
B. Mining and quarrying	518	1,490	20	129	2	50	2,204	75,519	2,744	77,187
05 - Mining of coal and lignite	31	124	2	53	-	-	827	43,054	860	43,232
06 - Extraction of crude petroleum and natural gas	227	607	5	45	-	-	1,009	18,490	1,241	19,142
07 - Mining of metal ores	57	63	-	-	-	-	19	96	76	158
08-Other mining and quarrying	186	654	10	27	2	50	347	13,866	545	14,597
09 - Mining support service activities	17	42	3	4	-	-	2	12	22	59
C. Manufacturing	45,193	326,205	3,383	8,084	90	1,778	94,541	5,513,166	143,207	5,849,233
10 - Manufacture of food products	29,325	86,424	2,478	3,379	6	29	20,986	1,341,950	52,795	1,431,783
11 - Manufacture of beverages	91	1,841	2	15	-	-	1,137	47,209	1,230	49,065
12 - Manufacture of tobacco products	259	111	10	4	-	-	378	11,815	647	11,931
13 - Manufacture of textiles	2,511	92,971	83	843	2	749	26,742	1,749,225	29,338	1,843,789
Preparation and spinning of textile fibres	1,226	50,971	7	55	-	-	8,059	495,841	9,292	546,867
Weaving of textiles	433	4,870	10	105	-	-	5,251	353,282	5,694	358,258
Finishing of textiles	238	21,410	26	102	-	-	4,555	335,190	4,819	356,702
Manufacture of knitted and crocheted fabrics	88	1,388	13	400	-	-	741	65,483	842	67,271
Manufacture of made-up textile articles, except apparel	201	10,957	8	110	2	749	4,171	255,423	4,382	267,238
Manufacture of carpets and rugs	25	131	-	-	-	-	53	663	78	794
Manufacture of other textiles n.e.c.	300	2,246	19	71	-	-	3,912	243,343	4,231	246,659
14 - Manufacture of wearing apparel	609	23,142	139	544	-	-	3,327	238,994	4,075	242,700
15 - Manufacture of leather and related products	224	2,584	50	687	-	-	1,820	52,020	2,094	55,292

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2026

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	44	375	40	568	-	-	386	8,227	470	9,169
Manufacture of luggage, handbags and the like, saddlery and harness	33	283	6	108	-	-	160	3,580	199	3,971
Manufacture of footwear	147	1,926	4	12	-	-	1,274	40,213	1,425	42,151
a. Leather wear	100	1,571	1	5	-	-	898	33,214	999	34,789
b. Rubber and Plastic wear	47	355	3	7	-	-	376	7,000	426	7,362
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	496	1	0	-	-	489	18,173	569	18,669
17 - Manufacture of paper and paper products	257	5,110	11	117	-	-	1,969	158,830	2,237	156,057
18 - Printing and reproduction of recorded media	265	1,396	16	226	-	-	776	18,118	1,057	19,340
Printing and other service activities related to printing	-	-	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	74	43,903	-	-	-	-	1,444	94,941	1,518	138,844
20 - Manufacture of chemicals and chemical products	441	8,081	12	146	1	34	9,080	568,473	9,534	576,733
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	345	5,078	19	76	-	-	7,665	125,811	8,029	130,965
22 - Manufacture of rubber and plastic products	418	2,993	51	197	6	43	2,800	145,452	3,275	148,684
23 - Manufacture of other non-metallic mineral products	355	7,393	4	137	24	274	1,678	277,196	2,861	284,999
24 - Manufacture of basic metals	629	14,943	12	52	25	576	4,500	240,835	5,166	256,407
25 - Manufacture of fabricated metal products, except machinery and equipment	189	1,529	1	2	-	-	660	27,177	850	28,708
26 - Manufacture of computer, electronic and optical products	55	541	1	2	-	-	407	40,731	463	41,275
27 - Manufacture of electrical equipment	345	6,819	12	75	25	74	2,487	151,434	2,869	158,400
28 - Manufacture of machinery and equipment	206	1,439	8	258	-	-	705	26,403	919	28,099
29 - Manufacture of motor vehicles, trailers and semi-trailers	189	1,502	3	21	-	-	2,006	105,522	2,198	107,046
30 - Manufacture of other transport equipment	93	335	-	-	-	-	537	8,196	630	9,531
31 - Manufacture of furniture	146	960	6	62	-	-	366	9,785	518	10,806
32 - Other manufacturing	8,010	16,328	464	1,242	1	-	2,515	58,161	10,990	75,730
Manufacture of jewellery and related articles	82	370	1	10	-	-	70	465	153	845
Manufacture of imitation jewellery and related articles	4	38	1	1	1	-	4	45	10	84
Manufacture of musical instruments	4	19	-	-	-	-	44	743	48	761
Manufacture of sports goods	163	3,138	9	287	-	-	359	8,372	531	11,797
Manufacture of games and toys	6	21	-	-	-	-	2	45	8	67
Manufacture of medical and dental instruments and supplies	86	669	5	31	-	-	252	5,747	343	6,447
Manufacture of Handicrafts	20	66	7	8	-	-	29	839	56	912
Other manufacturing n.e.c.	7,645	12,006	441	906	-	-	1,755	41,906	9,841	54,818
33 - Repair and installation of machinery and equipment	78	265	-	-	-	-	67	3,715	145	3,980
D. Electricity, gas, steam and air conditioning supply	38	5,164	1	2	1	14	2,845	417,777	2,885	422,957
Electric power generation, transmission and distribution	26	5,101	1	2	1	14	2,647	405,046	2,675	410,162
a) Hydal	1	-	-	-	-	-	279	14,065	280	14,065
b) Thermal	1	-	-	-	-	-	168	97,919	169	97,919
c) Coal Based	2	6	-	-	-	-	81	102,467	83	102,474
d) Wind	11	5,044	-	-	-	-	148	30,406	159	35,450
e) Solar	9	37	1	2	-	-	242	15,094	252	15,132
f) Other	2	14	-	-	1	14	1,729	145,095	1,732	145,123
Manufacture of gas; distribution of gaseous fuels through mains	7	27	-	-	-	-	188	12,698	195	12,725
Steam and air conditioning supply	5	36	-	-	-	-	10	34	15	70
E. Water supply; sewerage, waste management and remediation activities	60	3,608	5	994	-	-	345	39,877	410	44,479
34 - Water collection, treatment and supply	7	27	-	-	-	-	47	33,109	54	33,136
37 - Sewerage	6	18	-	-	-	-	3	92	9	110
38 - Waste collection, treatment and disposal activities; materials recovery	38	3,532	5	994	-	-	60	6,236	103	10,763
39 - Remediation activities and other waste management services	9	31	-	-	-	-	235	440	244	470
F. Construction	2,116	30,717	58	1,110	11	1,457	3,125	201,961	5,310	235,246
41 - Construction of buildings	1,068	26,187	15	977	9	1,447	1,544	128,408	2,636	157,019
42 - Civil engineering	879	3,446	19	102	2	11	1,347	69,484	2,247	73,043
43 - Specialised construction activities	169	1,085	24	30	-	-	234	4,068	427	5,183

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2026

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
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,766	235,076	9,037	11,943	53	829	103,406	620,267	222,262	868,115
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,152	7,605	70	910	-	-	1,790	30,270	5,012	38,784
46 - Wholesale trade, except of motor vehicles and motorcycles	44,019	148,903	3,393	7,326	33	716	27,975	295,337	75,420	452,363
47 - Retail trade, except of motor vehicles and motorcycles	62,595	78,468	5,574	3,706	20	114	73,641	294,660	141,830	376,968
H. Transportation and storage	22,871	69,594	1,885	6,105	2	6	7,162	125,974	31,930	201,679
49 - Land transport and transport via pipelines	6,514	32,429	599	2,550	2	6	3,307	32,424	10,422	67,409
50 - Water transport	19	224	2	0	-	-	138	1,385	159	1,609
51 - Air transport	35	210	1	4	-	-	151	2,240	187	2,455
52 - Warehousing and support activities for transportation	16,271	36,472	1,283	3,549	-	-	2,281	77,020	19,835	117,041
53 - Courier activities other than national post activities	32	259	-	-	-	-	1,285	12,906	1,317	13,165
I. Accommodation and food service activities	1,372	5,174	64	348	1	103	1,333	55,370	2,770	60,995
55 - Accommodation	236	1,147	17	256	-	-	370	33,109	623	34,511
56 - Food and beverage service activities	1,136	4,027	47	92	1	103	963	22,262	2,147	26,484
J. Information and communication	737	5,297	30	118	-	-	3,284	559,957	4,051	565,372
58 - Publishing activities	112	464	4	46	-	-	610	4,682	726	5,191
59 - Motion picture, video and television programme production, sound recording and music publishing activities	101	41	2	1	-	-	54	4,105	157	4,147
60 - Programming and broadcasting activities	7	6	-	-	-	-	32	1,008	39	1,014
61 - Telecommunications	149	2,969	5	17	-	-	1,371	516,987	1,525	519,974
62 - Computer programming, consultancy and related activities	278	1,428	14	48	-	-	1,000	22,478	1,292	23,953
63 - Information service activities	90	389	5	6	-	-	217	10,697	312	11,093
K. Real estate activities	393	2,134	8	61	7	1,387	703	43,979	1,111	47,561
L. Professional, scientific and technical activities	394	2,209	18	180	1	5	9,813	62,284	10,226	64,677
69 - Legal and accounting activities	43	190	-	-	-	-	185	4,035	228	4,225
70 - Activities of head offices; management consultancy activities	15	592	2	4	-	-	102	1,730	119	2,325
71 - Architectural and engineering activities; technical testing and analysis	60	352	3	130	-	-	383	5,770	446	6,352
72 - Scientific research and development	14	61	1	0	-	-	102	1,997	117	2,058
73 - Advertising and market research	109	380	-	-	-	-	862	6,473	971	6,852
74 - Other professional, scientific and technical activities	67	313	4	20	1	5	8,145	42,108	8,217	42,445
75 - Veterinary activities	86	322	8	26	-	-	34	172	128	520
M. Administrative and support service activities	5,584	10,484	316	637	6	143	3,100	42,973	9,006	54,236
77 - Rental and leasing activities	196	765	22	183	1	52	606	4,869	825	5,869
78 - Employment activities	10	74	1	8	-	-	33	1,722	44	1,804
79 - Travel agency, tour operator, reservation service and related activities	325	1,999	17	249	-	-	726	9,619	1,068	11,866
80 - Security and investigation activities	28	667	1	15	-	-	528	3,407	557	4,088
81 - Services to buildings and landscape activities	82	327	1	1	-	-	53	330	136	658
82 - Office administrative, office support and other business support activities	4,943	6,652	274	182	5	91	1,154	23,026	6,376	29,951
N. Education	452	2,304	198	578	-	-	1,099	33,187	1,749	36,148
O. Human health and social work activities	599	3,189	75	245	2	82	1,006	16,065	1,682	19,581
86 - Human health activities	595	3,182	72	235	2	82	989	15,965	1,658	19,464
87 - Residential care activities	1	-	-	-	-	-	7	13	8	13
88 - Social work activities with and without accommodation	3	7	3	10	-	-	10	87	16	104
P. Arts, entertainment and recreation	88	321	5	17	-	-	59	4,228	152	4,566
Q. Other service activities	74,009	51,967	7,264	8,251	20	836	11,504	59,105	92,797	120,159
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,878	9,584	5,878	9,584
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	49	3,222	49	3,222
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	140	5,431	140	5,431
C. Non-government Organizations (NGOs) Community Based Organizations (CBOs)	-	-	-	-	-	-	5,689	930	5,689	930
VI. PERSONAL	4,845,828	1,376,299	825,665	155,975	2,732	15,669	6	3	5,674,231	1,547,945
A. Bank Employees	174,874	346,045	33,761	55,814	10	91	-	-	208,645	401,950
1) For house building	75,182	268,247	15,238	35,899	9	91	-	-	90,429	404,236
2) For transport i.e. purchase of car etc.	54,119	66,576	11,546	18,568	-	-	-	-	65,665	85,143
3) Other purposes	45,573	11,223	6,977	1,347	1	0	-	-	52,551	12,570
B. Consumer Financing	4,670,645	1,029,719	791,823	100,037	2,717	15,573	6	3	5,465,191	1,145,332
1) For house building	59,767	223,843	8,353	28,102	2,505	15,149	-	-	70,625	267,094
2) For transport i.e. purchase of car etc	266,672	353,412	24,511	27,872	187	404	-	-	291,370	381,687
3) Credit cards	1,750,369	191,892	186,041	12,816	-	-	-	-	1,936,410	204,708
4) Consumers durable	34,457	7,018	16,608	1,921	11	13	-	-	51,076	8,952
5) Personal loans	2,559,380	253,554	556,310	29,327	14	7	6	3	3,115,710	282,891
C) Other	309	535	81	124	5	5	-	-	395	663
VII. OTHER	34	175	5	2	-	-	5	1,570	44	1,747
Total	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

Note(s)

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-25	Mar-26	Securities, Shares & Other Financial Instruments							Jun-26 P				Total
	Total	Total	Precious Metals	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances					
00.00	1,027,443	1,412,810	18,796	7,076	271,755	160,050	253,015	43,444	304,458	105,203				1,163,798
01.00*	23,379	28,431	-	327	16,339	7,291	11,947	1,294	78,268	58				115,524
02.00*	176,511	191,539	1	522	56,049	42,102	22,521	8,322	60,642	81				190,241
03.00*	291,602	339,397	-	269	58,924	64,495	118,587	4,854	80,080	374				327,580
04.00*	186,203	237,195	-	4	46,916	47,156	66,313	6,888	40,670	526				208,474
05.00*	703,572	1,107,098	66	1,375	295,119	100,599	181,173	8,977	143,450	385,150				1,115,908
06.00*	102,470	116,455	-	1,047	64,101	26,361	30,309	5,524	71,708	324				199,373
07.00*	359,358	287,027	-	1,008	22,714	55,440	61,752	1,830	76,898	407				220,050
08.00*	423,172	205,224	0	814	27,968	20,292	19,725	4,306	22,429	894				96,428
08.25	4,169	8,172	-	-	579	165	1,969	31	997	1				3,743
08.50	19,548	8,031	-	-	8,903	2,556	2,438	86	17,011	1				30,995
08.75	6,419	2,407	-	-	5,918	26	379	502	178	-				7,004
09.00	152,148	52,132	-	16	36,986	15,235	5,367	651	16,471	12				74,738
09.25	7,144	5,726	-	-	4,438	7,327	19	4	865	1				12,654
09.50	106,454	23,463	-	50	3,223	2,261	3,152	1,134	9,037	1				18,858
09.75	4,958	422,464	-	19,326	-	1,673	145	180	1,605	3				22,932
10.00	235,793	128,726	-	31,858	3,894	8,564	21,723	786	14,618	16				81,459
10.25	5,975	169,312	-	-	512	21,973	104	84	9,686	1				32,359
10.50	35,133	429,105	-	-	6,870	10,431	4,091	3,048	39,891	13				64,343
10.75	37,239	1,347,977	-	16,975	13,636	15,635	8,737	2,584	180,056	-				237,622
11.00	96,089	713,148	-	-	19,461	5,701	23,196	18,953	54,892	1				122,203
11.25	398,701	628,064	-	185,665	21,432	137,586	7,938	936	484,321	17				837,895
11.50	652,516	665,113	-	14,994	215,205	158,085	24,746	10,149	663,743	10				1,086,931
11.75	518,908	688,059	1	43,252	119,396	146,030	47,418	11,174	304,170	218				671,660
12.00	735,584	721,623	1	33,023	276,991	241,641	128,775	34,123	821,197	2,667				1,538,419
12.25	934,154	379,521	-	17,941	226,053	152,953	60,259	7,542	243,144	167				708,057
12.50	627,844	354,448	3,557	15,703	208,056	91,220	101,411	6,389	287,910	852				715,099
12.75	571,828	231,953	1	4,860	111,603	127,537	86,223	6,484	159,874	741				497,324
13.00	480,705	215,437	-	4,334	132,645	74,633	98,556	18,917	166,747	3,256				499,088
13.25	426,262	274,969	-	5,139	78,093	122,346	51,815	1,385	190,413	70				499,260
13.50	355,434	111,509	-	2,385	67,120	49,421	78,747	3,983	106,040	151				307,847
13.75	265,141	173,029	38	4,935	32,916	65,412	53,626	4,059	51,545	221				212,752
14.00	149,423	154,837	15,019	4,115	57,164	107,225	83,205	20,297	96,849	1,289				385,163
14.25	164,531	138,719	50	2,610	30,484	54,142	28,207	892	42,880	763				160,029
14.50	96,915	97,093	-	223	28,373	71,422	45,860	1,394	31,934	179				179,385
14.75	144,389	56,859	25	17	7,091	35,384	34,540	674	13,232	159				91,121
15.00	178,476	73,694	-	2,113	40,155	74,144	59,387	2,105	44,116	1,787				223,807
15.25	120,090	81,219	30	613	8,519	50,773	15,481	86	31,349	405				107,256
15.50	49,230	40,603	-	6	4,974	28,811	27,555	481	9,617	405				71,849
15.75	85,881	36,670	1	42	1,055	20,940	14,173	35	1,824	372				38,442
16.00	61,166	44,605	0	1	2,491	34,507	13,310	293	9,331	1,123				61,056
16.25	58,615	81,204	3	3	805	32,343	10,840	911	45,460	350				90,717
16.50	62,417	47,563	-	5	12,886	16,371	20,864	57	5,135	1,767				57,086
16.75	29,134	61,045	17	58	1,392	9,321	6,018	44	39,315	279				56,444
17.00	637,366	362,529	71,164	39	3,349	23,026	111,955	72	181,037	1,864				392,507
17.25	42,965	36,870	-	0	7,246	14,456	8,359	13	1,616	582				32,272
17.50	162,060	51,268	-	101	9,863	24,066	12,607	181	17,476	243				64,537
17.75	17,000	16,310	5	2	4,534	3,109	2,429	11	5,729	276				16,095
18.00	93,599	30,207	1	5	19,164	10,432	7,601	18	11,039	1,624				49,884
18.25	71,333	18,690	-	40	2,063	5,423	1,186	1	6,318	31				15,061
18.50	22,962	46,212	-	-	7,236	2,843	34,325	-	3,616	40				48,060
18.75	19,994	23,433	11	4	178	2,924	13,031	13	2,578	66				18,804
19.00	33,824	45,263	161	0	2,218	7,939	13,263	77	4,678	522				28,859
19.25	65,998	33,294	-	-	53	529	1,802	-	268	77				2,730
19.50	9,765	2,751	-	-	440	796	17,587	3	1,798	20				20,643
19.75	33,657	2,909	2	-	520	1,299	618	-	86	12				2,538
20.00	44,366	106,575	153	-	14,273	3,071	22,921	1,412	51,052	38,047				130,929
20.25	45,289	1,974	-	-	36	848	1,047	-	70	7				2,009
20.50	10,045	5,812	116	0	64	696	27,894	-	245	115				29,131
20.75	15,329	2,532	1,572	-	2	1,199	331	-	75	95				3,275
21.00	20,729	48,855	889	-	36,676	1,979	1,557	0	3,269	1,836				46,205
21.25	9,207	1,024	16	-	43	296	92	224	294	136				1,100
21.50	7,928	2,168	147	-	12	1,119	405	1	19	67				1,771
21.75	24,493	6,745	374	-	4,968	550	174	-	20	36				6,122
22.00	26,116	19,429	1,314	1	3,977	1,443	5,743	91	260	7,117				19,944
22.25	10,631	1,021	163	-	30	2,487	343	1	355	95				3,474
22.50	17,248	7,265	110	-	20	641	74	1	14	162				1,022
22.75	3,255	828	4,413	-	34	697	183	4	7	3,073				8,411
23.00	24,703	2,798	339	-	135	1,169	254	-	93	761				2,751
23.25	14,568	2,204	167	-	32	453	71	-	141	206				1,070
23.50	157,893	226,289	1,470	237	7,196	4,445	3,195	7	226,044	346				242,940
23.75	4,270	864	112	-	553	361	384	-	11	79				1,500
24.00	15,143	113,824	233	-	76	518	401	37	427	4,632				6,325
24.25	3,072	2,902	4	-	159	148	321	-	3	320				955
24.50	3,026	1,736	21	-	-	131	181	-	280	149				761
24.75	2,087	725	44	-	138	334	136	-	25	28				705
25.00 & above	276,158	397,119	19,661	1	2,359	7,456	3,035	85	38,395	256,929				327,922
Total	13,118,205	14,216,096	140,270	423,134	2,776,852	2,644,467	2,229,117	248,143	5,631,395	829,908				14,923,285
Weighted Average	11.62	10.84	17.48	11.19	9.84	11.25	10.39	8.90	11.58	17.13				11.33

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

(Million Rupees)											
Rate of Interest/Return	Jun-25	Mar-26	Jun-26 P								
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	422,484	507,199	17,640	1,886	119,109	73,015	102,349	221	94,538	98,062	506,819
01.00*	2,397	3,305	-	-	94	-	48	99	1,853	-	2,094
02.00*	7,121	5,476	-	-	250	4,364	414	442	-	-	5,471
03.00*	40,446	60,092	-	-	2,429	10,416	29,939	641	27,502	-	70,928
04.00*	10,564	12,786	-	-	2,384	4,300	2,267	4	2,044	14	11,014
05.00*	65,897	117,073	-	980	54,109	12,635	25,084	465	9,683	2,202	105,157
06.00*	6,339	8,688	-	0	17,721	2,930	2,188	2,091	4,431	4	29,366
07.00*	33,172	43,782	-	-	2,534	35,089	9,365	111	1,331	13	48,443
08.00*	33,540	10,051	-	685	1,300	3,038	733	398	3,779	-	9,933
08.25	206	84	-	-	48	12	-	21	-	-	81
08.50	293	533	-	-	26	186	-	-	200	-	411
08.75	964	9	-	-	-	-	-	-	-	-	-
09.00	25,649	13,328	-	-	81	7,229	51	321	6,420	-	14,102
09.25	15	-	-	-	-	-	-	-	-	-	-
09.50	51	51	-	-	-	-	1	21	5	-	26
09.75	2	36,290	-	-	-	-	-	180	-	-	180
10.00	1,338	511	-	-	256	9	159	25	-	-	448
10.25	-	550	-	-	123	-	-	-	-	-	123
10.50	607	17,511	-	-	38	1	-	30	6,400	-	6,469
10.75	6,386	131,677	-	-	831	1,272	52	-	56,389	-	58,544
11.00	413	38,117	-	-	2,314	37	138	1,160	164	-	3,813
11.25	18,724	72,931	-	-	1,902	284	114	-	61,223	-	63,523
11.50	161,018	91,497	-	14,949	4,463	2,089	105	-	59,305	-	80,911
11.75	59,987	46,500	-	41,070	10,682	23,494	2,862	615	41,695	-	120,418
12.00	78,343	223,502	-	15,008	19,751	5,801	21,204	6,115	161,675	-	229,555
12.25	129,385	28,549	-	258	13,520	4,031	3,733	1,786	19,334	-	42,662
12.50	47,326	70,937	3,557	2,302	32,841	7,150	22,403	1,055	13,732	-	83,041
12.75	30,177	22,431	-	2,604	10,827	16,687	4,285	455	5,959	-	40,818
13.00	38,402	24,267	-	380	10,094	3,599	2,413	2,128	7,681	-	26,295
13.25	93,138	85,326	-	588	8,038	57,569	2,630	9	11,086	-	79,919
13.50	19,219	15,446	-	212	7,390	7,062	16,365	172	6,408	-	37,609
13.75	19,255	15,985	-	-	2,926	15,916	6,581	30	5,712	-	31,165
14.00	13,584	37,624	15,019	2,384	4,811	4,787	22,686	1,423	8,345	-	59,454
14.25	17,209	15,894	-	1,802	5,383	8,039	1,829	444	773	-	18,270
14.50	7,071	4,055	-	1	2,458	2,592	12,595	23	2,799	-	20,469
14.75	25,956	11,849	-	-	3,381	2,620	11,438	0	227	-	17,667
15.00	13,360	4,995	-	-	1,112	2,307	16,812	12	1,251	-	21,494
15.25	35,359	29,519	-	587	79	5,607	1,049	2	25,404	14	32,742
15.50	2,795	5,318	-	-	2,412	3,747	9,923	70	1,013	208	17,374
15.75	16,748	12,863	-	32	93	4,259	6,577	-	144	335	11,440
16.00	17,541	28,710	-	-	1,876	9,623	3,405	14	4,964	224	20,105
16.25	14,356	14,251	-	2	52	11,101	1,000	-	116	270	12,542
16.50	21,110	24,868	-	-	11,445	3,192	6,752	33	260	1,681	23,363
16.75	2,654	4,772	-	-	279	2,432	1,084	-	2,396	172	6,364
17.00	522,137	350,507	71,164	39	1,955	14,102	101,962	-	178,377	568	368,167
17.25	23,687	21,536	-	-	6,130	8,698	7,216	-	118	534	22,696
17.50	130,242	44,285	-	101	7,669	18,302	9,233	176	8,006	197	43,683
17.75	5,510	6,548	-	-	4,159	309	1,614	-	973	226	7,281
18.00	69,176	23,241	-	-	17,314	6,934	5,216	-	11	492	29,968
18.25	11,952	9,388	-	40	1,460	2,554	500	-	5,019	30	9,603
18.50	12,629	42,636	-	-	6,468	1,226	31,351	-	99	33	39,176
18.75	296	15,418	-	-	0	4	11,940	-	107	37	12,088
19.00	7,211	32,702	-	-	601	1,771	8,328	-	211	57	10,967
19.25	26,716	30,195	-	-	-	1	1,000	-	46	29	1,076
19.50	1,313	14	-	-	-	51	16,631	-	18	5	16,704
19.75	25,396	59	-	-	53	1	4	-	-	2	60
20.00	20,246	5,234	-	-	1,824	219	21,256	200	86	4	23,589
20.25	24,856	174	-	-	-	332	128	-	-	1	461
20.50	643	80	-	-	42	0	26,953	-	43	9	27,048
20.75	711	290	-	-	1	1	198	-	58	19	277
21.00	12,187	44,450	-	-	36,608	333	1,514	0	2,965	1,355	42,775
21.25	1,060	408	-	-	-	1	-	-	284	49	333
21.50	311	38	-	-	3	-	37	-	8	3	52
21.75	430	8	-	-	-	-	-	-	10	3	12
22.00	15,850	14,484	-	-	3,845	41	5,716	-	47	5,660	15,309
22.25	1,307	3	-	-	-	1	1	-	23	5	31
22.50	7,060	1	-	-	-	1	1	-	8	1	10
22.75	20	1	-	-	0	-	0	-	5	-	5
23.00	271	28	-	-	-	1	-	-	40	10	50
23.25	1,134	5	-	-	1	-	0	-	-	4	5
23.50	151,172	224,917	1,414	237	7,176	3,978	1,073	7	226,031	164	240,080
23.75	126	4	-	-	22	-	0	-	-	2	24
24.00	182	387	-	-	7	-	9	-	424	0	440
24.25	469	2	-	-	-	-	-	-	-	3	3
24.50	574	3	-	-	-	-	0	-	1	1	3
24.75	7	3	-	-	137	-	1	-	-	4	143
25.00 & above	21,410	27,606	-	-	507	118	71	43	5,956	21,682	28,378
Total	2,636,891	2,793,857	108,794	86,149	455,444	417,498	602,587	21,043	1,085,215	134,388	2,911,118
Weighted Average	12.68	11.79	13.77	11.64	9.61	10.35	12.29	10.84	14.01	7.87	12.06

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Jun-25	Mar-26	Jun-26 P										
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total		
00.00	604,568	905,222	1,156	5,190	152,323	86,965	150,667	43,223	209,920	7,142	656,585		
01.00*	20,982	25,126	-	327	16,245	7,291	11,899	1,195	76,415	58	113,430		
02.00*	169,390	186,062	1	522	55,799	37,738	22,107	7,880	60,642	81	184,770		
03.00*	250,936	279,068	-	269	56,494	54,012	88,430	4,213	52,577	374	256,368		
04.00*	175,566	224,381	-	4	44,532	42,855	64,032	6,884	38,585	512	197,405		
05.00*	269,190	614,419	66	395	241,011	87,964	156,080	8,512	133,767	1,981	629,775		
06.00*	96,115	107,752	-	1,046	46,381	23,431	28,105	3,432	66,588	319	169,304		
07.00*	326,186	243,245	-	1,008	20,180	20,352	52,387	1,719	75,567	394	171,607		
08.00*	389,632	195,172	0	130	26,667	17,254	18,992	3,908	18,650	894	86,495		
08.25	3,963	8,088	-	-	531	153	1,969	10	997	1	3,661		
08.50	19,255	7,497	-	-	8,878	2,370	2,438	86	16,811	1	30,584		
08.75	5,455	2,398	-	-	5,918	26	379	502	178	-	7,004		
09.00	126,499	38,804	-	16	36,905	8,006	5,316	330	10,051	12	60,635		
09.25	7,130	5,726	-	-	4,438	7,327	19	4	865	1	12,654		
09.50	106,403	23,412	-	50	3,223	2,261	3,151	1,112	9,033	1	18,832		
09.75	4,955	386,174	-	19,326	-	1,673	145	-	1,605	3	22,752		
10.00	234,454	128,215	-	31,858	3,638	8,556	21,563	762	14,618	16	81,011		
10.25	1,760	168,763	-	-	389	21,973	104	84	9,686	1	32,237		
10.50	34,526	411,150	-	-	6,832	10,429	4,091	3,018	33,491	13	57,874		
10.75	30,853	1,209,931	-	16,975	12,805	14,363	8,685	2,584	123,668	-	179,078		
11.00	95,676	672,257	-	-	17,147	5,664	23,057	17,794	54,638	1	118,300		
11.25	377,681	549,125	-	185,665	19,530	137,302	7,824	936	422,352	17	773,627		
11.50	488,454	566,296	-	45	210,742	155,995	24,641	10,149	604,214	10	1,005,795		
11.75	455,806	621,484	1	2,182	108,714	122,536	44,556	10,559	260,548	218	549,315		
12.00	655,971	497,536	1	18,015	257,240	235,840	107,571	28,009	651,867	2,667	1,301,210		
12.25	786,240	347,480	-	17,683	212,388	148,922	56,526	5,721	221,589	167	662,995		
12.50	579,175	282,081	-	13,400	174,915	83,326	79,008	5,334	268,142	852	624,977		
12.75	535,806	209,099	1	2,257	100,776	110,850	81,937	6,029	152,722	741	455,313		
13.00	440,666	191,153	-	3,954	122,501	71,035	95,671	16,788	139,432	3,256	452,637		
13.25	332,951	189,264	-	4,551	70,054	64,777	49,185	1,377	178,780	70	368,794		
13.50	336,048	96,030	-	2,173	59,721	42,359	62,382	3,810	96,711	151	267,308		
13.75	245,220	157,044	38	4,935	29,990	49,496	47,044	4,028	45,826	221	181,580		
14.00	135,592	116,213	-	1,731	52,353	102,438	60,519	18,874	88,484	1,289	325,689		
14.25	140,634	122,825	50	808	25,102	46,103	26,378	448	42,092	763	141,745		
14.50	89,844	93,038	-	221	25,915	68,830	33,265	1,371	29,096	179	158,877		
14.75	118,433	45,010	25	17	3,710	32,765	23,102	674	13,005	159	73,454		
15.00	165,116	68,700	-	2,113	39,044	71,836	42,576	2,093	41,865	1,787	201,313		
15.25	84,731	51,700	30	26	8,440	45,166	14,431	84	5,944	392	74,514		
15.50	46,434	35,285	-	6	2,562	25,064	17,632	410	8,604	197	54,475		
15.75	69,134	23,807	1	10	962	16,681	7,596	35	1,681	36	27,001		
16.00	43,625	15,895	0	1	616	24,885	9,905	279	4,367	899	40,951		
16.25	44,259	66,953	3	2	753	21,242	9,839	911	45,344	80	78,175		
16.50	41,307	22,694	-	5	1,441	13,179	14,112	24	4,875	86	33,724		
16.75	26,480	56,273	17	58	1,114	6,888	4,933	44	36,919	107	50,080		
17.00	115,230	12,023	-	-	1,395	8,924	9,994	72	2,660	1,296	24,340		
17.25	19,279	15,334	-	0	1,116	5,758	1,143	13	1,498	48	9,576		
17.50	31,818	6,983	-	-	2,194	5,764	3,375	5	9,470	46	20,854		
17.75	11,490	9,762	5	2	375	2,800	814	11	4,755	51	8,814		
18.00	24,424	6,966	1	5	1,850	3,498	2,385	18	11,028	1,132	19,916		
18.25	59,381	9,302	-	-	603	2,869	686	1	1,299	0	5,459		
18.50	10,334	3,575	-	-	768	1,617	2,974	-	3,518	7	8,884		
18.75	19,698	8,015	11	4	178	2,920	1,091	13	2,471	29	6,716		
19.00	26,613	12,561	161	0	1,618	6,168	4,935	77	4,468	465	17,893		
19.25	39,282	3,099	-	-	53	528	803	-	222	48	1,654		
19.50	8,453	2,737	-	-	440	745	957	3	1,779	15	3,939		
19.75	8,261	2,851	2	-	468	1,298	614	-	86	10	2,478		
20.00	24,120	101,341	153	-	12,449	2,852	1,665	1,213	50,966	38,043	107,340		
20.25	20,433	1,800	-	-	36	516	919	-	70	6	1,548		
20.50	9,403	5,731	116	0	22	696	941	-	202	106	2,084		
20.75	14,618	2,242	1,572	-	2	1,198	133	-	17	77	2,998		
21.00	8,542	4,405	889	-	68	1,647	43	-	303	481	3,430		
21.25	8,148	616	16	-	43	296	92	224	10	87	767		
21.50	7,617	2,130	147	-	9	1,119	368	1	11	64	1,719		
21.75	24,062	6,737	374	-	4,968	550	174	-	10	33	6,109		
22.00	10,266	4,945	1,314	1	131	1,401	27	91	213	1,457	4,635		
22.25	9,524	1,018	163	-	30	2,486	342	1	332	89	3,443		
22.50	10,188	7,264	110	-	20	641	74	1	5	162	1,012		
22.75	3,236	827	4,413	-	34	697	182	4	3	3,073	8,405		
23.00	24,430	2,769	339	-	135	1,168	254	-	53	751	2,700		
23.25	13,434	2,199	167	-	32	453	70	-	141	202	1,064		
23.50	6,721	1,372	56	-	20	467	2,122	-	12	183	2,861		
23.75	4,144	859	112	-	531	361	384	-	11	77	1,477		
24.00	14,961	113,437	233	-	69	518	393	37	3	4,632	5,885		
24.25	2,603	2,901	4	-	159	148	321	-	3	317	951		
24.50	2,452	1,732	21	-	-	131	180	-	279	148	758		
24.75	2,080	722	44	-	0	334	135	-	25	23	562		
25.00 & above	254,748	369,512	19,661	1	1,851	7,338	2,964	42	32,439	235,247	299,544		
Total	10,062,895	10,995,617	31,476	336,985	2,320,582	2,226,086	1,625,803	227,066	4,501,174	314,552	11,583,724		
Weighted Average	11.60	10.81	30.30	11.08	9.89	11.42	9.69	8.72	10.99	36.39	11.37		

*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)

(Million Rupees)												
Rate of Interest/Return	Jun-25	Mar-26	Jun-26 P									
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
00.00	392	388	-	-	323	71	-	-	-	-	394	
01.00*	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	
03.00*	219	237	-	-	-	67	218	-	-	-	284	
04.00*	73	27	-	-	-	0	14	-	41	-	55	
05.00*	368,486	375,606	-	-	-	0	8	-	-	380,967	380,976	
06.00*	16	15	-	-	-	-	15	-	689	-	704	
07.00*	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	-	-	-	-	-	-	-	-	-	-	
08.25	-	-	-	-	-	-	-	-	-	-	-	
08.50	-	-	-	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	-	-	-	-	-	
10.25	4,214	-	-	-	-	-	-	-	-	-	-	
10.50	-	445	-	-	-	-	-	-	-	-	-	
10.75	-	6,369	-	-	-	-	-	-	-	-	-	
11.00	-	2,775	-	-	-	-	-	-	90	-	90	
11.25	2,296	6,008	-	-	-	-	-	-	745	-	745	
11.50	3,044	7,320	-	-	-	-	-	-	225	-	225	
11.75	3,114	20,075	-	-	-	-	-	-	1,927	-	1,927	
12.00	1,270	585	-	-	-	-	-	-	7,654	-	7,654	
12.25	18,529	3,492	-	-	144	-	-	34	2,221	-	2,400	
12.50	1,343	1,430	-	-	300	745	-	-	6,037	-	7,082	
12.75	5,844	423	-	-	-	-	-	-	1,193	-	1,193	
13.00	1,637	16	-	-	50	-	472	-	19,635	-	20,156	
13.25	173	379	-	-	-	-	-	-	547	-	547	
13.50	167	32	-	-	8	-	-	-	2,922	-	2,930	
13.75	665	-	-	-	-	-	-	-	7	-	7	
14.00	246	1,000	-	-	-	-	-	-	20	-	20	
14.25	6,688	-	-	-	-	-	-	-	14	-	14	
14.50	-	-	-	-	-	-	-	-	39	-	39	
14.75	-	-	-	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	-	-	1,000	-	1,000	
15.25	-	-	-	-	-	-	-	-	0	-	0	
15.50	-	-	-	-	-	-	-	-	-	-	-	
15.75	-	-	-	-	-	-	-	-	-	-	-	
16.00	-	-	-	-	-	-	-	-	-	-	-	
16.25	-	-	-	-	-	-	-	-	-	-	-	
16.50	-	-	-	-	-	-	-	-	-	-	-	
16.75	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	
20.75	-	-	-	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	-	-	-	-	-	
21.25	-	-	-	-	-	-	-	-	-	-	-	
21.50	-	-	-	-	-	-	-	-	-	-	-	
21.75	-	-	-	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	-	-	-	
22.25	-	-	-	-	-	-	-	-	-	-	-	
22.50	-	-	-	-	-	-	-	-	-	-	-	
22.75	-	-	-	-	-	-	-	-	-	-	-	
23.00	1	-	-	-	-	-	-	-	-	-	-	
23.25	-	-	-	-	-	-	-	-	-	-	-	
23.50	-	-	-	-	-	-	-	-	-	-	-	
23.75	-	-	-	-	-	-	-	-	-	-	-	
24.00	-	-	-	-	-	-	-	-	-	-	-	
24.25	-	-	-	-	-	-	-	-	-	-	-	
24.50	-	-	-	-	-	-	-	-	-	-	-	
24.75	-	-	-	-	-	-	-	-	-	-	-	
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	
Total	418,418	426,622	-	-	826	883	728	34	45,005	380,967	428,442	
Weighted Average	5.42	5.33	-	-	7.60	10.78	9.58	12.25	12.58	4.50	5.38	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-25		Mar-26		Jun-26 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	1,027,443	1,412,810	-	5,186	56,851	18,407	1,001,229	6	81,311	807	1,163,798	1,163,798
01.00*	23,379	28,431	-	9,124	35,824	994	65,925	45	3,611	-	115,524	115,524
02.00*	176,511	191,539	-	-	-	5,029	173,919	7	11,285	1	190,241	190,241
03.00*	291,602	339,397	-	-	-	-	241,904	300	85,375	1	327,580	327,580
04.00*	186,203	237,195	-	64	-	500	134,455	10	73,444	0	208,474	208,474
05.00*	703,572	1,107,098	-	413,516	21,925	-	526,930	539	152,986	11	1,115,908	1,115,908
06.00*	102,470	116,455	-	49	23,587	-	160,425	15	15,297	-	199,373	199,373
07.00*	359,358	287,027	-	31	23,269	399	164,882	29	31,439	-	220,050	220,050
08.00*	423,172	205,224	-	145	-	3,266	85,017	-	8,000	-	96,428	96,428
08.25	4,169	8,172	-	-	-	-	1,825	-	1,917	-	3,743	3,743
08.50	19,548	8,031	-	-	-	7	30,980	-	8	-	30,995	30,995
08.75	6,419	2,407	-	-	-	1	6,932	-	71	-	7,004	7,004
09.00	152,148	52,132	-	40	-	2	72,391	-	2,305	-	74,738	74,738
09.25	7,144	5,726	-	-	-	-	12,618	-	37	-	12,654	12,654
09.50	106,454	23,463	-	5	-	-	18,500	-	353	-	18,858	18,858
09.75	4,958	422,464	-	86	19,326	1	3,288	-	230	-	22,932	22,932
10.00	235,793	128,726	-	1,487	37,800	64	21,282	-	20,825	-	81,459	81,459
10.25	5,975	169,312	-	-	21,970	-	9,879	476	34	-	32,359	32,359
10.50	35,133	429,105	-	15	22,421	2,817	37,246	-	1,843	-	64,343	64,343
10.75	37,239	1,347,977	-	511	172,334	12,904	49,333	94	2,446	-	237,622	237,622
11.00	96,089	713,148	-	29	6,225	2,919	109,724	-	3,306	-	122,203	122,203
11.25	398,701	628,064	-	40	712,297	51,194	73,332	95	937	-	837,895	837,895
11.50	652,516	665,113	-	73,702	603,727	62,672	344,456	-	2,375	-	1,086,931	1,086,931
11.75	518,908	688,059	-	19,400	208,474	42,857	396,654	108	4,167	-	671,660	671,660
12.00	735,584	721,623	-	101,897	416,567	59,057	944,238	468	16,193	-	1,538,419	1,538,419
12.25	934,154	379,521	-	78	70,182	30,822	593,367	4,466	9,143	-	708,057	708,057
12.50	627,844	354,448	-	161	71,800	35,115	589,273	-	18,749	-	715,099	715,099
12.75	571,828	231,953	-	3,172	52,297	14,160	418,876	1,406	6,913	500	497,324	497,324
13.00	480,705	215,437	-	7,122	5,959	7,978	453,916	93	24,020	-	499,088	499,088
13.25	426,262	274,969	-	1,564	67,412	7,560	361,679	71	10,973	-	449,260	449,260
13.50	355,434	111,509	-	654	1,537	2,732	282,236	11	20,627	50	307,847	307,847
13.75	265,141	173,029	-	150	399	10,734	173,372	208	27,889	-	212,752	212,752
14.00	149,423	154,837	-	237	55,715	12,004	262,910	144	54,154	-	385,163	385,163
14.25	164,531	138,719	-	26	3	3,417	121,948	302	34,334	-	160,029	160,029
14.50	96,915	97,093	-	-	7,633	2,660	113,990	159	54,863	80	179,385	179,385
14.75	144,389	56,859	-	240	-	3,031	56,190	-	31,653	7	91,121	91,121
15.00	178,476	73,694	-	52	-	324	176,722	17	46,692	-	223,807	223,807
15.25	120,090	81,219	-	4	25,000	636	54,258	21	27,337	-	107,256	107,256
15.50	49,230	40,603	-	-	-	103	48,093	10	23,643	-	71,849	71,849
15.75	85,881	36,670	-	-	-	134	25,355	13	12,940	-	38,442	38,442
16.00	61,166	44,605	-	-	3,433	17	33,909	0	23,698	-	61,056	61,056
16.25	58,615	81,204	-	7	36,141	2	41,880	-	12,686	-	90,717	90,717
16.50	62,417	47,563	-	-	-	3	45,476	-	11,607	-	57,086	57,086
16.75	29,134	61,045	-	-	2,815	-	47,942	7	5,679	-	56,444	56,444
17.00	637,366	362,529	-	-	94,327	2,830	231,980	-	63,088	281	392,507	392,507
17.25	42,965	36,870	-	-	-	5	25,757	-	6,510	-	32,272	32,272
17.50	162,060	51,268	-	-	6,133	18	53,026	-	5,357	4	64,537	64,537
17.75	17,000	16,310	-	-	-	8	14,319	-	1,768	-	16,095	16,095
18.00	93,599	30,207	-	-	-	19	44,072	-	5,793	-	49,884	49,884
18.25	71,333	18,690	-	-	-	-	12,967	-	2,094	-	15,061	15,061
18.50	22,962	46,212	-	-	-	5	45,579	-	2,475	-	48,060	48,060
18.75	19,994	23,433	-	-	-	2	15,480	-	3,322	-	18,804	18,804
19.00	33,824	45,263	-	-	0	0	21,972	-	6,887	-	28,859	28,859
19.25	65,998	33,294	-	-	-	-	1,596	-	1,133	-	2,730	2,730
19.50	9,765	2,751	-	-	-	3	19,220	-	1,421	-	20,643	20,643
19.75	33,657	2,909	-	-	-	2	1,118	-	1,417	-	2,538	2,538
20.00	44,366	106,575	-	-	-	1	90,443	-	40,485	-	130,929	130,929
20.25	45,289	1,974	-	-	-	14	859	-	1,137	-	2,009	2,009
20.50	10,045	5,812	-	-	-	5	27,552	-	1,574	-	29,131	29,131
20.75	15,329	2,532	-	-	-	62	1,349	-	1,864	-	3,275	3,275
21.00	20,729	48,855	-	-	-	0	43,418	358	2,429	-	46,205	46,205
21.25	9,207	1,024	-	224	-	0	575	-	301	0	1,100	1,100
21.50	7,928	2,168	-	-	-	-	780	-	991	-	1,771	1,771
21.75	24,493	6,745	-	-	-	2	5,735	-	385	-	6,122	6,122
22.00	26,116	19,429	-	-	-	21	16,787	97	3,039	-	19,944	19,944
22.25	10,631	1,021	-	-	-	4	2,986	-	484	-	3,474	3,474
22.50	17,248	7,265	-	-	-	-	671	-	352	-	1,022	1,022
22.75	3,255	828	-	-	-	7	2,749	-	5,654	-	8,411	8,411
23.00	24,703	2,798	-	-	-	0	896	-	1,854	0	2,751	2,751
23.25	14,568	2,204	-	-	-	0	824	-	245	-	1,070	1,070
23.50	157,893	226,289	-	8	97,737	2,193	22,891	-	120,112	-	242,940	242,940
23.75	4,270	864	-	3	-	-	1,126	-	371	-	1,500	1,500
24.00	15,143	113,824	-	-	-	-	924	-	5,401	-	6,325	6,325
24.25	3,072	2,902	-	-	-	-	289	-	665	-	955	955
24.50	3,026	1,736	-	-	-	-	472	-	289	-	761	761
24.75	2,087	725	-	-	-	-	384	-	321	-	705	705
25.00 & above	276,158	397,119	-	5	-	1,050	45,526	8	281,331	3	327,922	327,922
Total	13,118,205	14,216,096	-	639,030	2,981,122	400,776	9,343,081	9,584	1,547,945	1,747	14,923,285	14,923,285

*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-25	Mar-26	Jun-26 P									
	Domestic Constituents											
	Total	Total	Non-Residents	Non-financial			Trust Funds and Non-profit Organizations			Sub Total	Total	
				Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others			
00.00	422,484	507,199	-	3,253	40,060	8,853	410,997	-	42,875	782	506,819	506,819
01.00*	2,397	3,305	-	1,853	-	-	241	-	-	-	2,094	2,094
02.00*	7,121	5,476	-	-	-	-	4,980	-	491	-	5,471	5,471
03.00*	40,446	60,092	-	-	-	-	65,548	-	5,380	-	70,928	70,928
04.00*	10,564	12,786	-	-	-	-	9,341	-	1,673	-	11,014	11,014
05.00*	65,897	117,073	-	32,549	-	-	50,676	-	21,933	-	105,157	105,157
06.00*	6,339	8,688	-	-	-	-	28,788	-	577	-	29,366	29,366
07.00*	33,172	43,782	-	18	-	-	46,083	-	2,342	-	48,443	48,443
08.00*	33,540	10,051	-	-	-	3,264	6,422	-	247	-	9,933	9,933
08.25	206	84	-	-	-	-	81	-	-	-	81	81
08.50	293	533	-	-	-	-	411	-	-	-	411	411
08.75	964	9	-	-	-	-	-	-	-	-	-	-
09.00	25,649	13,328	-	40	-	-	14,019	-	43	-	14,102	14,102
09.25	15	-	-	-	-	-	-	-	-	-	-	-
09.50	51	51	-	5	-	-	21	-	1	-	26	26
09.75	2	36,290	-	-	-	-	180	-	-	-	180	180
10.00	1,338	511	-	-	-	7	441	-	0	-	448	448
10.25	-	550	-	-	-	-	123	-	-	-	123	123
10.50	607	17,511	-	-	6,400	-	68	-	1	-	6,469	6,469
10.75	6,386	131,677	-	-	56,030	-	2,514	-	-	-	58,544	58,544
11.00	413	38,117	-	-	13	-	3,800	-	1	-	3,813	3,813
11.25	18,724	72,931	-	-	60,923	-	2,595	-	4	-	63,523	63,523
11.50	161,018	91,497	-	487	65,764	94	14,566	-	-	-	80,911	80,911
11.75	59,987	46,500	-	2,502	64,649	5,885	47,248	-	134	-	120,418	120,418
12.00	78,343	223,502	-	24,289	152,382	3,187	49,570	-	126	-	229,555	229,555
12.25	129,385	28,549	-	10	5,017	402	36,679	-	554	-	42,662	42,662
12.50	47,326	70,937	-	75	3,412	14,072	65,312	-	170	-	83,041	83,041
12.75	30,177	22,431	-	949	1,284	650	37,642	-	293	-	40,818	40,818
13.00	38,402	24,267	-	-	4,000	401	21,620	69	205	-	26,295	26,295
13.25	93,138	85,326	-	273	53,245	2,483	22,906	-	1,014	-	79,919	79,919
13.50	19,219	15,446	-	101	-	1,188	35,576	10	734	-	37,609	37,609
13.75	19,255	15,985	-	120	-	121	26,484	-	4,441	-	31,165	31,165
14.00	13,584	37,624	-	-	5,453	2,450	36,092	0	15,459	-	59,454	59,454
14.25	17,209	15,894	-	26	3	34	17,715	-	493	-	18,270	18,270
14.50	7,071	4,055	-	-	388	68	19,186	-	827	-	20,469	20,469
14.75	25,956	11,849	-	-	-	1,476	7,084	-	9,107	-	17,667	17,667
15.00	13,360	4,995	-	-	-	181	20,656	-	657	-	21,494	21,494
15.25	35,359	29,519	-	-	25,000	587	6,659	-	496	-	32,742	32,742
15.50	2,795	5,318	-	-	-	100	16,494	-	780	-	17,374	17,374
15.75	16,748	12,863	-	-	-	32	9,878	-	1,529	-	11,440	11,440
16.00	17,541	28,710	-	-	3,433	-	15,719	-	954	-	20,105	20,105
16.25	14,356	14,251	-	-	-	-	10,296	-	2,246	-	12,542	12,542
16.50	21,110	24,868	-	-	-	-	22,424	-	938	-	23,363	23,363
16.75	2,654	4,772	-	-	2,378	-	3,904	-	82	-	6,364	6,364
17.00	522,137	350,507	-	-	94,322	2,828	220,963	-	49,773	281	368,167	368,167
17.25	23,687	21,536	-	-	-	-	21,423	-	1,273	-	22,696	22,696
17.50	130,242	44,285	-	-	6,133	-	37,395	-	155	-	43,683	43,683
17.75	5,510	6,548	-	-	-	-	7,264	-	17	-	7,281	7,281
18.00	69,176	23,241	-	-	-	-	28,557	-	1,411	-	29,968	29,968
18.25	11,952	9,388	-	-	-	-	9,584	-	18	-	9,603	9,603
18.50	12,629	42,636	-	-	-	-	39,173	-	3	-	39,176	39,176
18.75	296	15,418	-	-	-	-	12,081	-	8	-	12,088	12,088
19.00	7,211	32,702	-	-	-	-	10,856	-	111	-	10,967	10,967
19.25	26,716	30,195	-	-	-	-	1,056	-	20	-	1,076	1,076
19.50	1,313	14	-	-	-	-	16,697	-	8	-	16,704	16,704
19.75	25,396	59	-	-	-	-	57	-	3	-	60	60
20.00	20,246	5,234	-	-	-	-	23,455	-	134	-	23,589	23,589
20.25	24,856	174	-	-	-	-	448	-	13	-	461	461
20.50	643	80	-	-	-	-	27,045	-	2	-	27,048	27,048
20.75	711	290	-	-	-	-	275	-	1	-	277	277
21.00	12,187	44,450	-	-	-	-	41,901	358	516	-	42,775	42,775
21.25	1,060	408	-	-	-	-	333	-	1	-	333	333
21.50	311	38	-	-	-	-	50	-	2	-	52	52
21.75	430	8	-	-	-	-	12	-	-	-	12	12
22.00	15,850	14,484	-	-	-	-	15,150	97	62	-	15,309	15,309
22.25	1,307	3	-	-	-	-	29	-	2	-	31	31
22.50	7,060	1	-	-	-	-	9	-	1	-	10	10
22.75	20	1	-	-	-	-	5	-	-	-	5	5
23.00	271	28	-	-	-	-	32	-	19	-	50	50
23.25	1,134	5	-	-	-	-	1	-	4	-	5	5
23.50	151,172	224,917	-	-	97,737	2,193	20,444	-	119,707	-	240,080	240,080
23.75	126	4	-	-	-	-	22	-	2	-	24	24
24.00	182	387	-	-	-	-	63	-	377	-	440	440
24.25	469	2	-	-	-	-	-	-	3	-	3	3
24.50	574	3	-	-	-	-	0	-	2	-	3	3
24.75	7	3	-	-	-	-	139	-	4	-	143	143
25.00 & above	21,410	27,606	-	3	-	-	4,322	-	24,050	3	28,378	28,378
Total	2,636,891	2,793,857	-	66,552	748,024	50,554	1,729,880	534	314,508	1,066	2,911,118	2,911,118

*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-25	Mar-26	Jun-26 P											
	Domestic Constituents													
	Total	Total	Non-Residents	Government	Non-financial			Private Sector (Business)	Trust Funds and Non-profit Organizations		Personal	Others	Sub Total	Total
					Public Sector Enterprises	NBFIs								
00.00	604,568	905,222	-	1,933	16,792	9,553	589,909	6	38,366	25	656,585	656,585		
01.00*	20,982	25,126	-	7,271	35,824	994	65,685	45	3,611	-	113,430	113,430		
02.00*	169,390	186,062	-	-	-	5,029	168,939	7	10,794	1	184,770	184,770		
03.00*	250,936	279,068	-	-	-	-	176,356	300	79,711	1	256,368	256,368		
04.00*	175,566	224,381	-	64	-	500	125,086	10	71,744	0	197,405	197,405		
05.00*	269,190	614,419	-	-	21,925	-	476,254	539	131,045	11	629,775	629,775		
06.00*	96,115	107,752	-	49	23,587	-	130,948	15	14,704	-	169,304	169,304		
07.00*	326,186	243,245	-	13	23,269	399	118,799	29	29,097	-	171,607	171,607		
08.00*	389,632	195,172	-	145	-	2	78,595	-	7,753	-	86,495	86,495		
08.25	3,963	8,088	-	-	-	-	1,744	-	1,917	-	3,661	3,661		
08.50	19,255	7,497	-	-	-	7	30,569	-	8	-	30,584	30,584		
08.75	5,455	2,398	-	-	-	1	6,932	-	71	-	7,004	7,004		
09.00	126,499	38,804	-	-	-	2	58,372	-	2,261	-	60,635	60,635		
09.25	7,130	5,726	-	-	-	-	12,618	-	37	-	12,654	12,654		
09.50	106,403	23,412	-	-	-	-	18,479	-	353	-	18,832	18,832		
09.75	4,955	386,174	-	86	19,326	1	3,109	-	230	-	22,752	22,752		
10.00	234,454	128,215	-	1,487	37,800	58	20,841	-	20,825	-	81,011	81,011		
10.25	1,760	168,763	-	-	21,970	-	9,757	476	34	-	32,237	32,237		
10.50	34,526	411,150	-	15	16,021	2,817	37,178	-	1,843	-	57,874	57,874		
10.75	30,853	1,209,931	-	511	116,305	12,904	46,818	94	2,446	-	179,078	179,078		
11.00	95,676	672,257	-	29	6,212	2,919	105,835	-	3,305	-	118,300	118,300		
11.25	377,681	549,125	-	40	651,374	51,194	69,992	95	933	-	773,627	773,627		
11.50	488,454	566,296	-	73,215	537,963	62,578	329,664	-	2,375	-	1,005,795	1,005,795		
11.75	455,806	621,484	-	16,898	143,825	36,972	347,479	108	4,033	-	549,315	549,315		
12.00	655,971	497,536	-	77,608	264,184	55,869	887,014	468	16,066	-	1,301,210	1,301,210		
12.25	786,240	347,480	-	67	65,165	30,420	554,288	4,466	8,589	-	662,995	662,995		
12.50	579,175	282,081	-	86	68,388	21,043	516,879	-	18,580	-	624,977	624,977		
12.75	535,806	209,099	-	2,222	51,013	13,510	380,041	1,406	6,620	500	455,313	455,313		
13.00	440,666	191,153	-	7,122	1,959	7,578	412,139	24	23,816	-	452,637	452,637		
13.25	332,951	189,264	-	1,292	14,167	5,077	338,227	71	9,959	-	368,794	368,794		
13.50	336,048	96,030	-	553	1,537	1,544	243,730	1	19,893	50	267,308	267,308		
13.75	245,220	157,044	-	30	399	10,614	146,881	208	23,448	-	181,580	181,580		
14.00	135,592	116,213	-	237	50,262	9,554	226,798	143	38,695	-	325,689	325,689		
14.25	140,634	122,825	-	-	-	3,383	104,219	302	33,841	-	141,745	141,745		
14.50	89,844	93,038	-	-	7,245	2,593	94,765	159	54,035	80	158,877	158,877		
14.75	118,433	45,010	-	240	-	1,555	49,106	-	22,546	7	73,454	73,454		
15.00	165,116	68,700	-	52	-	143	155,066	17	46,035	-	201,313	201,313		
15.25	84,731	51,700	-	4	-	49	47,598	21	26,841	-	74,514	74,514		
15.50	46,434	35,285	-	-	-	3	31,599	10	22,863	-	54,475	54,475		
15.75	69,134	23,807	-	-	-	101	15,477	13	11,410	-	27,001	27,001		
16.00	43,625	15,895	-	-	-	17	18,190	0	22,744	-	40,951	40,951		
16.25	44,259	66,953	-	7	36,141	2	31,584	-	10,440	-	78,175	78,175		
16.50	41,307	22,694	-	-	-	3	23,052	-	10,669	-	33,724	33,724		
16.75	26,480	56,273	-	-	437	-	44,038	7	5,597	-	50,080	50,080		
17.00	115,230	12,023	-	-	5	2	11,018	-	13,315	-	24,340	24,340		
17.25	19,279	15,334	-	-	-	5	4,334	-	5,236	-	9,576	9,576		
17.50	31,818	6,983	-	-	-	18	15,630	-	5,202	4	20,854	20,854		
17.75	11,490	9,762	-	-	-	8	7,055	-	1,750	-	8,814	8,814		
18.00	24,424	6,966	-	-	-	19	15,515	-	4,382	-	19,916	19,916		
18.25	59,381	9,302	-	-	-	-	3,383	-	2,076	-	5,459	5,459		
18.50	10,334	3,575	-	-	-	5	6,407	-	2,472	-	8,884	8,884		
18.75	19,698	8,015	-	-	-	2	3,399	-	3,315	-	6,716	6,716		
19.00	26,613	12,561	-	-	0	0	11,116	-	6,777	-	17,893	17,893		
19.25	39,282	3,099	-	-	-	-	540	-	1,113	-	1,654	1,654		
19.50	8,453	2,737	-	-	-	3	2,523	-	1,413	-	3,939	3,939		
19.75	8,261	2,851	-	-	-	2	1,061	-	1,415	-	2,478	2,478		
20.00	24,120	101,341	-	-	-	1	66,988	-	40,351	-	107,340	107,340		
20.25	20,433	1,800	-	-	-	14	411	-	1,123	-	1,548	1,548		
20.50	9,403	5,731	-	-	-	5	507	-	1,572	-	2,084	2,084		
20.75	14,618	2,242	-	-	-	62	1,073	-	1,863	-	2,998	2,998		
21.00	8,542	4,405	-	-	-	0	1,516	-	1,914	-	3,430	3,430		
21.25	8,148	616	-	224	-	0	243	-	300	0	767	767		
21.50	7,617	2,130	-	-	-	-	730	-	989	-	1,719	1,719		
21.75	24,062	6,737	-	-	-	2	5,723	-	385	-	6,109	6,109		
22.00	10,266	4,945	-	-	-	21	1,637	-	2,977	-	4,635	4,635		
22.25	9,324	1,018	-	-	-	4	2,957	-	482	-	3,443	3,443		
22.50	10,188	7,264	-	-	-	-	661	-	351	-	1,012	1,012		
22.75	3,236	827	-	-	-	7	2,744	-	5,654	-	8,405	8,405		
23.00	24,430	2,769	-	-	-	0	865	-	1,835	0	2,700	2,700		
23.25	13,434	2,199	-	-	-	0	823	-	241	-	1,064	1,064		
23.50	6,721	1,372	-	8	-	0	2,447	-	405	-	2,861	2,861		
23.75	4,144	859	-	3	-	-	1,104	-	370	-	1,477	1,477		
24.00	14,961	113,437	-	-	-	-	861	-	5,024	-	5,885	5,885		
24.25	2,603	2,901	-	-	-	-	289	-	662	-	951	951		
24.50	2,452	1,732	-	-	-	-	472	-	286	-	758	758		
24.75	2,080	722	-	-	-	-	245	-	316	-	562	562		
25.00 & above	254,748	369,512	-	1	-	1,050	41,204	8	257,280	-	299,544	299,544		
Total	10,062,895	10,995,617	-	191,511	2,233,097	350,222	7,566,131	9,050	1,233,032	681	11,583,724	11,583,724		

*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)

Rate of Interest/Return	Jun-25	Mar-26	Jun-26 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	392	388	-	-	-	-	323	-	71	-	394	394
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	219	237	-	-	-	-	-	-	284	-	284	284
04.00*	73	27	-	-	-	-	29	-	26	-	55	55
05.00*	368,486	375,606	-	380,967	-	-	-	-	9	-	380,976	380,976
06.00*	16	15	-	-	-	-	689	-	15	-	704	704
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.25	4,214	-	-	-	-	-	-	-	-	-	-	-
10.50	-	445	-	-	-	-	-	-	-	-	-	-
10.75	-	6,369	-	-	-	-	-	-	-	-	-	-
11.00	-	2,775	-	-	-	-	90	-	-	-	90	90
11.25	2,296	6,008	-	-	-	-	745	-	-	-	745	745
11.50	3,044	7,320	-	-	-	-	225	-	-	-	225	225
11.75	3,114	20,075	-	-	-	-	1,927	-	-	-	1,927	1,927
12.00	1,270	585	-	-	-	-	7,654	-	-	-	7,654	7,654
12.25	18,529	3,492	-	-	-	-	2,400	-	-	-	2,400	2,400
12.50	1,343	1,430	-	-	-	-	7,082	-	-	-	7,082	7,082
12.75	5,844	423	-	-	-	-	1,193	-	-	-	1,193	1,193
13.00	1,637	16	-	-	-	-	20,156	-	-	-	20,156	20,156
13.25	173	379	-	-	-	-	547	-	-	-	547	547
13.50	167	32	-	-	-	-	2,930	-	-	-	2,930	2,930
13.75	665	-	-	-	-	-	7	-	-	-	7	7
14.00	246	1,000	-	-	-	-	20	-	-	-	20	20
14.25	6,689	-	-	-	-	-	14	-	-	-	14	14
14.50	-	-	-	-	-	-	39	-	-	-	39	39
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	1,000	-	-	-	1,000	1,000
15.25	-	-	-	-	-	-	0	-	-	-	0	0
15.50	-	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
20.75	-	-	-	-	-	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	-	-	-	-	-	-
21.25	-	-	-	-	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-	-	-	-
22.25	-	-	-	-	-	-	-	-	-	-	-	-
22.50	-	-	-	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	-	-	-	-	-	-	-
23.00	-	-	-	-	-	-	-	-	-	-	-	-
23.25	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	-
Total	418,418	426,622	-	380,967	-	-	47,070	-	405	-	428,442	428,442

*01.00 stands for 00.25 to 01.24

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*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)

Rate of Interest/Return	Jun-25	Mar-26	Jun-26 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	806,926	891,801	-	3,507	45,027	11,254	727,329	1	61,375	782	849,273	849,273	
01.00*	16,697	24,301	-	9,124	35,824	994	55,342	45	3,136	-	104,466	104,466	
02.00*	108,244	121,886	-	-	-	5,029	115,392	7	7,616	-	128,044	128,044	
03.00*	225,815	233,844	-	-	-	-	181,653	-	56,456	-	238,109	238,109	
04.00*	130,958	161,255	-	64	-	500	96,548	10	49,787	-	146,910	146,910	
05.00*	593,168	810,289	-	413,516	21,925	-	309,483	-	68,668	-	813,592	813,592	
06.00*	76,900	77,198	-	10	15,538	-	105,647	15	9,936	-	131,146	131,146	
07.00*	263,897	218,405	-	-	9,779	399	135,828	29	10,711	-	156,747	156,747	
08.00*	243,939	81,707	-	145	-	3,266	48,050	-	4,877	-	56,337	56,337	
08.25	2,096	5,337	-	-	-	-	173	-	993	-	1,166	1,166	
08.50	15,615	7,108	-	-	-	7	19,747	-	4	-	19,759	19,759	
08.75	5,036	2,030	-	-	-	1	373	-	12	-	386	386	
09.00	113,682	39,439	-	-	-	2	30,708	-	116	-	30,827	30,827	
09.25	2,178	5,456	-	-	-	-	5,240	-	13	-	5,253	5,253	
09.50	101,901	19,502	-	-	-	-	17,908	-	226	-	18,134	18,134	
09.75	3,690	49,881	-	86	-	1	403	-	52	-	542	542	
10.00	216,527	69,993	-	1,487	-	58	14,571	-	12,897	-	29,013	29,013	
10.25	4,468	21,206	-	-	1,771	-	7,379	476	7	-	9,633	9,633	
10.50	9,347	248,940	-	15	22,421	2,817	28,302	-	59	-	53,614	53,614	
10.75	19,126	697,937	-	500	131,645	11,567	12,500	94	8	-	156,315	156,315	
11.00	48,137	423,464	-	-	332	2,900	12,936	-	910	-	17,078	17,078	
11.25	166,189	369,481	-	40	85,471	50,081	22,933	-	179	-	158,704	158,704	
11.50	426,494	344,816	-	73,699	273,901	59,326	149,373	-	1,083	-	557,383	557,383	
11.75	325,909	458,849	-	19,395	92,662	30,229	198,184	54	2,278	-	342,803	342,803	
12.00	502,670	356,581	-	26,860	199,785	53,678	433,715	-	8,940	-	722,978	722,978	
12.25	593,949	220,445	-	57	39,300	30,490	289,361	3,466	1,941	-	364,616	364,616	
12.50	300,339	222,639	-	102	51,369	20,481	375,518	-	12,462	-	459,931	459,931	
12.75	350,327	143,669	-	2,692	12,212	13,462	227,466	1,350	2,837	500	260,518	260,518	
13.00	323,592	115,372	-	7,103	5,935	6,325	258,558	69	7,948	-	285,938	285,938	
13.25	300,440	188,707	-	1,382	61,962	7,145	210,243	65	3,725	-	284,522	284,522	
13.50	179,466	68,173	-	553	257	1,669	180,653	10	5,317	-	188,459	188,459	
13.75	162,997	87,439	-	30	399	10,534	90,813	-	10,085	-	111,861	111,861	
14.00	94,061	79,338	-	230	38,202	9,482	146,771	0	16,877	-	211,562	211,562	
14.25	133,028	88,679	-	-	1,846	80,630	202	11,175	-	-	93,853	93,853	
14.50	62,035	56,187	-	-	6,846	937	80,484	159	24,382	-	112,809	112,809	
14.75	108,348	35,439	-	-	-	3,015	40,988	-	13,060	-	57,064	57,064	
15.00	55,256	36,569	-	-	-	299	78,827	3	15,677	-	94,807	94,807	
15.25	87,120	52,315	-	4	25,000	636	38,075	-	13,432	-	77,147	77,147	
15.50	22,037	22,774	-	-	-	102	38,684	7	10,225	-	49,019	49,019	
15.75	70,340	24,482	-	-	-	130	20,422	-	3,825	-	24,377	24,377	
16.00	42,434	34,037	-	-	3,433	-	27,040	0	7,447	-	37,919	37,919	
16.25	44,627	37,589	-	7	-	-	33,109	-	3,306	-	36,421	36,421	
16.50	38,228	39,692	-	-	-	-	41,312	-	2,841	-	44,153	44,153	
16.75	13,089	54,472	-	-	2,388	-	45,108	-	1,965	-	49,461	49,461	
17.00	508,359	356,485	-	-	94,327	2,828	230,190	-	54,447	281	382,073	382,073	
17.25	36,408	31,046	-	-	-	5	24,425	-	1,389	-	25,819	25,819	
17.50	139,951	45,692	-	-	6,133	-	50,440	-	1,016	-	57,589	57,589	
17.75	12,397	14,152	-	-	-	8	12,798	-	617	-	13,424	13,424	
18.00	84,566	27,868	-	-	-	19	42,584	-	1,547	-	44,149	44,149	
18.25	65,101	15,753	-	-	-	-	12,258	-	231	-	12,490	12,490	
18.50	16,555	42,143	-	-	-	-	44,349	-	151	-	44,500	44,500	
18.75	11,442	20,685	-	-	-	-	14,882	-	1,301	-	16,183	16,183	
19.00	19,163	40,959	-	-	0	-	20,698	-	2,991	-	23,689	23,689	
19.25	41,211	31,376	-	-	-	-	1,423	-	454	-	1,877	1,877	
19.50	4,904	302	-	-	-	-	18,971	-	186	-	19,157	19,157	
19.75	27,774	1,097	-	-	-	-	839	-	90	-	928	928	
20.00	33,793	74,915	-	-	-	-	89,689	-	10,138	-	99,827	99,827	
20.25	32,896	654	-	-	-	-	638	-	158	-	796	796	
20.50	5,819	4,376	-	-	-	-	27,450	-	136	-	27,586	27,586	
20.75	6,672	838	-	-	-	56	995	-	1,007	-	2,058	2,058	
21.00	17,684	46,943	-	-	-	-	43,064	358	1,572	-	44,994	44,994	
21.25	3,539	640	-	224	-	-	409	-	177	-	810	810	
21.50	2,133	602	-	-	-	-	589	-	134	-	723	723	
21.75	13,515	432	-	-	-	-	452	-	54	-	505	505	
22.00	19,881	17,921	-	-	-	-	16,389	97	2,144	-	18,630	18,630	
22.25	6,484	185	-	-	-	0	2,331	-	80	-	2,412	2,412	
22.50	10,082	6,611	-	-	-	-	308	-	165	-	473	473	
22.75	1,113	302	-	-	-	-	2,563	-	5,401	-	7,963	7,963	
23.00	3,219	1,561	-	-	-	-	579	-	1,113	-	1,692	1,692	
23.25	3,696	593	-	-	-	-	380	-	109	-	490	490	
23.50	152,613	225,525	-	8	97,737	2,193	20,493	-	119,933	-	240,363	240,363	
23.75	974	185	-	3	-	-	754	-	143	-	900	900	
24.00	9,558	11,908	-	-	-	-	677	-	5,053	-	5,730	5,730	
24.25	1,184	2,302	-	-	-	-	54	-	315	-	368	368	
24.50	1,401	1,316	-	-	-	-	341	-	153	-	494	494	
24.75	536	190	-	-	-	-	303	-	52	-	355	355	
25.00 & above	253,045	304,067	-	5	-	1,050	40,533	-	265,103	3	306,694	306,694	
Total	8,958,990	8,678,342	-	560,847	1,381,581	344,822	5,756,627	6,519	946,427	1,566	8,998,388	8,998,388	

*01.00 stands for 00.25 to 01.24

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*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-25	Mar-26	Jun-26 P									Sub Total	Total
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	220,518	521,010	-	1,679	11,825	7,152	273,901	6	19,937	25	314,525	314,525	
01.00*	6,682	4,131	-	-	-	-	10,583	-	475	-	11,058	11,058	
02.00*	68,267	69,653	-	-	-	-	58,527	-	3,669	1	62,197	62,197	
03.00*	65,786	105,554	-	-	-	-	60,251	300	28,919	1	89,471	89,471	
04.00*	55,245	75,940	-	-	-	-	37,907	-	23,657	0	61,564	61,564	
05.00*	110,404	296,809	-	-	-	-	217,447	539	84,318	11	302,315	302,315	
06.00*	25,570	39,257	-	39	8,049	-	54,778	-	5,360	-	68,227	68,227	
07.00*	95,462	68,623	-	31	13,490	-	29,054	-	20,728	-	63,303	63,303	
08.00*	179,233	123,516	-	-	-	-	36,968	-	3,123	-	40,091	40,091	
08.25	2,073	2,835	-	-	-	-	1,652	-	925	-	2,577	2,577	
08.50	3,933	922	-	-	-	-	11,232	-	4	-	11,236	11,236	
08.75	1,383	376	-	-	-	-	6,559	-	59	-	6,618	6,618	
09.00	38,466	12,693	-	40	-	-	41,683	-	2,188	-	43,911	43,911	
09.25	4,967	270	-	-	-	-	7,378	-	23	-	7,401	7,401	
09.50	4,553	3,962	-	5	-	-	592	-	128	-	724	724	
09.75	1,267	372,583	-	-	19,326	-	2,885	-	178	-	22,390	22,390	
10.00	19,266	58,733	-	-	37,800	7	6,711	-	7,928	-	52,446	52,446	
10.25	1,507	148,107	-	-	20,199	-	2,500	-	27	-	22,727	22,727	
10.50	25,786	180,165	-	-	-	-	8,944	-	1,784	-	10,728	10,728	
10.75	18,113	650,040	-	11	40,689	1,337	36,833	-	2,437	-	81,307	81,307	
11.00	47,952	289,685	-	29	5,893	19	96,788	-	2,396	-	105,125	105,125	
11.25	232,512	258,583	-	-	626,827	1,113	50,399	95	758	-	679,192	679,192	
11.50	226,022	320,298	-	3	329,825	3,346	195,083	-	1,292	-	529,549	529,549	
11.75	192,999	229,209	-	4	115,811	12,628	198,470	54	1,889	-	328,857	328,857	
12.00	232,915	365,042	-	75,037	216,782	5,378	510,523	468	7,253	-	815,440	815,440	
12.25	340,205	159,077	-	20	30,882	332	304,006	1,000	7,202	-	343,441	343,441	
12.50	327,506	131,809	-	60	20,431	14,635	213,755	-	6,288	-	255,168	255,168	
12.75	221,500	88,284	-	479	40,085	698	191,410	56	4,076	-	236,805	236,805	
13.00	157,113	100,065	-	19	24	1,653	195,358	24	16,072	-	213,150	213,150	
13.25	125,822	86,262	-	182	5,450	415	151,436	6	7,247	-	164,738	164,738	
13.50	175,969	43,336	-	101	1,280	1,064	101,583	1	15,310	50	119,388	119,388	
13.75	102,143	85,590	-	120	-	200	82,559	208	17,804	-	100,891	100,891	
14.00	55,362	75,499	-	6	17,513	2,522	116,139	143	37,277	-	173,601	173,601	
14.25	31,503	50,040	-	26	3	1,570	41,318	100	23,159	-	66,176	66,176	
14.50	34,880	40,905	-	-	787	1,724	33,506	-	30,480	80	66,577	66,577	
14.75	36,041	21,420	-	240	-	16	15,202	-	18,592	7	34,057	34,057	
15.00	123,219	37,125	-	52	-	25	97,895	14	31,015	-	129,001	129,001	
15.25	32,970	28,904	-	-	-	-	16,183	21	13,906	-	30,109	30,109	
15.50	27,193	17,829	-	-	-	2	9,409	2	13,417	-	22,830	22,830	
15.75	15,541	12,188	-	-	-	4	4,934	13	9,115	-	14,065	14,065	
16.00	18,732	10,568	-	-	-	17	6,869	-	16,251	-	23,137	23,137	
16.25	13,988	43,615	-	-	36,141	2	8,771	-	9,380	-	54,295	54,295	
16.50	24,190	7,871	-	-	-	3	4,165	-	8,765	-	12,933	12,933	
16.75	16,045	6,573	-	-	427	-	2,835	7	3,714	-	6,983	6,983	
17.00	129,008	6,044	-	-	-	2	1,790	-	8,642	-	10,434	10,434	
17.25	6,558	5,824	-	-	-	-	1,332	-	5,121	-	6,453	6,453	
17.50	22,109	5,575	-	-	-	18	2,585	-	4,340	4	6,948	6,948	
17.75	4,603	2,159	-	-	-	-	1,521	-	1,150	-	2,671	2,671	
18.00	9,034	2,339	-	-	-	-	1,489	-	4,246	-	5,735	5,735	
18.25	6,232	2,937	-	-	-	-	709	-	1,863	-	2,572	2,572	
18.50	6,407	4,069	-	-	-	5	1,231	-	2,324	-	3,560	3,560	
18.75	8,553	2,747	-	-	-	2	598	-	2,021	-	2,621	2,621	
19.00	14,661	4,304	-	-	-	0	1,274	-	3,896	-	5,170	5,170	
19.25	24,787	1,918	-	-	-	-	173	-	680	-	853	853	
19.50	4,861	2,449	-	-	-	3	249	-	1,235	-	1,486	1,486	
19.75	5,882	1,812	-	-	-	2	280	-	1,328	-	1,610	1,610	
20.00	10,573	31,660	-	-	-	1	754	-	30,348	-	31,102	31,102	
20.25	12,392	1,319	-	-	-	14	221	-	979	-	1,213	1,213	
20.50	4,226	1,436	-	-	-	5	102	-	1,438	-	1,545	1,545	
20.75	8,657	1,694	-	-	-	7	354	-	856	-	1,217	1,217	
21.00	3,044	1,912	-	-	-	0	353	-	857	-	1,211	1,211	
21.25	5,668	384	-	-	-	0	166	-	124	0	291	291	
21.50	5,795	1,566	-	-	-	-	191	-	857	-	1,048	1,048	
21.75	10,978	6,313	-	-	-	2	5,284	-	331	-	5,616	5,616	
22.00	6,235	1,508	-	-	-	21	397	-	896	-	1,314	1,314	
22.25	4,148	835	-	-	-	3	655	-	404	-	1,062	1,062	
22.50	7,167	653	-	-	-	-	363	-	186	-	549	549	
22.75	2,143	526	-	-	-	7	186	-	254	-	447	447	
23.00	21,484	1,237	-	-	-	0	317	-	741	0	1,059	1,059	
23.25	10,872	1,611	-	-	-	0	444	-	136	-	580	580	
23.50	5,280	764	-	-	-	0	2,398	-	179	-	2,577	2,577	
23.75	3,296	679	-	-	-	-	372	-	228	-	600	600	
24.00	5,584	101,916	-	-	-	-	246	-	349	-	595	595	
24.25	1,888	601	-	-	-	-	236	-	351	-	586	586	
24.50	1,625	420	-	-	-	-	131	-	136	-	267	267	
24.75	1,551	535	-	-	-	-	80	-	269	-	349	349	
25.00 & above	23,113	93,052	-	-	-	-	4,993	8	16,227	-	21,228	21,228	
Total	4,159,215	5,537,755	-	78,183	1,599,541	55,954	3,586,454	3,065	601,518	181	5,924,897	5,924,897	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

All Banks
As on 30th June, 2026

Rate of Return	(million rupees)				
	Male	Female	Both Males and Females	Others	Total
00.00	338,437	36,573	2,528	786,259	1,163,798
01.00*	7,305	171	-	108,048	115,524
02.00*	14,289	1,040	-	174,912	190,241
03.00*	116,395	11,600	27	199,558	327,580
04.00*	75,946	7,310	149	125,069	208,474
05.00*	154,858	20,424	3,651	936,975	1,115,908
06.00*	23,636	2,509	13	173,215	199,373
07.00*	89,484	7,637	6,476	116,453	220,050
08.00*	9,194	1,016	45	86,173	96,428
08.25	1,644	296	-	1,802	3,743
08.50	56	-	-	30,939	30,995
08.75	90	-	-	6,913	7,004
09.00	19,085	935	86	54,632	74,738
09.25	37	-	-	12,618	12,654
09.50	729	913	-	17,216	18,858
09.75	239	39	-	22,654	23,932
10.00	18,349	2,656	1	60,453	81,459
10.25	24	19	-	32,316	32,359
10.50	1,813	166	-	62,363	64,343
10.75	2,583	127	51	234,861	237,622
11.00	4,787	951	2	116,463	122,203
11.25	1,051	87	406	836,351	837,895
11.50	4,056	120	104	1,082,651	1,086,931
11.75	5,182	6,133	180	660,164	671,660
12.00	38,655	2,775	736	1,496,253	1,538,419
12.25	14,896	1,090	543	691,528	708,057
12.50	43,240	3,112	283	668,465	715,099
12.75	18,266	864	111	478,082	497,324
13.00	38,364	2,518	2,169	456,037	499,088
13.25	31,088	1,657	43	416,473	449,260
13.50	46,120	3,051	85	258,591	307,847
13.75	39,393	3,160	22	170,178	212,752
14.00	83,734	5,809	2,026	293,595	385,163
14.25	41,756	3,762	49	114,462	160,029
14.50	78,318	6,298	66	94,703	179,385
14.75	42,778	3,059	138	45,145	91,121
15.00	63,649	4,577	1,416	154,166	223,807
15.25	35,038	2,618	230	69,370	107,256
15.50	46,176	2,777	812	22,084	71,849
15.75	27,029	2,057	45	9,311	38,442
16.00	32,416	2,117	1,087	25,435	61,056
16.25	32,997	2,934	16	54,769	90,717
16.50	41,844	954	198	14,090	57,086
16.75	9,627	676	44	46,097	56,444
17.00	73,103	1,399	74	317,931	392,507
17.25	15,843	551	10	15,868	32,272
17.50	23,068	907	1,727	38,836	64,537
17.75	6,164	151	-	9,780	16,095
18.00	18,066	700	13	31,105	49,884
18.25	3,857	126	-	11,079	15,061
18.50	39,299	2,298	-	6,459	48,060
18.75	14,659	1,111	4	3,004	18,804
19.00	13,035	1,309	110	14,405	28,859
19.25	2,001	157	50	522	2,730
19.50	17,026	1,263	-	2,355	20,643
19.75	1,478	159	11	890	2,538
20.00	57,848	7,402	7	65,672	130,929
20.25	1,492	87	27	403	2,009
20.50	26,702	1,948	-	481	29,131
20.75	1,996	290	-	988	3,275
21.00	43,795	519	1	1,889	46,205
21.25	646	74	-	380	1,100

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	33	-	114	0	119	0	385,062	64
5,000 to 10,000	-	-	-	-	-	-	-	-	23,604	165
10,000 to 20,000	-	-	-	-	1	0	1	0	45,028	658
20,000 to 25,000	-	-	-	-	-	-	1	0	13,296	285
25,000 to 50,000	-	-	-	-	-	-	3	0	146,303	5,251
50,000 to 100,000	-	-	-	-	-	-	8	1	302,539	21,350
100,000 to 150,000	-	-	2	0	-	-	5	1	142,116	17,465
150,000 to 200,000	-	-	3	1	-	-	9	2	117,594	19,966
200,000 to 300,000	-	-	6	1	-	-	15	4	165,741	40,379
300,000 to 400,000	-	-	1	0	9	3	114	36	115,566	39,574
400,000 to 500,000	-	-	1	0	1	0	31	15	104,440	46,419
500,000 to 750,000	-	-	7	5	12	7	30	19	82,488	50,329
750,000 to 1,000,000	-	-	7	6	21	18	28	24	58,991	51,705
1,000,000 to 2,000,000	-	-	70	111	22	29	96	142	127,984	180,039
2,000,000 to 3,000,000	-	-	52	133	19	44	89	225	53,494	130,714
3,000,000 to 4,000,000	-	-	45	161	17	60	103	363	32,161	111,397
4,000,000 to 5,000,000	-	-	41	182	36	164	111	496	28,716	127,406
5,000,000 to 6,000,000	-	-	19	104	6	34	49	262	14,330	77,866
6,000,000 to 7,000,000	-	-	9	58	12	79	52	335	11,228	73,011
7,000,000 to 8,000,000	-	-	2	16	7	53	27	205	9,276	69,364
8,000,000 to 9,000,000	-	-	10	86	4	34	24	203	6,614	56,087
9,000,000 to 10,000,000	-	-	7	67	-	-	17	161	6,423	61,486
10,000,000 to 100,000,000	-	-	31	1,073	93	4,215	211	7,923	54,915	1,637,833
100,000,000 to 500,000,000	-	-	27	7,418	113	29,385	167	40,854	10,168	2,147,351
500,000,000 to 1,000,000,000	-	-	14	9,855	42	31,148	59	40,768	1,730	1,199,550
1,000,000,000 to 5,000,000,000	-	-	13	23,263	96	241,923	86	165,412	1,239	2,371,532
5,000,000,000 to 10,000,000,000	-	-	3	21,406	40	272,941	6	44,593	81	498,871
10,000,000,000 & Over	-	-	12	575,082	93	2,400,984	3	98,734	23	306,964
Total	-	-	415	639,030	758	2,981,122	1,464	400,776	2,061,150	9,343,081

of Accounts and Borrowers

Banks

30th June, 2026

(Million Rupees)

Constituents										Common Expenses	
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		
3,292	2	2,455,048	2,766	3	-	2,843,671	2,832	2,843,671	2,832	Less Than 5000	
255	2	183,103	1,183	-	-	206,962	1,351	206,962	1,351	5,000 to 10,000	
555	9	208,820	2,824	-	-	254,405	3,491	254,405	3,491	10,000 to 20,000	
26	1	67,410	1,464	-	-	80,733	1,750	80,733	1,750	20,000 to 25,000	
757	26	268,096	9,195	-	-	415,159	14,472	415,159	14,472	25,000 to 50,000	
359	26	304,411	22,766	-	-	607,317	44,143	607,317	44,143	50,000 to 100,000	
85	10	627,533	73,546	-	-	769,741	91,022	769,741	91,022	100,000 to 150,000	
14	2	170,082	29,820	-	-	287,702	49,790	287,702	49,790	150,000 to 200,000	
69	18	206,807	51,231	2	1	372,640	91,634	372,640	91,634	200,000 to 300,000	
14	5	123,366	42,918	4	1	239,074	82,538	239,074	82,538	300,000 to 400,000	
48	22	171,899	75,907	4	2	276,424	122,364	276,424	122,364	400,000 to 500,000	
46	29	76,461	46,301	3	2	159,047	96,692	159,047	96,692	500,000 to 750,000	
106	82	77,532	64,408	-	-	136,685	116,244	136,685	116,244	750,000 to 1,000,000	
85	133	204,645	299,528	14	21	332,916	480,003	332,916	480,003	1,000,000 to 2,000,000	
32	75	76,424	184,251	6	15	130,116	315,457	130,116	315,457	2,000,000 to 3,000,000	
31	110	21,284	73,830	-	-	53,641	185,921	53,641	185,921	3,000,000 to 4,000,000	
6	27	16,291	72,769	1	4	45,202	201,048	45,202	201,048	4,000,000 to 5,000,000	
13	69	8,499	46,319	-	-	22,916	124,654	22,916	124,654	5,000,000 to 6,000,000	
2	13	6,110	39,540	-	-	17,413	113,035	17,413	113,035	6,000,000 to 7,000,000	
5	38	4,243	31,770	-	-	13,560	101,446	13,560	101,446	7,000,000 to 8,000,000	
2	17	3,952	33,669	1	8	10,607	90,103	10,607	90,103	8,000,000 to 9,000,000	
3	30	4,068	38,499	-	-	10,518	100,243	10,518	100,243	9,000,000 to 10,000,000	
57	2,522	11,009	207,464	3	130	66,319	1,861,159	66,319	1,861,159	10,000,000 to 100,000,000	
12	2,726	131	25,815	2	781	10,620	2,254,329	10,620	2,254,329	100,000,000 to 500,000,000	
3	2,243	7	5,420	1	782	1,856	1,289,766	1,856	1,289,766	500,000,000 to 1,000,000,000	
1	1,350	5	11,386	-	-	1,440	2,814,867	1,440	2,814,867	1,000,000,000 to 5,000,000,000	
-	-	-	-	-	-	130	837,811	130	837,811	5,000,000,000 to 10,000,000,000	
-	-	376,995	53,356	-	-	377,126	3,435,120	377,126	3,435,120	10,000,000,000 & Over	
5,878	9,584	5,674,231	1,547,945	44	1,747	7,743,940	14,923,285	7,743,940	14,923,285	Total	

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th June, 2026

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	2,297,756	2,251	522,762	572	406	0	22,747	9	2,843,671	2,832
5,000 to 10,000	169,026	1,105	29,321	190	3	0	8,612	56	206,962	1,351
10,000 to 20,000	221,402	3,032	25,384	354	8	0	7,611	106	254,405	3,491
20,000 to 25,000	70,123	1,520	8,328	180	1	0	2,281	49	80,733	1,750
25,000 to 50,000	336,240	11,497	35,531	1,212	11	0	43,377	1,763	415,159	14,472
50,000 to 100,000	490,783	35,623	84,237	6,465	20	2	32,277	2,053	607,317	44,143
100,000 to 150,000	719,370	85,135	43,870	5,083	23	3	6,478	801	769,741	91,022
150,000 to 200,000	259,265	44,872	20,930	3,603	23	4	7,484	1,311	287,702	49,790
200,000 to 300,000	320,052	78,570	30,832	7,609	45	11	21,711	5,444	372,640	91,634
300,000 to 400,000	210,378	72,623	19,668	6,778	41	14	8,987	3,122	239,074	82,538
400,000 to 500,000	205,422	90,916	13,100	5,842	81	37	57,821	25,569	276,424	122,364
500,000 to 750,000	124,825	75,694	14,661	8,831	251	159	19,310	12,007	159,047	96,692
750,000 to 1,000,000	107,911	91,354	11,852	9,903	166	148	16,756	14,839	136,685	116,244
1,000,000 to 2,000,000	242,426	353,624	30,440	41,530	1,080	1,624	58,970	83,225	332,916	480,003
2,000,000 to 3,000,000	89,554	216,809	12,154	28,617	819	2,021	27,589	68,010	130,116	315,457
3,000,000 to 4,000,000	30,982	107,121	3,006	10,354	620	2,111	19,033	66,336	53,641	185,921
4,000,000 to 5,000,000	27,744	122,675	2,212	9,827	399	1,772	14,847	66,775	45,202	201,048
5,000,000 to 6,000,000	12,943	70,593	1,093	5,915	283	1,520	8,597	46,627	22,916	124,654
6,000,000 to 7,000,000	9,298	60,251	763	4,945	190	1,236	7,162	46,602	17,413	113,035
7,000,000 to 8,000,000	7,134	53,460	580	4,321	158	1,185	5,688	42,480	13,560	101,446
8,000,000 to 9,000,000	5,801	49,316	409	3,482	162	1,390	4,235	35,915	10,607	90,103
9,000,000 to 10,000,000	5,797	55,097	400	3,814	83	776	4,238	40,556	10,518	100,243
10,000,000 to 100,000,000	20,225	426,088	1,441	30,019	279	6,666	44,374	1,398,387	66,319	1,861,159
100,000,000 to 500,000,000	634	122,756	42	8,015	19	3,891	9,925	2,119,666	10,620	2,254,329
500,000,000 to 1,000,000,000	106	79,168	3	2,464	2	1,347	1,745	1,206,787	1,856	1,289,766
1,000,000,000 to 5,000,000,000	57	118,387	2	5,051	-	-	1,381	2,691,429	1,440	2,814,867
5,000,000,000 to 10,000,000,000	1	5,754	-	-	-	-	129	832,057	130	837,811
10,000,000,000 & Over	376,995	53,356	-	-	-	-	131	3,381,765	377,126	3,435,120
Total	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

Note(s)

1. 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

(Million Rupees)

Loan Tenure	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	5,590,220	6,825,998	4,917,108	7,520,878	5,706,959	7,659,440
1.1. Overnight	140,749	534,391	21,879	654,625	24,031	824,895
1.2. 2 days to 7 days	1,253	79,154	4,721	57,118	4,206	74,645
1.3. For 8 days to 1 month	507,210	213,773	330,227	171,388	280,110	249,141
1.4. For above 1 month but <= 3 month	2,812,172	801,151	2,062,643	765,763	2,829,614	934,868
1.5. For above 3 months but <= 6 months	534,126	1,081,410	778,897	2,248,012	823,822	1,870,614
1.6. For above 6 months but <= one year	1,594,710	4,116,120	1,718,741	3,623,971	1,745,176	3,705,277
2. Medium Term	481,418	1,289,756	639,082	1,054,155	657,843	1,257,289
2.1. For above 1 year but <= 2 years	348,858	1,063,844	390,647	816,408	397,614	988,149
2.2. For above 2 years but <= 3 years	132,560	225,912	248,435	237,747	260,229	269,140
3. Long Term	1,273,316	5,002,451	1,341,857	5,641,064	1,379,138	6,006,555
3.1. For above 3 years but <= 4 years	244,421	1,043,883	256,242	784,322	259,495	830,829
3.2. For above 4 years but <= 5 years	414,656	948,110	268,397	1,258,734	269,726	848,693
3.3. For above 5 years but <= 7 years	445,864	1,178,503	623,329	1,625,846	607,942	1,973,517
3.4. For above 7 years but <= 10 years	65,455	910,149	70,250	985,681	112,726	1,167,019
3.5. For above 10 years but <= 15 years	26,045	605,044	36,653	557,711	40,467	722,214
3.6. For above 15 years but <= 20 years	20,069	117,543	27,935	198,099	29,359	217,209
3.7. For above 20 years but <= 25 years	50,106	155,026	51,235	182,140	53,202	207,364
3.8. For above 25 years but <= 30 years	6,318	38,251	7,456	43,153	5,866	33,559
3.9. For above 30 years	382	5,940	360	5,376	355	6,151
Total	7,344,954	13,118,205	6,898,047	14,216,096	7,743,940	14,923,285

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	5,258,767	4,559,896	4,551,523	4,625,743	5,334,480	4,854,340
1.1. Overnight	139,947	295,032	21,010	386,780	21,989	506,294
1.2. 2 days to 7 days	579	7,430	3,726	9,623	3,235	32,102
1.3. For 8 days to 1 month	505,956	148,892	329,333	123,022	278,095	181,058
1.4. For above 1 month but <= 3 month	2,794,107	436,948	2,047,474	449,077	2,813,415	536,356
1.5. For above 3 months but <= 6 months	525,616	669,523	764,808	911,755	812,318	838,341
1.6. For above 6 months but <= one year	1,292,562	3,002,071	1,385,172	2,745,487	1,405,428	2,760,189
2. Medium Term	443,305	1,059,829	583,863	867,108	597,624	948,448
2.1. For above 1 year but <= 2 years	336,100	909,092	367,022	725,829	372,311	794,588
2.2. For above 2 years but <= 3 years	107,205	150,737	216,841	141,279	225,313	153,860
3. Long Term	1,046,741	3,339,265	1,090,193	3,185,491	1,090,329	3,195,600
3.1. For above 3 years but <= 4 years	184,367	728,290	194,743	565,733	192,901	517,214
3.2. For above 4 years but <= 5 years	352,330	700,578	209,141	539,455	191,584	545,316
3.3. For above 5 years but <= 7 years	384,369	847,197	546,186	913,683	544,760	968,262
3.4. For above 7 years but <= 10 years	51,475	540,921	55,802	604,052	75,305	587,494
3.5. For above 10 years but <= 15 years	15,026	350,845	24,294	378,274	25,778	388,210
3.6. For above 15 years but <= 20 years	13,338	66,952	13,629	60,128	13,830	66,921
3.7. For above 20 years but <= 25 years	41,673	94,819	41,657	109,240	42,823	113,555
3.8. For above 25 years but <= 30 years	4,065	9,469	4,597	14,377	3,184	7,938
3.9. For above 30 years	98	196	144	549	164	689
Total	6,748,813	8,958,990	6,225,579	8,678,342	7,022,433	8,998,388

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	331,453	2,266,102	365,585	2,895,135	372,479	2,805,100
1.1. Overnight	802	239,359	869	267,845	2,042	318,601
1.2. 2 days to 7 days	674	71,724	995	47,495	971	42,543
1.3. For 8 days to 1 month	1,254	64,880	894	48,367	2,015	68,084
1.4. For above 1 month but <= 3 month	18,065	364,203	15,169	316,687	16,199	398,512
1.5. For above 3 months but <= 6 months	8,510	411,887	14,089	1,336,257	11,504	1,032,273
1.6. For above 6 months but <= one year	302,148	1,114,049	333,569	878,484	339,748	945,087
2. Medium Term	38,113	229,927	55,219	187,047	60,219	308,841
2.1. For above 1 year but <= 2 years	12,758	154,752	23,625	90,579	25,303	193,561
2.2. For above 2 years but <= 3 years	25,355	75,175	31,594	96,468	34,916	115,280
3. Long Term	226,575	1,663,186	251,664	2,455,573	288,809	2,810,956
3.1. For above 3 years but <= 4 years	60,054	315,593	61,499	218,588	66,594	313,614
3.2. For above 4 years but <= 5 years	62,326	247,533	59,256	719,279	78,142	303,378
3.3. For above 5 years but <= 7 years	61,495	331,306	77,143	712,163	63,182	1,005,255
3.4. For above 7 years but <= 10 years	13,980	369,229	14,448	381,630	37,421	579,525
3.5. For above 10 years but <= 15 years	11,019	254,200	12,359	179,437	14,689	334,005
3.6. For above 15 years but <= 20 years	6,731	50,592	14,306	137,971	15,529	150,288
3.7. For above 20 years but <= 25 years	8,433	60,207	9,578	72,900	10,379	93,809
3.8. For above 25 years but <= 30 years	2,253	28,782	2,859	28,776	2,682	25,621
3.9. For above 30 years	284	5,745	216	4,828	191	5,462
Total	596,141	4,159,215	672,468	5,537,755	721,507	5,924,897

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th June, 2026

(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
1. Short Term	4,760,371	723,567	733,169	44,227	770	6,683	212,649	6,884,963	5,706,959	7,659,440
1.1. Overnight	14,303	34,885	1,192	3,375	52	110	8,484	786,525	24,031	824,895
1.2. 2 days to 7 days	2,847	6,487	316	431	38	282	1,005	67,445	4,206	74,645
1.3. For 8 days to 1 month	243,437	59,463	34,586	6,998	32	134	2,055	182,547	280,110	249,141
1.4. For above 1 month but <= 3 month	2,334,000	125,417	486,721	3,858	16	100	8,877	805,493	2,829,614	934,868
1.5. For above 3 months but <= 6 months	763,203	101,414	39,598	7,047	36	709	20,985	1,761,444	823,822	1,870,614
1.6. For above 6 months but <= one year	1,402,581	395,901	170,756	22,518	596	5,349	171,243	3,281,508	1,745,176	3,705,277
2. Medium Term	511,621	291,233	69,030	20,260	44	226	77,148	945,570	657,843	1,257,289
2.1. For above 1 year but <= 2 years	324,856	196,611	50,176	12,849	8	23	22,574	778,666	397,614	988,149
2.2. For above 2 years but <= 3 years	186,765	94,622	18,854	7,411	36	203	54,574	166,904	260,229	269,140
3. Long Term	1,090,258	1,473,846	110,822	150,488	4,359	19,008	173,699	4,363,213	1,379,138	6,006,555
3.1. For above 3 years but <= 4 years	188,626	241,182	35,440	40,186	289	648	35,140	548,812	259,495	830,829
3.2. For above 4 years but <= 5 years	208,826	265,182	25,302	26,276	587	1,186	35,011	556,049	269,726	848,693
3.3. For above 5 years but <= 7 years	490,148	447,111	28,829	30,645	426	1,079	88,539	1,494,682	607,942	1,973,517
3.4. For above 7 years but <= 10 years	93,164	134,962	11,101	14,607	747	1,856	7,714	1,015,595	112,726	1,167,019
3.5. For above 10 years but <= 15 years	29,574	84,530	4,030	11,373	524	3,164	6,339	623,148	40,467	722,214
3.6. For above 15 years but <= 20 years	25,118	121,337	3,166	13,002	622	4,123	453	78,747	29,359	217,209
3.7. For above 20 years but <= 25 years	49,612	159,684	2,285	11,450	1,119	6,514	186	29,716	53,202	207,364
3.8. For above 25 years but <= 30 years	4,966	19,037	640	2,870	44	433	216	11,218	5,866	33,559
3.9. For above 30 years	224	822	29	78	1	4	101	5,247	355	6,151
Total	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	6,748,813	8,958,990	6,225,579	8,678,342	7,022,433	8,998,388
2. ISLAMIC	596,141	4,159,215	672,468	5,537,755	721,507	5,924,897
A. Ijara Finance	76,367	144,521	94,587	272,683	103,150	343,812
B. Diminishing Musharaka	76,290	1,130,456	88,974	1,631,855	94,412	1,827,200
C. Istisna	5,669	403,114	7,234	584,554	6,967	551,306
D. Mudaraba	113	1,747	111	1,729	110	1,396
E. Murabaha	14,224	159,420	16,373	184,670	17,282	215,779
F. Musawamah finance	30,834	83,331	32,186	90,348	32,106	91,878
G. Musharaka Finance	15,014	339,275	17,939	391,833	18,349	418,816
H. Salam Finance	1,567	55,448	1,448	114,568	1,872	115,561
I. Commodity Murabahah / Tawwaruq	306,516	32,994	342,384	40,632	350,532	43,202
J. Advance against financing	1,274	44,415	1,296	56,304	1,850	61,898
K. Other Islamic Modes of Financing	68,273	1,764,495	69,936	2,168,577	94,877	2,254,046
Total	7,344,954	13,118,205	6,898,047	14,216,096	7,743,940	14,923,285

Note(s)

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 30th June, 2026

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	5,762,253	1,796,345	854,253	155,448	1,916	7,969	404,011	7,038,626	7,022,433	8,998,388
2. ISLAMIC	599,997	692,302	58,768	59,527	3,257	17,948	59,485	5,155,120	721,507	5,924,897
A. Ijara Finance	79,428	142,686	6,294	11,069	8	14	17,420	190,044	103,150	343,812
B. Diminishing Musharaka	72,048	159,390	6,455	9,029	1,078	3,657	14,831	1,655,124	94,412	1,827,200
C. Istisna	595	12,756	12	1,799	-	-	6,360	536,752	6,967	551,306
D. Mudaraba	110	1,396	-	-	-	-	-	-	110	1,396
E. Murabaha	10,083	18,888	749	989	9	17	6,441	195,886	17,282	215,779
F. Musawamah finance	26,130	10,564	3,663	2,358	-	-	2,313	78,956	32,106	91,878
G. Musharaka Finance	14,489	39,468	1,363	2,833	10	46	2,487	376,469	18,349	418,816
H. Salam Finance	294	2,128	-	-	-	-	1,578	113,433	1,872	115,561
I. Commodity Murabahah / Tawwaruq	320,483	39,892	30,048	3,310	-	-	1	1	350,532	43,202
J. Advance against financing	1,547	2,215	168	110	-	-	135	59,573	1,850	61,898
K. Other Islamic Modes of Financing	74,790	262,918	10,016	28,032	2,152	14,215	7,919	1,948,881	94,877	2,254,046
Total	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

3.8 Advances Classified by Rate of

All
As on

Rate of 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	724,589	13,913	30,904	36,861	27,212	145,227	18,777	40	11,638	10,943	10,900
01.00*	93,864	152	722	424	2,649	675	1,289	32	1,080	232	73
02.00*	43,327	15,619	8,857	4,477	12,142	25,497	5,345	928	7,199	4,685	5,566
03.00*	119,872	13,327	20,568	21,670	12,713	48,134	10,536	1,018	3,085	8,111	2,745
04.00*	91,570	7,205	10,462	2,262	22,538	27,678	3,773	321	2,001	5,961	913
05.00*	617,315	44,510	41,450	14,307	34,355	144,190	16,825	1,647	8,563	16,290	6,187
06.00*	82,452	4,150	11,895	1,908	18,925	35,811	3,029	-	3,404	5,210	590
07.00*	88,797	2,302	7,729	7,187	30,915	23,313	6,623	158	5,855	3,490	4,188
08.00*	33,932	1,433	15,644	1,390	2,020	16,171	1,658	500	1,204	1,453	963
09.00*	29,967	152	11,049	505	6,920	15,129	905	-	370	1,774	202
10.00*	73,803	6,973	4,455	800	246	9,357	2,163	3	163	2,342	251
10.25	9,680	-	928	40	300	79	51	-	-	-	4
10.50	38,313	-	412	1,839	596	12,678	7	-	8	8	25
10.75	179,692	11,102	1,466	18,284	2,476	7,771	444	29	102	216	206
11.00	35,991	25,929	2,495	14,333	1,771	9,004	9,652	-	509	7,539	21
11.25	489,562	1,232	3,538	120,644	46,071	64,505	71	-	48	96	494
11.50	636,563	6,069	26,942	143,470	13,978	50,013	5,492	4	3,234	2,532	580
11.75	195,534	6,262	23,718	100,165	83,857	157,415	5,627	4	7,273	6,471	6,161
12.00	890,316	16,681	42,246	146,902	50,618	135,188	32,479	61	20,232	31,153	3,478
12.25	225,847	18,386	34,203	165,025	34,862	99,719	8,304	513	24,478	3,212	3,698
12.50	255,423	14,993	26,558	87,655	54,238	128,823	15,097	-	5,222	8,741	4,717
12.75	173,982	21,290	20,496	74,464	27,289	96,540	8,557	16	3,576	5,014	1,210
13.00	164,462	12,524	23,687	43,538	44,462	81,143	18,738	260	5,744	17,085	3,592
13.25	199,864	2,400	16,671	35,543	41,458	85,108	7,347	55	3,125	3,690	683
13.50	83,524	4,295	22,484	26,439	21,309	46,993	9,463	466	2,814	3,120	2,430
13.75	47,358	5,393	28,851	16,706	11,374	35,181	6,092	444	5,396	7,400	1,834
14.00	117,583	20,428	61,187	20,952	7,207	50,375	13,891	155	2,131	13,620	2,530
14.25	41,770	4,433	29,791	7,232	7,595	21,624	6,413	13	1,465	4,001	1,275
14.50	41,907	8,907	32,881	5,584	12,136	21,700	7,785	162	2,633	2,836	1,583
14.75	18,954	7,935	15,736	2,487	4,119	13,980	4,642	532	1,900	2,619	1,559
15.00	33,261	19,254	25,059	36,512	16,272	18,048	6,478	180	2,672	4,468	1,561
15.25	35,003	1,080	19,062	599	11,693	18,760	4,793	164	2,841	2,191	1,155
15.50	10,181	3,830	12,800	1,333	12,314	5,905	5,480	38	1,916	3,403	1,073
15.75	6,058	857	7,394	29	1,911	2,423	10,189	72	1,940	1,332	454
16.00	14,537	1,039	13,150	375	3,341	9,896	2,766	165	1,340	2,557	828
16.25	30,319	902	35,129	257	5,834	4,468	4,367	36	1,729	1,571	529
16.50	7,776	2,196	5,334	551	6,659	14,477	2,635	14	977	1,433	353
16.75	6,727	36,304	1,320	28	1,723	1,555	1,555	12	1,014	820	160
17.00	363,227	2,027	6,063	149	3,620	3,859	2,960	6	1,767	1,631	262
17.25	5,192	1,528	729	5	2,593	13,015	3,111	-	2,484	960	311
17.50	12,634	9,117	1,797	289	10,946	18,924	1,310	1	932	2,440	143
17.75	3,735	4,283	865	18	149	5,857	290	-	68	66	31
18.00	6,505	9,712	576	82	3,992	20,981	2,045	-	1,615	1,539	128
18.25	6,915	487	945	23	401	3,689	521	-	448	643	71
18.50	3,180	3,271	543	22	31,277	6,510	441	-	446	144	100
18.75	2,025	259	2,867	3	11,721	198	431	-	334	66	23
19.00	14,959	213	5,410	195	1,239	935	977	-	689	1,827	162
19.25	360	10	818	5	992	98	55	-	85	36	27
19.50	611	9	2,586	5	16,184	29	373	2	309	16	41
19.75	146	1	609	3	12	52	125	-	81	59	168
20.00	59,298	552	2,475	782	21,550	137	1,306	-	424	2,938	435
20.25	175	-	931	3	17	472	32	-	12	22	17
20.50	1,063	2	515	3	26,234	8	490	-	379	17	2
20.75	181	0	1,137	49	44	191	1,308	-	8	5	9
21.00	6,156	-	732	-	103	154	1,112	-	46	155	13
21.25	445	-	442	30	6	42	58	-	13	14	9
21.50	212	0	986	2	5	2	153	-	-	6	11
21.75	81	-	561	4,980	4	20	386	-	21	5	1
22.00	17,456	88	636	2	54	393	1,127	-	34	54	20
22.25	506	1	484	3	38	2,207	186	-	10	9	2
22.50	393	-	434	-	1	42	124	-	4	4	-
22.75	3,122	4	336	39	129	430	3,972	-	32	48	32
23.00	1,850	3	264	9	8	182	354	-	15	2	11
23.25	222	-	258	2	25	217	205	-	23	33	14
23.50	240,405	1	274	1,986	47	32	116	-	7	4	14
23.75	134	1	132	14	5	576	241	-	25	24	6
24.00	5,710	0	170	1	3	89	244	-	11	52	4
24.25	359	-	197	2	47	188	32	-	25	34	5
24.50	455	-	81	3	20	31	44	-	2	7	9
24.75	53	-	242	41	28	17	192	-	39	24	15
25.00 & over	296,589	4	7,784	16	126	2,372	901	17	139	284	175
Total	7,044,027	395,030	740,149	1,171,543	827,174	1,766,500	294,560	8,065	159,409	210,786	77,042

*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, 2026

(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
8,440	7,565	5,379	7,505	3,856	14,238	4,680	5,392	6,259	13,314	56,164	1,163,798	00.00
553	52	329	2,392	15	29	26	5	11	233	10,686	115,524	01.00*
4,068	4,117	4,988	3,509	3,560	950	3,152	1,878	1,159	5,734	23,487	190,241	02.00*
10,409	751	4,018	4,591	984	5,384	2,521	1,276	1,673	410	33,784	327,580	03.00*
1,286	854	794	632	905	4,721	759	1,007	1,806	606	20,420	208,474	04.00*
8,902	6,111	13,813	6,907	5,042	42,100	4,900	2,503	8,543	4,411	67,037	1,115,908	05.00*
6,765	1,596	2,842	1,718	247	2,225	349	1,140	581	572	13,965	199,373	06.00*
4,054	3,140	3,114	3,924	1,167	2,700	913	1,581	732	564	17,605	220,050	07.00*
2,534	30	2,046	152	715	2,947	536	332	2,622	1,436	6,708	96,428	08.00*
747	510	64	68	157	9,256	1,168	33,691	829	356	2,660	116,479	09.00*
347	19	13	11	40	647	167	158	138	-	33,808	135,904	10.00*
-	-	-	-	-	21,224	-	1	-	-	54	32,359	10.25
2,999	3,709	6	66	50	4	4	2	27	1	3,590	64,343	10.50
210	163	123	100	76	5,072	23	15	4	35	10,013	237,622	10.75
473	6	4,892	803	182	858	36	3,342	1,515	1,171	1,681	122,203	11.00
190	85	720	32	38	56,616	18	196	59	195	53,484	837,895	11.25
1,495	4,762	828	5,238	2,806	100,269	2,585	1,739	15,921	399	62,015	1,086,931	11.50
7,833	6,318	1,031	519	53	21,067	638	20,241	5,370	4,421	11,683	671,660	11.75
11,573	6,941	6,666	4,536	1,195	52,989	15,948	4,580	16,656	6,851	41,128	1,538,419	12.00
2,439	4,498	3,714	4,098	1,109	22,343	4,110	2,336	7,279	3,485	34,401	708,057	12.25
5,153	3,378	4,896	4,496	1,594	12,275	1,949	4,802	5,621	1,171	68,297	715,099	12.50
3,727	2,144	2,528	2,661	633	10,583	3,034	644	3,307	1,268	34,362	497,324	12.75
4,333	1,976	3,904	3,194	1,641	8,712	2,797	642	4,148	3,444	49,063	499,088	13.00
3,753	2,105	1,288	1,915	1,544	3,674	1,056	1,275	1,353	467	34,887	449,260	13.25
5,148	3,035	1,972	1,264	1,102	9,568	958	1,588	1,170	2,147	56,557	307,847	13.50
1,921	1,140	1,859	1,718	761	2,783	748	970	1,200	654	32,971	212,752	13.75
18,588	3,977	6,770	1,174	701	3,284	871	661	3,305	4,715	31,060	385,163	14.00
1,528	1,370	1,113	710	764	603	950	513	285	308	26,275	160,029	14.25
1,716	1,743	1,129	1,440	1,535	2,331	561	483	323	279	29,731	179,385	14.50
2,100	2,257	1,003	1,193	601	1,731	1,617	329	277	774	4,778	91,121	14.75
2,423	2,364	1,955	2,685	520	921	1,596	265	609	1,116	45,588	223,807	15.00
1,376	994	838	629	1,460	474	268	274	122	689	2,791	107,256	15.25
1,722	1,249	645	609	590	718	308	252	280	548	6,655	71,849	15.50
759	806	386	422	229	199	311	137	106	331	2,097	38,442	15.75
837	749	812	513	427	2,256	238	137	480	4,024	590	61,056	16.00
1,039	267	368	216	112	155	198	53	112	311	2,746	90,717	16.25
1,137	605	251	256	453	252	183	152	134	225	11,033	57,086	16.50
716	206	231	166	154	87	529	117	255	139	2,627	56,444	16.75
2,422	412	359	206	147	83	106	74	92	406	2,628	392,507	17.00
589	137	140	87	80	88	21	43	76	46	1,034	32,272	17.25
2,541	96	63	83	79	44	18	51	38	34	2,958	64,537	17.50
115	32	5	22	5	4	8	7	19	11	503	16,095	17.75
421	74	130	107	41	128	10	93	62	33	1,611	49,884	18.00
93	62	51	30	22	48	10	2	15	7	578	15,061	18.25
212	106	111	99	47	40	40	48	27	31	1,364	48,060	18.50
45	21	18	7	8	7	19	6	24	6	718	18,804	18.75
474	177	121	71	90	109	42	29	24	26	1,090	28,859	19.00
38	12	16	33	2	7	12	3	3	2	116	2,730	19.25
23	51	8	62	24	27	16	13	11	3	241	20,643	19.50
120	22	20	48	27	7	75	8	7	6	942	2,538	19.75
493	1,156	1,266	2,379	457	875	9	9	612	291	33,484	130,929	20.00
11	22	14	167	8	3	5	3	1	2	93	2,009	20.25
45	-	1	-	-	-	2	-	-	4	366	29,131	20.50
199	8	7	-	-	1	-	-	0	118	10	3,275	20.75
37,656	9	15	22	0	5	1	0	9	1	15	46,205	21.00
13	4	4	2	6	1	1	1	-	-	9	1,100	21.25
27	42	-	-	-	-	-	-	-	-	326	1,771	21.50
39	5	3	7	-	-	2	0	-	3	2	6,122	21.75
24	13	9	11	10	3	3	0	2	2	3	19,944	22.00
3	0	1	3	-	-	-	2	-	-	20	3,474	22.25
1	-	-	-	-	-	1	-	-	4	16	1,022	22.50
63	1	24	22	1	1	7	0	-	140	9	8,411	22.75
5	1	1	2	3	3	1	2	5	0	29	2,751	23.00
6	22	21	2	3	-	-	-	-	1	14	1,070	23.25
2	-	0	1	3	7	-	6	-	1	37	242,940	23.50
14	5	7	3	3	2	1	17	-	5	286	1,500	23.75
1	3	6	0	0	-	10	-	0	2	19	6,325	24.00
9	2	1	5	8	1	3	-	13	1	23	955	24.25
1	0	1	-	-	-	-	-	-	-	106	761	24.50
12	6	1	4	1	1	2	-	-	3	26	705	24.75
223	373	435	530	470	798	3,059	7,739	5,646	12	228	327,922	25.00 & over
179,232	84,469	90,189	76,072	38,558	428,538	64,190	102,866	100,958	64,570	998,821	14,923,385	Total

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th June, 2026

(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	5,576,378	1,180,734	835,491	103,911	260	2,658	289,487	5,756,724	6,701,616	7,044,027
05.00	4,029	18,113	273	1,023	18	300	46,620	375,594	50,940	395,030
10.00	132,766	275,742	10,662	21,336	282	1,423	31,671	441,648	175,381	740,149
15.00	16,202	61,213	4,369	14,059	107	721	8,695	1,095,550	29,373	1,171,543
20.00	366,154	247,362	24,421	19,499	327	2,184	6,583	558,669	397,485	827,714
25.00	53,420	194,513	5,418	14,641	742	4,138	21,765	1,553,208	81,345	1,766,500
30.00	34,419	107,276	3,324	7,074	162	1,252	10,365	178,958	48,270	294,560
33.33	758	2,736	80	117	-	-	35	5,212	873	8,065
35.00	25,061	39,923	2,659	3,370	587	3,040	1,723	113,075	30,030	159,409
40.00	15,029	44,141	1,184	3,665	175	2,439	3,467	160,540	19,855	210,786
45.00	7,486	27,125	866	1,508	485	2,452	1,320	45,957	10,157	77,042
50.00	18,071	89,227	1,651	7,498	137	537	2,095	81,970	21,954	179,232
55.00	12,671	22,703	1,665	1,589	59	657	1,084	59,520	15,479	84,469
60.00	7,915	16,750	1,139	1,441	165	1,068	1,299	70,930	10,518	90,189
65.00	5,869	12,419	1,120	1,110	85	218	1,290	62,326	8,364	76,072
70.00	4,180	10,199	834	778	109	248	857	27,333	5,980	38,558
75.00	4,310	7,225	911	631	83	171	2,519	420,512	7,823	428,538
80.00	6,138	8,199	1,806	1,387	98	133	811	54,471	8,853	64,190
85.00	14,470	10,078	5,722	2,746	87	100	749	89,943	21,028	102,866
90.00	18,116	11,284	7,703	1,979	88	267	1,517	87,427	27,424	100,958
95.00	3,417	7,662	291	646	36	68	3,170	56,194	6,914	64,570
99.99	35,391	94,026	1,432	4,967	1,081	1,843	26,374	897,985	64,278	998,821
Total	6,362,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2026

(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
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	181,840	91,590	54	90	-	-	181,894	91,680
05.00	-	-	5	37	-	-	5	37
10.00	4	703	21	63	-	-	25	767
15.00	2	1,482	20	6	-	-	22	1,488
20.00	-	-	272	376	-	-	272	376
25.00	-	-	1,496	1,675	-	-	1,496	1,675
35.00	-	-	9,935	9,780	-	-	9,935	9,780
45.00	-	-	995	151	-	-	995	151
55.00	3,699	15,019	2,467	502	-	-	6,166	15,521
65.00	-	-	3,931	916	-	-	3,931	916
75.00	-	-	3,813	1,098	-	-	3,813	1,098
85.00	-	-	22,369	10,738	-	-	22,369	10,738
95.00	-	-	23,613	6,044	-	-	23,613	6,044
99.99	-	-	-	-	-	-	-	-
Total	185,545	108,794.0	68,991	31,475.6	-	-	254,536	140,269.7
Weighted Average		7.17		62.23				19.53
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	5	2,139	46	5,195	-	-	51	7,335
05.00	-	-	81	1,887	-	-	81	1,887
10.00	2	1,842	13	742	-	-	15	2,583
15.00	-	-	6	286	-	-	6	286
20.00	-	-	10	4,357	-	-	10	4,357
25.00	-	-	25	8,373	-	-	25	8,373
35.00	4	1,704	22	8,457	-	-	26	10,160
45.00	-	-	23	1,343	-	-	23	1,343
55.00	1	258	5	699	-	-	6	957
65.00	-	-	3	322	-	-	3	322
75.00	2	900	15	127	-	-	17	1,026
85.00	-	-	-	-	-	-	-	-
95.00	-	-	29	71	-	-	29	71
99.99	-	-	20	24,435	-	-	20	24,435
Total	14	6,841.6	298	56,293.1	-	-	312	63,134.7
Weighted Average		21.25		56.00				52.23
Securities Shares and Other Financial Instruments - To Others								
00.00	17	16,799	27	144,935	-	-	44	161,735
05.00	-	-	23	10,039	-	-	23	10,039
10.00	15	17	15	1,065	-	-	30	1,082
15.00	-	-	12	90,988	-	-	12	90,988
20.00	22	141	14	6,392	-	-	36	6,533
25.00	40	8,169	22	5,172	-	-	62	13,341
35.00	1	2	31	4,649	-	-	32	4,651
45.00	1	4,580	19	2,562	-	-	20	7,143
55.00	-	-	9	1,046	-	-	9	1,046
65.00	-	-	8	587	-	-	8	587
75.00	-	-	8	2,735	-	-	8	2,735
85.00	2	34,648	12	1,686	-	-	14	36,334
95.00	1	14,949	7	276	-	-	8	15,226
99.99	-	-	40	8,559	-	-	40	8,559
Total	99	79,306.9	247	280,692.1	-	-	346	359,999.0
Weighted Average		58.08		11.55				21.80
Merchandise - Food Items								
00.00	144	44,543	3,628	151,663	-	-	3,772	196,206
05.00	-	-	1,198	33,153	-	-	1,198	33,153
10.00	22	3,276	844	49,553	-	-	866	52,829
15.00	21	2,596	561	56,372	-	-	582	58,967
20.00	173	4,377	281	38,375	-	-	454	42,753
25.00	575	47,363	1,144	79,470	-	-	1,719	126,834
35.00	87	3,536	917	25,770	-	-	1,004	29,306
45.00	19	192	467	14,479	-	-	486	14,671
55.00	68	21,695	280	13,285	-	-	348	34,980
65.00	2	800	592	12,548	-	-	594	13,348
75.00	1	400	360	15,786	-	-	361	16,186
85.00	2	110	143	10,026	-	-	145	10,136
95.00	5	461	121	13,611	-	-	126	14,072
99.99	7	99	2,597	139,325	-	-	2,604	139,425
Total	1,126	129,448.4	13,133	653,417.4	-	-	14,259	782,865.7
Weighted Average		20.80		37.29				34.57

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2026

(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
Merchandise - Raw Materials								
00.00	15,019	73,231	2,463	115,292	3	494	17,485	189,017
05.00	1	411	923	31,227	-	-	924	31,638
10.00	12	645	461	51,400	-	-	473	52,045
15.00	30	4,568	829	293,370	-	-	859	297,937
20.00	197	6,744	169	30,333	-	-	366	37,077
25.00	990	47,849	1,547	98,327	-	-	2,537	146,176
35.00	8	360	182	11,302	-	-	190	11,663
45.00	23	1,870	57	12,996	-	-	80	14,866
55.00	222	4,953	43	2,689	-	-	265	7,643
65.00	-	-	37	8,462	-	-	37	8,462
75.00	2	581	72	7,863	-	-	74	8,444
85.00	6	1,229	18	39,309	-	-	24	40,538
95.00	9	892	56	4,574	-	-	65	5,466
99.99	28	589	585	52,210	-	-	613	52,798
Total	16,547	143,921.5	7,442	759,352.9	3	494.0	23,992	903,768.5
Weighted Average		14.16		25.43		-		23.62
Merchandise - Finished/Manufactured Goods								
00.00	770	22,807	2,871	280,032	5	332	3,646	303,171
05.00	2	38	769	52,396	-	-	771	52,435
10.00	28	2,421	379	30,505	-	-	407	32,926
15.00	258	10,667	467	56,033	-	-	725	66,700
20.00	84	9,676	269	54,347	-	-	353	64,023
25.00	1,357	108,170	1,492	132,209	-	-	2,849	240,379
35.00	50	2,792	453	36,076	-	-	503	38,868
45.00	30	226	346	32,242	-	-	376	32,469
55.00	84	16,241	263	32,280	-	-	347	48,521
65.00	6	3,898	393	22,632	-	-	399	26,530
75.00	9	2,405	689	53,504	-	-	698	55,909
85.00	11	1,339	226	8,358	-	-	237	9,697
95.00	13	840	325	17,017	-	-	338	17,857
99.99	59	521	2,369	100,179	-	-	2,428	100,700
Total	2,761	182,042.5	11,311	907,812.0	5	331.5	14,077	1,090,186.1
Weighted Average		25.59		30.47		-		29.64
Fixed Assets Including Machinery								
00.00	14,169	90,675	106,292	414,594	17	71	120,478	505,339
05.00	4	8	3,448	49,266	-	-	3,452	49,275
10.00	488	9,249	133,971	374,633	1	0	134,460	383,882
15.00	9,844	10,810	3,632	204,918	-	-	13,476	215,727
20.00	15,572	56,374	14,423	122,979	27	67	30,022	179,420
25.00	11,409	177,221	9,168	377,200	7	745	20,584	555,165
35.00	21,977	40,427	23,780	106,984	-	-	45,757	147,411
45.00	3,635	7,511	13,133	48,939	-	-	16,768	56,450
55.00	6,262	6,840	13,804	55,000	-	-	20,066	61,840
65.00	208	2,668	8,831	30,015	-	-	9,039	32,683
75.00	157	4,593	4,099	278,206	-	-	4,256	282,800
85.00	59	3,387	3,314	22,547	-	-	3,373	25,934
95.00	107	4,403	4,643	28,961	-	-	4,750	33,364
99.99	101	2,290	20,250	111,844	-	-	20,351	114,135
Total	83,992	416,456.2	362,788	2,226,085.7	52	882.6	446,832	2,643,424.5
Weighted Average		22.06		29.49		22.61		28.32
Real Estate - Land								
00.00	3,183	62,682	6,989	136,451	-	-	10,172	199,132
05.00	2	5	598	11,781	-	-	600	11,786
10.00	105	304	621	12,095	-	-	726	12,399
15.00	1,174	10,987	689	26,878	-	-	1,863	37,865
20.00	1,342	9,748	4,037	34,477	-	-	5,379	44,225
25.00	2,673	62,951	4,915	88,524	-	-	7,588	151,475
35.00	523	5,492	3,599	37,110	-	-	4,122	42,601
45.00	906	2,629	3,199	32,462	-	-	4,105	35,091
55.00	301	2,006	5,374	16,429	-	-	5,675	18,435
65.00	53	262	1,389	7,472	-	-	1,442	7,734
75.00	68	239	912	7,432	-	-	980	7,671
85.00	86	657	1,097	5,011	-	-	1,183	5,668
95.00	116	583	987	4,394	-	-	1,103	4,978
99.99	58	104	15,248	86,621	-	-	15,306	86,725
Total	10,590	158,649.6	49,654	507,136.6	-	-	60,244	665,786.2
Weighted Average		15.53		34.09		-		29.67

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2026

(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
Real Estate - Building								
00.00	53,169	157,901	33,249	307,079	9	27	86,427	465,007
05.00	11	106	2,281	37,725	-	-	2,292	37,831
10.00	25	438	17,884	109,280	-	-	17,909	109,719
15.00	2,459	21,137	3,019	113,907	1	9	5,479	135,053
20.00	679	14,917	5,880	60,870	26	220	6,585	76,007
25.00	28,214	50,759	9,405	122,265	4	472	37,623	173,497
35.00	567	10,881	4,862	61,206	-	-	5,429	72,087
45.00	190	7,284	3,189	45,790	-	-	3,379	53,074
55.00	692	11,691	2,019	27,547	-	-	2,711	39,238
65.00	159	2,131	1,937	29,425	-	-	2,096	31,557
75.00	193	2,404	1,857	18,724	-	-	2,050	21,127
85.00	199	3,575	1,570	9,608	-	-	1,769	13,183
95.00	294	4,418	1,543	14,157	-	-	1,837	18,574
99.99	152	635	7,496	161,083	-	-	7,648	161,718
Total	87,003	288,276.6	96,191	1,118,666.3	40	727.7	183,234	1,407,670.6
Weighted Average		14.49		30.34		22.44		27.09
Against Fixed Deposits								
00.00	26	99	1,535	31,504	1	34	1,562	31,638
05.00	7	5,529	277	8,560	-	-	284	14,089
10.00	121	4,539	2,263	22,337	-	-	2,384	26,876
15.00	32	353	321	10,595	-	-	353	10,948
20.00	26	186	190	3,889	-	-	216	4,075
25.00	105	7,524	528	23,610	-	-	633	31,134
35.00	11	662	410	21,485	-	-	421	22,147
45.00	23	1,113	581	31,397	-	-	604	32,510
55.00	3	434	171	5,875	-	-	174	6,309
65.00	4	3	184	5,759	-	-	188	5,762
75.00	4	463	155	2,148	-	-	159	2,611
85.00	2	5	130	2,111	-	-	132	2,117
95.00	2	44	1,520	25,695	-	-	1,522	25,739
99.99	182	87	366	32,017	-	-	548	32,104
Total	548	21,042.5	8,631	226,981.4	1	34.4	9,180	248,058.2
Weighted Average		19.21		42.28		-		40.31
Against Insurance Policies								
00.00	-	-	1	0	-	-	1	0
05.00	-	-	3	7	-	-	3	7
10.00	-	-	1	3	-	-	1	3
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	11	73	-	-	11	73
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	1	1	-	-	1	1
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	-	-	17	84.3	-	-	17	84.3
Weighted Average		-		23.09		-		23.09
Other Secured Advances								
00.00	206	17,468	120,185	1,656,281	28	12	120,419	1,673,761
05.00	1	14	40,901	152,841	-	-	40,902	152,855
10.00	6	1,354	7,558	63,665	1	19	7,565	65,038
15.00	210	8,581	4,301	245,974	-	-	4,511	254,555
20.00	235	7,571	1,562	215,458	1	3,833	1,798	226,861
25.00	1,124	150,323	1,972	167,942	3	104	3,099	318,369
35.00	427	13,416	1,587	53,963	-	-	2,014	67,379
45.00	4	3,252	1,393	36,807	-	-	1,397	40,059
55.00	274	6,640	885	22,570	-	-	1,159	29,210
65.00	6	563	941	37,797	-	-	947	38,361
75.00	-	-	1,190	67,489	-	-	1,190	67,489
85.00	14	508	457	12,204	-	-	471	12,712
95.00	21	3,099	782	21,038	-	-	803	24,137
99.99	7	23	10,138	278,200	-	-	10,145	278,222
Total	2,535	212,812.9	193,852	3,032,227.2	33	3,967.4	196,420	3,249,007.6
Weighted Average		24.98		18.54		20.02		18.97

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th June, 2026

(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
Advances Secured by Guarantee(s)								
00.00	290,743	871,957	49,859	1,468,947	123	41,038	340,725	2,381,942
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	-	-	-	-	-	-	-	-
Total	290,743	871,957.3	49,859	1,468,947.3	123	41,037.6	340,725	2,381,942.2
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	770,808	128,338	4,408,313	314,552	3	380,967	5,179,124	823,858
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	-	-	-	-	-	-	-	-
Total	770,808	128,338.4	4,408,313	314,552.1	3	380,967.1	5,179,124	823,857.6
Weighted Average		-		-		-		-
Grand Total	1,452,311	2,747,889	5,270,727	11,583,724	260	428,442	6,723,298	14,760,055
Weighted Average		13.27		22.65		0.27		20.26

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

All Banks

		(Percent)								
As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**
Conventional Banking										
2025	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
		(16.50)	(10.75)	(9.64)	(10.60)	(10.40)	(10.38)	(12.87)	(29.09)	(11.88)
2026	Mar	17.30	10.82	9.08	10.39	9.89	8.43	11.58	16.47	11.13
		(17.30)	(11.26)	(9.10)	(10.14)	(9.88)	(8.29)	(11.56)	(27.64)	(11.47)
2026	Jun P	17.42	11.36	9.35	10.75	10.41	9.14	12.10	16.87	11.59
		(17.42)	(11.28)	(9.41)	(10.48)	(10.39)	(9.04)	(12.03)	(28.66)	(11.91)
Islamic Banking										
2025	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
		-	(10.32)	(10.43)	(12.35)	(10.84)	(12.33)	(10.56)	(21.50)	(11.19)
2026	Mar	-	7.03	9.39	11.20	10.17	9.63	10.62	21.26	10.35
		-	(11.16)	(9.30)	(11.33)	(10.09)	(9.58)	(10.32)	(21.26)	(10.35)
2026	Jun P	-	11.17	10.51	11.86	10.37	8.77	10.79	21.32	10.94
		-	(11.90)	(10.41)	(11.91)	(10.30)	(8.70)	(10.03)	(21.32)	(10.71)
Overall Banking										
2025	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
		(16.50)	(10.56)	(9.92)	(11.28)	(10.56)	(10.91)	(12.12)	(28.25)	(11.64)
2026	Mar	17.30	8.75	9.20	10.73	10.00	9.11	11.20	16.75	10.83
		(17.30)	(11.24)	(9.18)	(10.65)	(9.97)	(9.02)	(11.14)	(26.96)	(11.05)
2026	Jun P	17.42	11.25	9.84	11.25	10.39	8.90	11.59	17.13	11.33
		(17.42)	(11.44)	(9.83)	(11.13)	(10.36)	(8.82)	(11.36)	(27.85)	(11.45)

* 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-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,603	1,066,617	10,274	1,278,127	10,169	1,257,752
1.1. Export finance schemes	5,048	738,961	3,187	372,469	3,012	332,776
1.2. Others	4,555	327,655	7,087	905,658	7,157	924,976
2. Import financing	8,343	638,366	8,365	553,581	8,397	588,553
3. Government self employment schemes	57,295	98,849	63,745	135,830	68,342	165,254
4. Working capital/short term	5,665,560	5,792,360	5,115,139	6,222,387	5,915,130	6,433,716
4.1. Small Loans	4,169,513	497,380	3,652,895	531,980	4,084,307	540,220
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)	635	12,106	552	10,560	596	10,036
4.4. Others	1,495,112	4,240,343	1,461,279	4,624,261	1,829,900	4,853,152
4.5. Commodity Operations Financing	300	1,042,530	413	1,055,586	327	1,030,308
5. Fixed investment/long term	1,604,153	5,522,013	1,700,524	6,026,172	1,741,902	6,478,010
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	12,173	416,519	12,719	392,231	12,575	399,881
5.2. Financing Power Plants Using Renewable Energy	2,960	86,990	2,672	74,363	2,601	70,668
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	53	632	23	344	22	285
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,130	5,533	1,103	4,677	1,067	4,297
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	196	5,140	242	6,533	237	6,195
5.6. Small Loans	433,020	327,014	461,369	448,871	442,250	498,833
5.7. Others	1,022,768	3,934,141	1,096,514	4,424,588	1,121,735	4,784,424
5.8. Financing for Construction Purposes	123,466	627,634	117,547	577,116	153,248	619,712
5.9. SME Asaan Finance (SAAF) Scheme	8,039	30,721	8,028	26,863	7,864	24,027
5.10 Machinery	348	87,688	307	70,586	303	69,689
Total	7,344,954	13,118,205	6,898,047	14,216,096	7,743,940	14,923,285

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,491	780,128	7,212	808,692	7,179	811,895
1.1. Export finance schemes	3,331	487,626	2,168	231,419	2,030	204,960
1.2. Others	4,160	292,502	5,044	577,273	5,149	606,935
2. Import financing	7,572	598,192	7,660	428,401	7,743	463,259
3. Government self employment schemes	56,015	95,624	61,841	129,649	66,285	157,738
4. Working capital/short term	5,352,460	3,850,877	4,768,470	4,010,817	5,558,771	4,184,270
4.1. Small Loans	3,883,486	390,265	3,335,230	413,367	3,758,403	413,981
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)	621	12,095	540	10,547	574	10,023
4.4. Others	1,468,160	2,973,809	1,432,456	3,075,256	1,799,596	3,242,182
4.5. Commodity Operations Financing	193	474,708	244	511,647	198	518,085
5. Fixed investment/long term	1,325,275	3,634,169	1,380,396	3,300,783	1,382,455	3,381,227
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	9,466	285,858	9,687	255,406	9,600	247,323
5.2. Financing Power Plants Using Renewable Energy	2,098	55,722	2,031	48,240	1,934	45,530
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit- Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	31	418	19	200	18	140
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,090	5,149	1,044	4,227	1,008	3,878
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	151	2,277	161	2,490	155	2,337
5.6. Small Loans	344,859	188,584	361,754	249,521	339,793	272,361
5.7. Others	869,739	2,659,124	915,983	2,393,947	928,874	2,466,076
5.8. Financing for Construction Purposes	91,719	369,646	83,351	298,415	95,043	297,629
5.9. SME Asaan Finance (SAAF) Scheme	5,882	24,883	6,193	21,719	5,864	19,115
5.10 Machinery	240	42,509	173	26,619	166	26,838
Total	6,748,813	8,958,990	6,225,579	8,678,342	7,022,433	8,998,388

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,112	286,489	3,062	469,434	2,990	445,857
1.1. Export finance schemes	1,717	251,335	1,019	141,049	982	127,816
1.2. Others	395	35,153	2,043	328,385	2,008	318,041
2. Import financing	771	40,174	705	125,181	654	125,294
3. Government self employment schemes	1,280	3,226	1,904	6,181	2,057	7,516
4. Working capital/short term	313,100	1,941,483	346,669	2,211,570	356,359	2,249,446
4.1. Small Loans	286,027	107,115	317,665	118,613	325,904	126,240
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)	14	11	12	13	22	13
4.4. Others	26,952	1,266,534	28,823	1,549,004	30,304	1,610,970
4.5. Commodity Operations Financing	107	567,822	169	543,940	129	512,223
5. Fixed investment/long term	278,878	1,887,844	320,128	2,725,389	359,447	3,096,784
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,707	130,661	3,032	136,825	2,975	152,558
5.2. Financing Power Plants Using Renewable Energy	862	31,268	641	26,124	667	25,138
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	22	214	4	145	4	145
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	40	384	59	449	59	419
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	45	2,863	81	4,043	82	3,858
5.6. Small Loans	88,161	138,430	99,615	199,350	102,457	226,472
5.7. Others	153,029	1,275,017	180,531	2,030,641	192,861	2,318,348
5.8. Financing for Construction Purposes	31,747	257,988	34,196	278,700	58,205	322,083
5.9. SME Asaan Finance (SAAF) Scheme	2,157	5,839	1,835	5,144	2,000	4,911
5.10 Machinery	108	45,179	134	43,967	137	42,851
Total	596,141	4,159,215	672,468	5,537,755	721,507	5,924,897

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 30th June, 2026

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	803	73,950	77	2,396	-	-	9,289	1,181,406	10,169	1,257,752
1.1. Export finance schemes	353	19,021	6	154	-	-	2,653	313,601	3,012	332,776
1.2. Others	450	54,930	71	2,241	-	-	6,636	867,805	7,157	924,976
2. Import financing	450	6,592	19	692	-	-	7,928	581,270	8,397	588,553
3. Government self employment schemes	43,850	112,177	4,309	9,020	37	83	20,146	43,974	68,342	165,254
4. Working capital/short term	4,873,691	787,472	735,767	49,118	621	2,782	305,051	5,594,344	5,915,130	6,433,716
4.1. Small Loans	3,362,466	234,583	646,690	21,143	15	44	75,136	284,450	4,084,307	540,220
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)	20	4	4	-	-	-	572	10,032	596	10,036
4.4. Others	1,511,180	552,197	89,073	27,975	606	2,737	229,041	4,270,242	1,829,900	4,853,152
4.5. Commodity Operations Financing	25	688	-	-	-	-	302	1,029,621	327	1,030,308
5. Fixed investment/long term	1,443,456	1,508,455	172,849	153,750	4,515	23,053	121,082	4,792,752	1,741,902	6,478,010
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	278	2,440	6	66	-	-	12,291	397,376	12,575	399,881
5.2. Financing Power Plants Using Renewable Energy	496	5,873	21	32	4	2	2,080	64,761	2,601	70,668
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	1	11	-	-	-	-	21	274	22	285
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	93	708	594	568	-	-	380	3,021	1,067	4,297
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	44	821	-	-	-	-	193	5,374	237	6,195
5.6. Small Loans	373,430	286,772	43,432	25,794	729	2,309	24,659	183,958	442,250	498,833
5.7. Others	935,373	746,536	106,060	68,246	1,352	3,455	78,950	3,966,188	1,121,735	4,784,424
5.8. Financing for Construction Purposes	127,407	446,126	22,505	58,308	2,430	17,286	906	97,992	153,248	619,712
5.9. SME Asaan Finance (SAAF) Scheme	6,324	19,164	230	733	-	-	1,310	4,129	7,864	24,027
5.10 Machinery	10	6	1	4	-	-	292	69,679	303	69,689
Total	6,262,250	2,488,646	913,021	214,975	5,173	25,917	463,496	12,193,746	7,743,940	14,923,285

3.12 Advances to Textile & Readymade Garments Sectors

All Banks
As on 30th June, 2026

(Million Rupees)

Description	Working Capital / Short Term						Fixed Investment / Long Term						Total	Total Outstanding
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
A - Manufacture of textiles	184,678	515,073	73,885	61,200	443,787	1,278,623	2,914	1,272	195,777	29,768	335,434	565,165	1,843,789	
i. Preparation and spinning of textile fibres	30,152	102,217	30,595	23,250	184,585	370,799	45	323	54,326	20,121	101,252	176,068	546,867	
1. Cotton	18,345	73,736	23,725	20,222	131,863	267,891	32	323	37,219	1,780	61,824	101,178	369,069	
2. Woolen	-	350	185	866	1,065	2,466	-	-	363	1,954	512	2,828	5,294	
3. Synthetic fibre	2,927	6,409	1,139	1,019	17,086	27,680	-	-	5,483	16,330	16,680	38,494	66,174	
4. Others	9,779	21,722	5,546	1,143	34,572	72,762	13	-	11,261	58	22,236	33,568	106,330	
ii. Weaving of textiles	36,731	94,686	20,296	8,759	77,569	238,041	782	275	44,717	3,365	71,077	120,216	358,258	
1. Cotton	25,607	73,534	14,033	6,539	53,918	173,631	483	275	38,105	2,405	47,820	89,088	262,719	
2. Woolen	-	784	25	-	361	1,171	-	-	-	-	20	20	1,190	
3. Synthetic textile	900	20	105	768	2,591	4,384	8	-	1,627	17	1,614	3,266	7,650	
4. Others	10,224	20,347	6,133	1,453	20,699	58,856	292	-	4,985	943	21,823	27,843	86,699	
iii. Finishing of textiles	38,523	106,198	7,109	4,599	93,199	249,628	470	385	33,594	632	71,993	107,074	356,702	
1. Cotton	17,757	65,243	3,392	3,313	47,863	137,567	43	96	25,332	529	44,341	70,340	207,907	
2. Woolen	200	478	-	-	60	738	-	-	-	-	143	143	881	
3. Synthetic textile	1,664	640	5	340	5,977	8,625	-	-	22	72	153	247	8,872	
4. Others	18,903	39,837	3,712	947	39,300	102,699	427	289	8,240	32	27,355	36,343	139,042	
iv. Manufacture of knitted and crocheted fabrics	8,425	37,543	496	626	6,140	53,230	42	-	3,200	601	10,197	14,041	67,271	
v. Manufacture of made-up textile articles, except apparel	40,034	98,813	5,600	16,219	32,061	192,727	180	289	33,719	4,436	35,888	74,511	267,238	
a. Manufacture of bed wear	10,225	17,993	687	930	4,393	34,228	29	-	10,035	172	3,592	13,829	48,057	
b. Manufacture of other made up textile articles	29,809	80,820	4,913	15,289	27,668	158,499	151	289	23,684	4,263	32,295	60,682	219,181	
vi. Manufacture of carpets and rugs	3	140	157	4	233	536	-	-	-	58	200	257	794	
vii. Manufacture of other textiles n.e.c.	30,810	75,476	9,632	7,744	50,080	173,662	1,395	-	26,221	555	44,827	72,998	246,659	
B - Manufacture of wearing apparel	35,741	100,754	4,108	7,928	46,036	194,566	945	-	22,383	1,009	43,798	68,134	262,700	
i. Manufacture of wearing apparel	3,263	23,879	754	7,429	19,176	54,500	503	-	4,018	658	11,159	16,339	70,839	
ii. Manufacture of Ready made garments	26,056	63,669	3,269	402	23,834	117,230	202	-	17,740	277	24,127	42,346	159,575	
iii. Manufacture of articles of fur	100	2,489	-	39	1,142	3,770	-	-	47	58	626	731	4,501	
iv. Manufacture of knitted and crocheted apparel	6,322	10,717	84	58	1,884	19,066	239	-	578	15	7,886	8,719	27,784	
Total (A + B)	220,418	615,827	77,992	69,128	489,823	1,473,189	3,859	1,272	218,160	30,777	379,231	633,300	2,106,489	

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-25				Mar-26				Jun-26 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	126,041	42,624	228,904	397,569	121,342	49,852	216,405	387,599	135,481	45,293	213,997	394,771
I. GOVERNMENT	-	34	-	34	-	1,682	-	1,682	-	1,460	-	1,460
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,362	-	2,968	8,329	1,500	-	0	1,500	2,723	-	-	2,723
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	120,679	42,590	225,936	389,205	119,842	48,170	216,405	384,417	132,757	43,833	213,997	390,587
A. Agriculture, forestry and fishing	10	-	447	457	157	15	571	743	221	-	245	466
B. Mining and quarrying	-	1,695	539	2,234	-	-	1,687	1,687	-	456	-	456
C. Manufacturing	72,570	35,721	211,877	320,168	72,383	40,460	199,255	312,098	87,906	34,450	202,083	324,440
1 - Manufacture of food products	9,061	9,353	13,262	31,676	8,414	6,256	10,642	25,313	7,557	1,736	9,817	19,110
2 - Manufacture of beverages	3,275	465	25	3,766	100	465	50	615	114	465	41	621
3 - Manufacture of textiles	38,049	12,757	159,566	210,372	38,004	13,396	160,020	211,419	45,484	10,069	163,606	219,159
4 - Manufacture of wearing apparel	1,339	1,368	27,791	30,498	2,163	1,218	16,467	19,849	1,994	1,432	17,832	21,258
5 - Manufacture of leather and related products	21	1,286	3,484	4,791	15	1,431	3,547	4,993	236	1,492	3,127	4,855
6 - Manufacture of paper and paper products	-	305	282	586	146	4,061	215	4,421	649	724	120	1,493
7 - Manufacture of coke and refined petroleum products	1,631	686	-	2,318	7,334	1,042	-	8,376	10,482	6,231	-	16,714
8 - Manufacture of chemicals and chemical products	9,837	2,843	204	12,884	12,395	2,330	1,127	15,852	15,626	1,428	145	17,198
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	70	415	299	784	287	1,079	230	1,596	287	942	150	1,379
10 - Manufacture of rubber and plastics products	268	661	1,734	2,664	91	1,894	2,026	4,011	328	808	1,981	3,117
11 - Manufacture of other non-metallic mineral products	25	137	1,222	1,384	-	1,038	315	1,354	175	1,227	224	1,626
12 - Manufacture of basic metals	431	2,933	317	3,682	623	2,924	684	4,231	2,251	2,379	1,334	5,964
13. Manufacture of fabricated metal products, except machinery and equipment	166	293	-	459	439	537	-	976	214	439	-	653
14 - Manufacture of computer, electronic and optical products	70	6	65	141	45	-	41	86	35	-	40	75
15 - Manufacture of electrical equipment	295	376	92	763	936	526	104	1,567	993	3,063	25	4,082
16 - Manufacture of machinery and equipment	-	-	328	328	0	-	285	285	70	44	640	753
17 - Manufacture of motor vehicles, trailers and semi-trailers	269	1,604	-	1,873	266	1,516	72	1,854	334	1,363	82	1,780
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	7,760	233	3,206	11,199	1,125	747	3,433	5,305	1,076	607	2,920	4,604
D. Electricity, gas, steam and air conditioning supply	125	-	215	340	107	47	286	440	201	157	37	395
E. Water supply; sewerage, waste management and remediation activities	24	-	-	24	-	-	-	-	-	-	-	-
F. Construction	43	182	-	225	147	120	-	268	460	443	-	903
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	19,225	4,023	11,318	34,566	14,046	6,588	12,718	33,351	9,023	6,735	10,369	26,127
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	311	31	342	-	225	40	266	87	1,077	100	1,264
2 - Wholesale trade, except of motor vehicles and motorcycles	2,992	2,937	1,989	7,918	4,693	4,272	2,683	11,649	3,119	4,596	3,635	11,350
3 - Retail trade, except of motor vehicles and motorcycles	16,233	775	9,298	26,306	9,353	2,090	9,994	21,437	5,816	1,062	6,634	13,513
H. Transportation and storage	-	277	165	442	100	1	67	167	207	1,274	110	1,591
I. Accommodation and food service activities	-	115	-	115	-	191	33	224	-	115	-	115
J. Information and communication	24,773	30	249	25,052	29,737	425	40	30,202	30,070	14	40	30,125
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	375	225	311	911	172	231	849	1,251	784	176	573	1,532
M. Administrative and support service activities	3,415	7	793	4,215	170	87	633	890	192	7	540	739
N. Education	-	-	-	-	-	-	-	-	94	-	-	94
O. Human health and social work activities	-	313	-	313	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	119	2	23	143	2,823	2	265	3,090	3,599	1	-	3,600
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	0	0	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	126,041	42,624	228,904	397,569	121,342	49,852	216,405	387,599	135,481	45,293	213,997	394,771

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Jun-25				Mar-26				Jun-26 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	28,853	6,503	8,371	43,727	34,136	19,096	10,206	63,438	36,813	9,023	7,463	53,300
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	12	-	-	12	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	28,841	6,503	8,371	43,715	34,136	19,096	10,206	63,438	36,813	9,023	7,463	53,300
A. Agriculture, forestry and fishing	-	-	-	-	86	-	-	86	111	-	-	111
B. Mining and quarrying	-	1,322	-	1,322	-	-	-	-	-	-	-	-
C. Manufacturing	21,228	4,846	8,260	34,335	21,501	17,865	10,100	49,465	23,968	7,328	7,317	38,613
1 - Manufacture of food products	2,978	-	75	3,053	4,524	48	2	4,574	4,730	-	2	4,732
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	11,886	2,341	6,169	20,396	11,237	6,552	8,868	26,658	12,604	1,637	6,491	20,732
4 - Manufacture of wearing apparel	520	-	133	653	529	-	73	603	503	-	223	726
5 - Manufacture of leather and related products	21	776	81	878	-	998	81	1,079	-	1,112	81	1,193
6 - Manufacture of paper and paper products	-	172	282	454	41	3,969	215	4,224	167	491	120	778
7 - Manufacture of coke and refined petroleum products	1,631	446	-	2,077	-	955	-	955	-	567	-	567
8 - Manufacture of chemicals and chemical products	4,101	230	-	4,331	4,218	912	-	5,130	5,418	525	-	5,942
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	230	-	230	200	628	-	828	199	472	-	670
10 - Manufacture of rubber and plastics products	-	-	-	-	-	873	-	873	-	486	-	486
11 - Manufacture of other non-metallic mineral products	-	87	1,222	1,309	-	750	315	1,065	-	1,109	221	1,330
12 - Manufacture of basic metals	-	131	-	131	5	1,753	-	1,758	1	504	-	505
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	6	-	16	10	-	-	10	-	-	-	-
15 - Manufacture of electrical equipment	50	-	32	82	550	-	104	654	200	-	10	210
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	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	31	-	266	297	187	-	441	628	148	-	168	316
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	107	-	-	107	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	25	-	-	25	137	-	-	137	259	-	-	259
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	259	335	111	705	429	1,232	106	1,767	390	1,696	146	2,231
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	155	-	155	-	225	-	225	-	1,077	-	1,077
2 - Wholesale trade, except of motor vehicles and motorcycles	199	135	111	445	384	962	106	1,452	378	574	146	1,098
3 - Retail trade, except of motor vehicles and motorcycles	61	45	-	105	45	45	-	90	12	45	-	57
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	6,903	-	-	6,903	11,675	-	-	11,675	11,747	-	-	11,747
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	300	-	-	300	72	-	-	72	93	-	-	93
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	129	-	-	129	121	-	-	121
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	28,853	6,503	8,371	43,727	34,136	19,096	10,206	63,438	36,813	9,023	7,463	53,300

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Jun-25				Mar-26				Jun-26 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	81,671	34,636	220,468	336,774	86,541	29,507	206,133	322,181	98,175	35,386	206,468	340,030
I. GOVERNMENT	-	34	-	34	-	1,682	-	1,682	-	1,460	-	1,460
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,350	-	2,968	8,317	1,500	-	0	1,500	2,723	-	-	2,723
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	76,321	34,602	217,500	328,423	85,041	27,824	206,133	318,998	95,452	33,926	206,468	335,846
A. Agriculture, forestry and fishing	10	-	447	457	71	15	571	657	109	-	245	355
B. Mining and quarrying	-	373	539	912	-	-	1,687	1,687	-	456	-	456
C. Manufacturing	35,904	30,875	203,551	270,330	50,341	22,596	189,090	262,027	63,533	27,123	194,700	285,356
1 - Manufacture of food products	996	9,353	13,187	23,536	3,890	6,208	10,640	20,739	2,828	1,736	9,815	14,378
2 - Manufacture of beverages	100	465	25	591	100	465	50	615	114	465	41	621
3 - Manufacture of textiles	26,163	10,416	153,331	189,910	26,766	6,843	151,086	184,696	32,880	8,432	157,049	198,362
4 - Manufacture of wearing apparel	819	1,368	27,658	29,845	1,634	1,218	16,394	19,246	1,491	1,432	17,608	20,532
5 - Manufacture of leather and related products	-	510	3,404	3,913	15	433	3,466	3,914	236	380	3,046	3,662
6 - Manufacture of paper and paper products	-	132	-	132	105	92	-	196	483	233	-	716
7 - Manufacture of coke and refined petroleum products	-	240	-	240	7,334	88	-	7,422	10,482	5,665	-	16,147
8 - Manufacture of chemicals and chemical products	5,721	2,612	204	8,537	8,165	1,418	1,127	10,710	10,197	903	145	11,245
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	70	185	299	555	87	451	230	768	89	470	150	708
10 - Manufacture of rubber and plastics products	268	661	1,734	2,664	91	1,021	2,026	3,138	328	322	1,981	2,631
11 - Manufacture of other non-metallic mineral products	25	50	-	75	-	288	-	288	175	119	3	296
12 - Manufacture of basic metals	431	2,802	317	3,551	619	1,171	684	2,473	2,250	1,876	1,334	5,459
13. Manufacture of fabricated metal products, except machinery and equipment	166	293	-	459	439	537	-	976	214	439	-	653
14 - Manufacture of computer, electronic and optical products	60	-	65	125	35	-	41	76	35	-	40	75
15 - Manufacture of electrical equipment	245	376	60	681	386	526	-	913	793	3,063	16	3,872
16 - Manufacture of machinery and equipment	-	-	328	328	0	-	285	285	70	44	640	753
17 - Manufacture of motor vehicles, trailers and semi-trailers	269	1,178	-	1,447	266	1,090	72	1,427	334	937	82	1,353
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	569	233	2,939	3,741	409	747	2,991	4,147	534	607	2,752	3,893
D. Electricity, gas, steam and air conditioning supply	-	-	215	215	-	47	286	333	76	157	37	270
E. Water supply; sewerage, waste management and remediation activities	24	-	-	24	-	-	-	-	-	-	-	-
F. Construction	18	182	-	201	10	120	-	130	201	443	-	644
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,966	2,203	11,207	32,376	13,617	4,107	12,612	30,335	8,633	4,155	10,223	23,012
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	156	31	187	-	-	40	40	87	-	100	187
2 - Wholesale trade, except of motor vehicles and motorcycles	2,794	1,557	1,878	6,228	4,309	2,061	2,577	8,948	2,742	3,138	3,489	9,369
3 - Retail trade, except of motor vehicles and motorcycles	16,172	490	9,298	25,961	9,308	2,045	9,994	21,347	5,804	1,018	6,634	13,456
H. Transportation and storage	-	277	165	442	100	1	67	167	207	1,274	110	1,591
I. Accommodation and food service activities	-	115	-	115	-	191	33	224	-	115	-	115
J. Information and communication	17,790	30	249	18,069	17,937	425	40	18,402	18,237	14	40	18,291
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	375	225	311	911	172	231	849	1,251	784	176	573	1,532
M. Administrative and support service activities	3,115	7	793	3,915	98	87	633	818	99	7	540	646
N. Education	-	-	-	-	-	-	-	-	94	-	-	94
O. Human health and social work activities	-	313	-	313	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	119	2	23	143	2,694	2	265	2,961	3,478	1	-	3,479
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	0	0	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	81,671	34,636	220,468	336,774	86,541	29,507	206,133	322,181	98,175	35,386	206,468	340,030

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Jun-25				Mar-26				Jun-26 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	15,517	1,485	66	17,068	665	1,249	66	1,980	492	884	66	1,442
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	15,517	1,485	66	17,068	665	1,249	66	1,980	492	884	66	1,442
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	15,438	-	66	15,503	540	-	66	606	405	-	66	471
1 - Manufacture of food products	5,086	-	-	5,086	-	-	-	-	-	-	-	-
2 - Manufacture of beverages	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	16	-	-	16	11	-	-	11	11	-	-	11
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	7,161	-	-	7,161	529	-	-	529	394	-	-	394
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	-	1,249	-	1,249	-	884	-	884
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	-	1,249	-	1,249	-	884	-	884
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	79	-	-	79	125	-	-	125	87	-	-	87
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	15,517	1,485	66	17,068	665	1,249	66	1,980	492	884	66	1,442

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

As on 30th June, 2026

All Banks

Description	(Million Rupees)			
	Inland Bills	Import Bills	Foreign Bills	Total
A - Manufacture of textiles	45,484	10,069	163,606	219,159
i. Preparation and spinning of textile fibres	22,366	5,189	30,305	57,861
1. Cotton	21,102	2,621	22,809	46,532
2. Woolen	18	-	-	18
3. Synthetic fibre	100	2,421	430	2,951
4. Others	1,146	147	7,066	8,359
ii. Weaving of textiles	9,600	902	42,198	52,700
1. Cotton	8,252	897	32,137	41,287
2. Woolen	-	-	-	-
3. Synthetic textile	248	-	-	248
4. Others	1,099	5	10,061	11,165
iii. Finishing of textiles	5,118	2,267	22,570	29,954
1. Cotton	3,941	1,061	16,132	21,134
2. Woolen	237	-	212	449
3. Synthetic textile	-	-	49	49
4. Others	940	1,206	6,177	8,323
iv. Manufacture of knitted and crocheted fabrics	1,279	465	5,160	6,903
v. Manufacture of made-up textile articles, except apparel	4,479	786	40,967	46,232
a. Manufacture of bed wear	1,213	297	22,155	23,665
b. Manufacture of other made up textile articles	3,266	489	18,812	22,567
vi. Manufacture of carpets and rugs	3	-	10	12
vii. Manufacture of other textiles n.e.c.	2,639	461	22,397	25,497
B - Manufacture of wearing apparel	1,994	1,432	17,832	21,258
i. Manufacture of wearing apparel,	703	141	3,086	3,931
ii. Manufacture of Ready made garments	691	1,221	13,190	15,102
iii. Manufacture of articles of fur	-	-	271	271
iv. Manufacture of knitted and crocheted apparel	599	70	1,285	1,954
Total (A + B)	47,478	11,501	181,438	240,417

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Jun-25			Mar-26 R			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	29,324,686	30,629,781	30,155,428	31,052,127	32,531,592	31,799,263	31,917,978	33,317,233	32,933,530
1) Treasury Bills	5,862,596	6,212,848	5,910,754	5,409,890	5,739,060	5,446,013	8,625,185	9,073,735	8,712,044
2) Pakistan Investment Bonds (PIBs)	23,451,402	24,415,951	24,233,952	25,622,471	26,771,688	26,333,406	23,276,133	24,226,043	24,204,835
a. Fixed Rate	8,816,279	9,190,307	9,086,751	8,411,178	8,869,386	8,528,816	8,724,196	9,090,122	8,997,038
b. Floating Rate	14,635,123	15,225,644	15,147,201	17,211,292	17,902,302	17,804,590	14,551,937	15,135,921	15,207,798
3) Others	10,688	982	10,722	19,767	20,845	19,844	16,660	17,455	16,650
II. Provincial Government	0	0	0	8	8	26	8	8	26
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	486,468	332,792	592,913	526,450	576,464	605,308	525,020	381,344	642,842
1) Quoted On The Stock Exchange	239,139	92,891	334,531	285,441	296,100	328,219	283,766	140,755	364,571
of which:									
Financial Institutions	25,595	15,632	29,637	30,253	63,282	32,746	30,426	23,056	37,288
NFPSEs	42,296	12,248	64,525	46,913	24,519	65,319	44,801	12,389	74,334
Private Sector	125,585	43,579	182,332	146,976	165,294	154,542	147,161	64,824	174,145
2) Unquoted On The Stock Exchange	247,329	239,901	258,383	241,009	280,363	277,089	241,254	240,589	278,271
of which:									
Financial Institutions	51,261	45,026	63,775	76,734	98,961	101,883	79,462	78,836	108,645
NFPSEs	142,912	142,804	143,018	89	71	59	101	93	63
Private Sector	16,113	14,776	18,182	10,965	26,487	23,351	9,671	9,265	18,844
V. DEBENTURES	2	2	2	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	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	99,617	100,733	90,800	88,378	88,758	89,646	88,639	88,007	87,925
IX. MUTUAL FUNDS	70,792	69,305	74,573	65,462	57,590	64,649	22,639	13,413	22,742
X. OTHERS	2,100	2,100	2,100	3,661	3,661	3,661	3,661	3,661	3,661
XI. Islamic Banking Products - Investments	6,042,468	6,044,708	6,357,280	7,246,207	7,546,445	7,473,273	9,604,804	10,002,689	9,787,686
a. Government Islamic Securities	5,572,960	5,571,861	5,857,909	7,132,987	7,424,306	7,356,795	9,517,751	9,914,274	9,697,009
1. GOP Ijara Sukuk	5,373,610	5,371,243	5,653,529	6,444,909	6,739,586	6,637,877	8,078,387	8,446,884	8,192,605
a. Variable Rental Rate	3,995,815	3,993,578	4,258,002	4,401,395	4,622,342	4,548,268	4,921,373	5,144,501	5,003,092
b. Fixed Rental Rate	1,377,796	1,377,665	1,395,527	2,043,514	2,117,244	2,089,609	3,157,014	3,302,383	3,189,513
2. Bai Muajjal - Government	185,899	185,670	190,722	673,862	670,536	704,306	1,424,676	1,452,716	1,489,506
3. Islamic Naya Pakistan Certificate	13,451	14,948	13,658	13,755	13,724	14,110	14,689	14,673	14,899
4. Other	-	-	-	460	460	502	-	-	-
b. Corporate Sukuks	460,416	463,329	489,819	102,105	104,181	104,852	81,983	83,345	84,123
1) Diminishing Musharaka Sukuk	137,222	136,866	140,084	31,529	31,695	32,091	26,718	26,704	28,196
2) Ijarah Sukuk	173,053	173,341	196,346	6,489	6,489	6,562	8,320	8,097	8,374
3) Modaraba Sukuk	8,772	9,084	8,840	10,020	10,026	10,364	11,484	11,490	11,551
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	141,369	144,038	144,550	54,067	55,972	55,835	35,460	37,053	36,003
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,253	5,652	5,748	3,658	3,658	3,719	5,066	5,066	5,174
h. Other Islamic Mode of Investments	3,839	3,866	3,804	7,457	14,300	7,907	5	5	1,380
Total	36,026,138	37,179,426	37,273,102	38,982,293	40,804,520	40,035,828	42,162,750	43,806,357	43,478,414

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Jun-25			Mar-26			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	6,504,330	6,863,621	6,669,340	6,623,714	7,042,634	6,766,845	5,237,324	5,595,319	5,373,008
1) Treasury Bills	1,741,443	1,915,414	1,818,504	1,921,129	2,080,371	1,974,825	2,672,959	2,916,656	2,767,498
2) Pakistan Investment Bonds (PIBs)	4,762,887	4,948,207	4,850,837	4,684,093	4,942,692	4,773,500	2,548,738	2,662,242	2,590,002
a. Fixed Rate	3,504,718	3,678,088	3,555,402	1,628,493	1,799,673	1,654,540	1,703,787	1,810,961	1,719,464
b. Floating Rate	1,258,170	1,270,119	1,295,435	3,055,600	3,143,018	3,118,960	844,951	851,281	870,538
3) Others	-	-	-	18,493	19,571	18,520	15,627	16,421	15,508
II. Provincial Government	-	-	-	8	8	26	8	8	26
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	75,847	8,491	114,986	96,542	234,492	95,644	97,452	41,880	102,170
1) Quoted On The Stock Exchange	66,013	3,748	100,879	85,154	182,191	84,913	87,307	30,976	92,323
of which:									
Financial Institutions	5,051	262	4,805	9,945	46,163	8,215	9,595	6,128	9,136
NFPSEs	13,451	702	27,144	13,747	13,498	26,133	12,720	1,731	28,440
Private Sector	41,935	2,132	61,393	53,597	114,353	42,433	56,175	15,817	45,929
2) Unquoted On The Stock Exchange	9,833	4,743	14,107	11,387	52,300	10,731	10,145	10,904	9,847
of which:									
Financial Institutions	7,709	4,496	9,729	9,402	33,353	9,403	9,405	10,433	9,304
NFPSEs	108	1	250	12	0	40	-	-	-
Private Sector	1,944	222	4,012	1,897	17,542	1,207	652	309	420
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	30,976	31,196	18,693	26,610	26,876	25,832	27,512	26,734	25,410
IX. MUTUAL FUNDS	164	164	354	6,041	1,307	5,321	6,041	301	6,233
X. OTHERS	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000
XI. Islamic Banking Products - Investments	265,204	275,863	419,194	565,924	573,968	576,305	2,166,956	2,240,959	2,199,936
a. Government Islamic Securities	251,903	261,051	405,356	554,204	554,463	564,925	2,161,466	2,234,672	2,194,216
1. GOP Ijara Sukuk	247,730	256,878	401,165	537,566	538,328	547,382	1,394,229	1,441,942	1,404,522
a. Variable Rental Rate	176,246	182,785	328,024	147,434	147,177	151,921	162,386	162,277	164,768
b. Fixed Rental Rate	71,484	74,093	73,141	390,132	391,150	395,461	1,231,843	1,279,665	1,239,754
2. Bai Muajjal - Government	3,226	3,226	3,226	15,548	15,046	16,420	766,026	791,520	788,461
3. Islamic Naya Pakistan Certificate	947	947	965	1,090	1,122	1,122	1,210	1,210	1,233
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	13,213	14,724	13,750	8,466	9,416	7,804	5,402	6,199	5,632
1) Diminishing Musharaka Sukuk	3,222	3,223	3,265	5,207	5,400	4,323	2,061	2,057	2,229
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	776	776	806	1,912	1,918	1,956	1,946	1,952	1,986
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	9,215	10,726	9,679	1,347	2,098	1,525	1,395	2,191	1,417
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	-	-	-	3,166	10,000	3,488	-	-	-
Total	6,876,521	7,179,335	7,222,569	7,319,838	7,880,284	7,470,973	7,536,294	7,906,200	7,707,782

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Jun-25			Mar-26 R			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	21,826,523	22,728,037	22,487,772	23,329,147	24,337,981	23,934,932	25,593,110	26,600,624	26,474,853
1) Treasury Bills	3,195,340	3,327,551	3,163,524	2,462,729	2,580,839	2,449,888	4,878,701	5,049,742	4,873,573
2) Pakistan Investment Bonds (PIBs)	18,620,496	19,399,504	19,313,526	20,865,144	21,755,869	21,483,720	20,713,375	21,549,849	21,600,137
a. Fixed Rate	5,306,581	5,507,219	5,526,166	6,771,602	7,058,760	6,862,975	7,009,370	7,268,208	7,265,939
b. Floating Rate	13,313,914	13,892,285	13,787,360	14,093,541	14,697,109	14,620,745	13,704,006	14,281,641	14,334,198
3) Others	10,688	982	10,722	1,274	1,274	1,325	1,033	1,033	1,143
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	410,622	324,301	477,927	429,908	341,972	509,664	427,567	339,465	540,672
1) Quoted On The Stock Exchange	173,126	89,143	233,652	200,287	113,909	243,306	196,458	109,780	272,249
of which:									
Financial Institutions	20,544	15,370	24,832	20,308	17,119	24,532	20,831	16,928	28,152
NFPSEs	28,846	11,546	37,381	33,166	11,021	39,186	32,081	10,658	45,894
Private Sector	83,651	41,447	120,939	93,379	50,942	112,109	90,986	49,007	128,216
2) Unquoted On The Stock Exchange	237,495	235,158	244,275	229,621	228,063	266,358	231,109	229,685	268,424
of which:									
Financial Institutions	43,552	40,530	54,045	67,332	65,608	92,480	70,057	68,403	99,341
NFPSEs	142,805	142,803	142,768	77	71	19	101	93	63
Private Sector	14,169	14,554	14,170	9,068	8,945	22,144	9,018	8,956	18,424
V. DEBENTURES	2	2	2	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	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	68,640	69,538	72,106	61,768	61,883	63,814	61,127	61,273	62,515
IX. MUTUAL FUNDS	70,628	69,141	74,219	59,421	56,284	59,328	16,598	13,112	16,510
X. OTHERS	2,100	2,100	2,100	2,660	2,660	2,660	2,660	2,660	2,660
XI. Islamic Banking Products - Investments	5,777,264	5,768,845	5,938,086	6,680,283	6,972,477	6,896,968	7,437,848	7,761,730	7,587,750
a. Government Islamic Securities	5,321,058	5,310,810	5,452,553	6,578,783	6,869,842	6,791,871	7,356,285	7,679,602	7,502,794
1. GOP Ijara Sukuk	5,125,880	5,114,365	5,252,364	5,907,343	6,201,258	6,090,495	6,684,157	7,004,942	6,788,083
a. Variable Rental Rate	3,819,569	3,810,793	3,929,978	4,253,961	4,475,165	4,396,347	4,758,986	4,982,224	4,838,323
b. Fixed Rental Rate	1,306,311	1,303,572	1,322,387	1,653,382	1,726,094	1,694,149	1,925,171	2,022,719	1,949,759
2. Bai Muajjal - Government	182,673	182,444	187,496	658,314	655,490	687,886	658,650	661,196	701,045
3. Islamic Naya Pakistan Certificate	12,504	14,001	12,693	12,665	12,634	12,987	13,478	13,463	13,666
4. Other	-	-	-	460	460	502	-	-	-
b. Corporate Sukuks	447,203	448,605	476,069	93,639	94,765	97,048	76,580	77,146	78,491
1) Diminishing Musharaka Sukuk	134,000	133,643	136,819	26,322	26,295	27,767	24,657	24,648	25,966
2) Ijarah Sukuk	173,053	173,341	196,346	6,489	6,489	6,562	8,320	8,097	8,374
3) Modaraba Sukuk	7,997	8,308	8,034	8,108	8,108	8,408	9,538	9,538	9,565
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,154	133,313	134,871	52,721	53,874	54,310	34,065	34,862	34,586
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,165	5,564	5,660	3,570	3,570	3,631	4,978	4,978	5,085
h. Other Islamic Mode of Investments	3,839	3,866	3,804	4,291	4,300	4,418	5	5	1,380
Total	28,155,784	28,961,968	29,052,217	30,563,189	31,773,259	31,467,368	33,538,912	34,778,866	34,684,962

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Jun-25			Mar-26			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	993,833	1,038,123	998,316	1,099,265	1,150,977	1,097,486	1,087,544	1,121,291	1,085,669
1) Treasury Bills	925,814	969,883	928,727	1,026,032	1,077,850	1,021,300	1,073,525	1,107,338	1,070,973
2) Pakistan Investment Bonds (PIBs)	68,019	68,240	69,589	73,234	73,127	76,186	14,020	13,953	14,696
a. Fixed Rate	4,980	5,000	5,183	11,083	10,953	11,300	11,040	10,953	11,635
b. Floating Rate	63,039	63,240	64,406	62,151	62,174	64,885	2,980	3,000	3,061
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	993,833	1,038,123	998,316	1,099,265	1,150,977	1,097,486	1,087,544	1,121,291	1,085,669

5.2 Classification of Investments in

All
As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 months	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	1,181,847	2,368,705	971,947	4,206,195	738,498	1,826,330	1,575,533	3,567,114
1) Treasury Bills	1,180,705	2,368,705	971,947	4,190,687	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	738,498	1,826,330	1,575,533	3,567,114
a. Fixed Rate	-	-	-	-	697,045	1,363,224	1,127,121	1,690,042
b. Floating Rate	-	-	-	-	41,454	463,106	448,412	1,877,071
3) Others	1,143	-	-	15,508	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	252,968	4	254	-	3,000	1,514	1,117	-
1) Quoted On The Stock Exchange	92,479	4	254	-	-	314	1,117	-
Financial Institutions	10,149	-	-	-	-	-	-	-
NFPSEs	8,375	-	10	-	-	-	-	-
Private Sector	40,132	4	245	-	-	-	-	-
2) Unquoted On The Stock Exchange	160,489	-	-	-	3,000	1,200	-	-
Financial Institutions	30,699	-	-	-	3,000	1,200	-	-
NFPSEs	39	-	-	-	-	-	-	-
Private Sector	508	-	-	-	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	926	-	-	150	167	4,495	-	3,505
IX. MUTUAL FUNDS	4,112	-	-	-	8,765	-	-	-
X. OTHERS	2,661	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	18,155	3,257	4,697	533,963	356,014	1,136,620	1,360,272	610,989
a. Government Islamic Securities	17,826	3,257	2,445	533,963	355,876	1,135,751	1,359,021	607,009
1) GOP Ijara Sukuk	1,230	-	2,445	498,371	355,876	306,954	743,617	607,009
a. Variable Rental Rate	1,230	-	-	92,484	174,925	236,730	266,762	447,665
b. Fixed Rental Rate	-	-	2,445	405,887	180,951	70,224	476,854	159,343
2) Bai Muajjal - Government	10,944	-	-	35,592	-	828,798	614,172	-
3) Islamic Naya Pakistan Certificate	5,651	3,257	-	-	-	-	1,233	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	329	-	-	-	138	869	1,252	3,623
1) Diminishing Musharaka Sukuk	89	-	-	-	38	869	936	1,696
2) Ijarah Sukuk	-	-	-	-	-	-	-	1,315
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	240	-	-	-	100	-	315	612
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	2,253	-	-	-	-	357
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	1,460,671	2,371,965	976,899	4,740,308	1,106,445	2,968,959	2,936,923	4,181,608

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, 2026

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,970,967	9,095,864	4,338,881	50,626	41,023	-	-	-	32,933,530
-	-	-	-	-	-	-	-	8,712,044
2,970,967	9,095,864	4,338,881	50,626	41,023	-	-	-	24,204,835
754,062	2,655,658	618,237	50,626	41,023	-	-	-	8,997,038
2,216,905	6,440,205	3,720,644	-	-	-	-	-	15,207,798
-	-	-	-	-	-	-	-	16,650
-	-	-	-	-	-	26	-	26
-	-	-	-	-	-	-	-	-
8,569	14,745	153	-	7,078	-	126,200	227,240	642,842
1,506	3,426	153	-	6,318	-	108,322	150,678	364,571
-	-	31	-	-	-	9,641	17,467	37,288
-	-	-	-	619	-	34,337	30,993	74,334
512	170	-	-	3,873	-	62,594	66,614	174,145
7,062	11,319	-	-	760	-	17,878	76,562	278,271
3,845	7,924	-	-	750	-	15,807	45,419	108,645
-	-	-	-	7	-	16	1	63
3,217	3,394	-	-	-	-	2,006	9,719	18,844
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
6,069	32,581	10,765	13,667	1,246	2,424	8,020	3,909	87,925
-	-	-	-	-	-	7,557	2,308	22,742
-	-	-	-	-	-	-	1,000	3,661
2,863,259	1,659,414	1,227,616	3,048	1,035	1,326	5,110	2,910	9,787,686
2,853,597	1,627,094	1,197,390	-	-	-	1,642	2,139	9,697,009
2,852,620	1,627,094	1,197,390	-	-	-	-	-	8,192,605
2,167,257	457,183	1,158,856	-	-	-	-	-	5,003,092
685,363	1,169,911	38,534	-	-	-	-	-	3,189,513
-	-	-	-	-	-	-	-	1,489,506
977	-	-	-	-	-	1,642	2,139	14,899
-	-	-	-	-	-	-	-	-
8,281	32,320	27,820	3,048	947	1,326	3,469	701	84,123
3,682	9,576	8,763	-	947	-	1,260	340	28,196
492	1,078	1,601	2,441	-	1,225	-	221	8,374
101	5,873	3,965	606	-	101	905	-	11,551
-	-	-	-	-	-	-	-	-
4,007	15,793	13,491	-	-	-	1,304	140	36,003
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	2,406	-	88	-	-	70	5,174
1,380	-	-	-	-	-	-	-	1,380
5,848,863	10,802,603	5,577,415	67,341	50,383	3,750	146,913	237,367	43,478,414

5.2.1 Classification of Investments in Public Sector As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	476,615	511,025	793,926	1,001,439	423,177	212,136	654,960	421,001
1) Treasury Bills	476,615	511,025	793,926	985,932	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	423,177	212,136	654,960	421,001
a. Fixed Rate	-	-	-	-	422,131	92,732	614,079	28,379
b. Floating Rate	-	-	-	-	1,046	119,405	40,881	392,622
3) Others	-	-	-	15,508	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	15,309	4	-	-	-	314	1,117	-
1) Quoted On The Stock Exchange	12,440	4	-	-	-	314	1,117	-
Financial Institutions	2,415	-	-	-	-	-	-	-
NFPSEs	1,191	-	-	-	-	-	-	-
Private Sector	6,899	4	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	2,870	-	-	-	-	-	-	-
Financial Institutions	2,660	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	139	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	42	-	-	-	-	1,080	-	2,190
IX. MUTUAL FUNDS	457	-	-	-	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	207	-	-	1,804	39,176	795,147	37,162	54,586
a. Government Islamic Securities	-	-	-	1,804	39,176	795,147	36,847	54,586
1) GOP Ijara Sukuk	-	-	-	1,804	39,176	10,506	31,794	54,586
a. Variable Rental Rate	-	-	-	-	-	10,506	19,694	49,554
b. Fixed Rental Rate	-	-	-	1,804	39,176	-	12,100	5,032
2) Bai Muajjal - Government	-	-	-	-	-	784,641	3,820	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	1,233	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	207	-	-	-	-	-	315	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	207	-	-	-	-	-	315	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	492,631	511,029	793,926	1,003,244	462,353	1,008,678	693,239	477,776

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, 2026

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
472,647	131,175	268,615	-	6,291	-	-	-	5,373,008
-	-	-	-	-	-	-	-	2,767,498
472,647	131,175	268,615	-	6,291	-	-	-	2,590,002
177,708	119,998	258,147	-	6,291	-	-	-	1,719,464
294,939	11,178	10,468	-	-	-	-	-	870,538
-	-	-	-	-	-	-	-	15,508
-	-	-	-	-	-	26	-	26
-	-	-	-	-	-	-	-	-
2,995	5,443	153	-	781	-	75,439	614	102,170
994	3,426	153	-	28	-	73,627	220	92,323
-	-	31	-	-	-	6,551	139	9,136
-	-	-	-	-	-	27,249	-	28,440
-	170	-	-	-	-	38,775	81	45,929
2,001	2,017	-	-	754	-	1,812	394	9,847
2,001	2,017	-	-	750	-	1,481	394	9,304
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	281	0	420
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
758	9,640	8	7,073	-	-	3,346	1,272	25,410
-	-	-	-	-	-	5,775	-	6,233
-	-	-	-	-	-	-	1,000	1,000
31,005	1,231,066	9,150	404	88	-	0	140	2,199,936
29,800	1,229,135	7,721	-	-	-	-	-	2,194,216
29,800	1,229,135	7,721	-	-	-	-	-	1,404,522
18,068	59,225	7,721	-	-	-	-	-	164,768
11,731	1,169,911	-	-	-	-	-	-	1,239,754
-	-	-	-	-	-	-	-	788,461
-	-	-	-	-	-	-	-	1,233
-	-	-	-	-	-	-	-	-
1,206	1,931	1,429	404	-	-	0	140	5,632
1,006	1,072	151	-	-	-	-	-	2,229
-	-	-	-	-	-	-	-	-
101	202	1,278	404	-	-	0	-	1,986
-	-	-	-	-	-	-	-	-
99	656	-	-	-	-	-	140	1,417
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	-	-	-	-	-	-	-
507,406	1,377,324	277,926	7,477	7,160	-	84,586	3,026	7,707,782

5.2.2 Classification of Investments in

Domestic Private

As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	624,634	1,735,470	168,103	2,346,509	315,321	1,614,193	908,938	3,146,113
1) Treasury Bills	623,491	1,735,470	168,103	2,346,509	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	315,321	1,614,193	908,938	3,146,113
a. Fixed Rate	-	-	-	-	274,914	1,270,492	501,407	1,661,663
b. Floating Rate	-	-	-	-	40,407	343,701	407,532	1,484,450
3) Others	1,143	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	237,658	-	254	-	3,000	1,200	-	-
1) Quoted On The Stock Exchange	80,039	-	254	-	-	-	-	-
Financial Institutions	7,734	-	-	-	-	-	-	-
NFPSEs	7,184	-	10	-	-	-	-	-
Private Sector	33,233	-	245	-	-	-	-	-
2) Unquoted On The Stock Exchange	157,619	-	-	-	3,000	1,200	-	-
Financial Institutions	28,039	-	-	-	3,000	1,200	-	-
NFPSEs	39	-	-	-	-	-	-	-
Private Sector	368	-	-	-	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	884	-	-	150	167	3,415	-	1,315
IX. MUTUAL FUNDS	3,655	-	-	-	8,765	-	-	-
X. OTHERS	2,660	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	17,948	3,257	4,697	532,159	316,838	341,473	1,323,110	556,403
a. Government Islamic Securities	17,826	3,257	2,445	532,159	316,700	340,604	1,322,174	552,423
1) GOP Ijara Sukuk	1,230	-	2,445	496,567	316,700	296,447	711,823	552,423
a. Variable Rental Rate	1,230	-	-	92,484	174,925	226,223	247,068	398,111
b. Fixed Rental Rate	-	-	2,445	404,083	141,775	70,224	464,755	154,312
2) Bai Muajjal - Government	10,944	-	-	35,592	-	44,157	610,351	-
3) Islamic Naya Pakistan Certificate	5,651	3,257	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	123	-	-	-	138	869	936	3,623
1) Diminishing Musharaka Sukuk	89	-	-	-	38	869	936	1,696
2) Ijarah Sukuk	-	-	-	-	-	-	-	1,315
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	33	-	-	-	100	-	-	612
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	2,253	-	-	-	-	357
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	887,441	1,738,726	173,055	2,878,818	644,092	1,960,281	2,232,049	3,703,832

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, 2026

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,495,258	8,964,689	4,070,265	50,626	34,732	-	-	-	26,474,853
-	-	-	-	-	-	-	-	4,873,573
2,495,258	8,964,689	4,070,265	50,626	34,732	-	-	-	21,600,137
576,354	2,535,661	360,089	50,626	34,732	-	-	-	7,265,939
1,918,904	6,429,028	3,710,176	-	-	-	-	-	14,334,198
-	-	-	-	-	-	-	-	1,143
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
5,573	9,302	-	-	6,297	-	50,761	226,626	540,672
512	0	-	-	6,290	-	34,695	150,458	272,249
-	-	-	-	-	-	3,090	17,328	28,152
-	-	-	-	619	-	7,088	30,993	45,894
512	0	-	-	3,873	-	23,820	66,533	128,216
5,061	9,302	-	-	7	-	16,066	76,168	268,424
1,844	5,907	-	-	-	-	14,325	45,026	99,341
-	-	-	-	7	-	16	1	63
3,217	3,394	-	-	-	-	1,725	9,719	18,424
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
5,310	22,941	10,757	6,595	1,246	2,424	4,674	2,637	62,515
-	-	-	-	-	-	1,782	2,308	16,510
-	-	-	-	-	-	-	-	2,660
2,832,253	428,348	1,218,466	2,644	947	1,326	5,110	2,770	7,587,750
2,823,798	397,958	1,189,670	-	-	-	1,642	2,139	7,502,794
2,822,821	397,958	1,189,670	-	-	-	-	-	6,788,083
2,149,189	397,958	1,151,136	-	-	-	-	-	4,838,323
673,632	-	38,534	-	-	-	-	-	1,949,759
-	-	-	-	-	-	-	-	701,045
977	-	-	-	-	-	1,642	2,139	13,666
-	-	-	-	-	-	-	-	-
7,075	30,389	26,391	2,644	947	1,326	3,468	561	78,491
2,675	8,504	8,612	-	947	-	1,260	340	25,966
492	1,078	1,601	2,441	-	1,225	-	221	8,374
-	5,671	2,687	202	-	101	904	-	9,565
-	-	-	-	-	-	-	-	-
3,908	15,137	13,491	-	-	-	1,304	-	34,586
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	2,406	-	-	-	-	70	5,085
1,380	-	-	-	-	-	-	-	1,380
5,338,396	9,425,279	5,299,488	59,864	43,222	3,750	62,328	234,341	34,684,962

5.2.3 Classification of Investments in

Foreign
As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	80,598	122,210	9,918	858,246	-	-	11,635	-
1) Treasury Bills	80,598	122,210	9,918	858,246	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	-	-	11,635	-
a. Fixed Rate	-	-	-	-	-	-	11,635	-
b. Floating Rate	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
Total	80,598	122,210	9,918	858,246	-	-	11,635	-

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

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

June, 2026

[illegible]

Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall*	Foreign	91	918	1,009	194	1,294	1,489	244	1,340	1,584
	Govt.	144	5,077	5,221	104	5,674	5,778	112	6,105	6,217
	NFPSEs	26	1,971	1,997	23	2,162	2,185	28	2,303	2,331
	NBFCs & Fin Aux.	3	1,746	1,748	2	1,838	1,840	4	2,591	2,595
	Private Sector	548	6,681	7,229	466	6,626	7,092	685	7,204	7,890
	Trust Fund	20	738	758	13	862	875	20	931	951
	Personal	2,578	13,950	16,528	2,783	14,542	17,325	3,557	14,536	18,103
	Others	2	48	50	1	37	38	2	78	80
	Total	3,412	31,128	34,540	3,586	33,037	36,623	4,651	35,090	39,750
Punjab	Foreign	65	375	440	115	525	639	171	533	703
	Govt.	26	1,886	1,911	31	2,253	2,284	31	2,450	2,481
	NFPSEs	8	974	982	12	1,132	1,144	10	1,084	1,095
	NBFCs & Fin Aux.	0	159	159	0	174	174	1	317	317
	Private Sector	355	2,866	3,221	291	2,831	3,122	476	3,008	3,484
	Trust Fund	12	244	256	7	296	303	15	340	355
	Personal	1,501	6,795	8,295	1,652	7,337	8,989	2,410	7,366	9,776
	Others	1	26	28	0	16	16	1	40	41
	Total	1,968	13,324	15,292	2,108	14,563	16,671	3,115	15,138	18,252
Sindh	Foreign	1	383	384	1	517	518	1	528	530
	Govt.	69	1,693	1,763	18	1,260	1,277	20	1,240	1,260
	NFPSEs	12	415	427	8	385	393	15	534	548
	NBFCs & Fin Aux.	0	1,478	1,478	0	1,504	1,504	0	2,132	2,132
	Private Sector	41	2,602	2,643	44	2,713	2,757	45	2,918	2,963
	Trust Fund	3	348	351	2	399	401	2	403	404
	Personal	222	4,245	4,466	240	4,351	4,591	241	4,213	4,454
	Others	0	9	9	0	16	16	0	27	27
	Total	347	11,172	11,519	312	11,145	11,457	324	11,994	12,318
Khyber Pakhtunkhwa	Foreign	9	32	41	20	47	67	19	48	67
	Govt.	28	490	517	18	601	619	20	651	671
	NFPSEs	1	39	41	2	32	33	2	40	42
	NBFCs & Fin Aux.	0	11	11	0	4	5	0	7	7
	Private Sector	82	196	279	76	172	248	96	219	315
	Trust Fund	1	29	30	1	49	50	1	52	53
	Personal	485	1,220	1,705	506	1,052	1,558	537	1,114	1,651
	Others	1	7	8	0	2	2	0	5	5
	Total	608	2,024	2,632	624	1,959	2,582	675	2,135	2,810

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

(Billion Rupees)

Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	2	2	0	2	2
	Govt.	9	140	149	23	171	193	25	186	211
	NFPSEs	4	13	17	1	14	15	1	11	12
	NBFCs & Fin Aux.	0	0	0	-	5	5	-	5	5
	Private Sector	35	119	154	32	97	129	42	133	174
	Trust Fund	0	9	9	0	6	6	0	4	4
	Personal	80	306	386	93	311	404	96	327	423
	Others	0	1	1	0	1	1	0	1	1
	Total	130	588	717	149	605	754	164	668	832
Islamabad	Foreign	1	103	105	2	139	141	1	168	169
	Govt.	1	825	826	1	1,327	1,328	1	1,512	1,514
	NFPSEs	0	515	515	0	586	586	0	619	619
	NBFCs & Fin Aux.	0	83	83	0	128	128	0	108	108
	Private Sector	5	843	847	8	780	788	5	884	888
	Trust Fund	1	101	103	1	106	107	0	126	127
	Personal	31	1,014	1,045	35	1,080	1,115	21	1,104	1,124
	Others	-	5	5	0	3	3	0	5	5
	Total	39	3,489	3,528	47	4,150	4,197	28	4,526	4,554
Gilgit-Baltistan	Foreign	1	1	2	1	2	3	1	2	3
	Govt.	11	8	19	12	25	36	12	28	40
	NFPSEs	0	13	13	0	13	13	0	14	14
	NBFCs & Fin Aux.	2	7	9	1	7	9	2	10	12
	Private Sector	11	16	26	10	13	23	16	18	34
	Trust Fund	1	1	2	1	1	2	1	2	3
	Personal	32	49	81	36	61	96	37	64	101
	Others	0	0	0	0	0	0	0	0	0
	Total	59	94	153	61	122	183	70	137	207
AJK	Foreign	13	23	36	55	63	119	50	60	110
	Govt.	0	36	36	1	38	40	3	38	41
	NFPSEs	0	1	1	0	0	1	0	0	0
	NBFCs & Fin Aux.	0	9	9	0	15	16	0	13	13
	Private Sector	19	40	59	6	20	26	6	25	31
	Trust Fund	1	6	8	0	5	5	0	5	5
	Personal	227	322	549	221	351	572	214	350	564
	Others	0	0	0	0	0	0	0	1	1
	Total	262	437	699	285	493	778	274	492	766

Notes:

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

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

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

(Billion Rupees)										
Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	0	645	645	0	696	696	-	639	639
	NFPSEs	-	2,389	2,389	98	2,601	2,699	96	2,886	2,981
	NBFCs & Fin Aux.	0	719	719	0	383	383	0	401	401
	Private Sector	437	7,699	8,135	470	8,518	8,988	500	8,843	9,343
	Trust Fund	1	9	9	0	11	11	0	9	10
	Personal	107	1,112	1,219	126	1,313	1,438	112	1,435	1,548
	Others	0	1	2	0	1	1	0	1	2
	Total	545	12,573	13,118	694	13,522	14,216	709	14,214	14,923
Punjab	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	27	27	-	147	147	-	50	50
	NFPSEs	-	777	777	-	733	733	-	839	839
	NBFCs & Fin Aux.	-	38	38	-	42	42	-	45	45
	Private Sector	352	3,381	3,733	367	3,914	4,281	391	4,096	4,487
	Trust Fund	1	2	3	0	5	5	0	4	5
	Personal	31	344	375	34	419	452	24	430	454
	Others	0	1	1	0	1	1	0	1	2
	Total	383	4,570	4,954	402	5,260	5,661	416	5,465	5,882
Sindh	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	0	228	228	0	156	156	-	192	192
	NFPSEs	-	1,311	1,311	-	1,435	1,435	-	1,530	1,530
	NBFCs & Fin Aux.	0	659	659	0	290	290	0	295	295
	Private Sector	41	3,397	3,438	46	3,630	3,676	52	3,727	3,778
	Trust Fund	-	2	2	-	2	2	-	1	1
	Personal	10	681	691	9	796	806	9	915	924
	Others	-	1	1	-	0	0	-	0	0
	Total	51	6,279	6,330	56	6,309	6,365	60	6,660	6,721
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0	0	-	0	0	-	0	0
	NFPSEs	-	44	44	-	3	3	-	-	-
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0
	Private Sector	35	94	129	39	91	130	42	103	145
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	62	43	104	76	47	123	74	45	119
	Others	-	-	-	-	-	-	-	-	-
	Total	97	181	277	115	141	256	116	148	264

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

(Billion Rupees)										
Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	0	0
	NFPSEs	-	-	-	98	0	98	96	0	96
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4	6	9	11	9	20	8	9	17
	Trust Fund	-	-	-	-	0	0	-	0	0
	Personal	2	4	6	2	4	6	2	4	5
	Others	-	-	-	-	-	-	-	-	-
	Total	5	10	15	111	13	124	105	13	118
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	389	389	-	393	393	-	397	397
	NFPSEs	-	257	257	-	429	429	-	516	516
	NBFCs & Fin Aux.	-	22	22	-	51	51	-	60	60
	Private Sector	0	784	784	0	844	844	1	877	878
	Trust Fund	-	4	4	-	4	4	-	3	3
	Personal	0	35	35	0	40	40	0	35	35
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,490	1,491	1	1,761	1,761	2	1,889	1,891
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4	2	6	4	3	7	5	3	8
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	3	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	8	5	4	9	5	4	10
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	35	36	2	29	30	2	28	30
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	4	6	3	6	9	3	5	8
	Others	-	-	-	-	-	-	-	-	-
	Total	3	39	42	5	34	39	4	33	38

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/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursemen t	Amount	% of Regional Disburseme nt		Amount	%age	
Apr-Jun 2026 ¹	Punjab	7,103.60	42.50	7,022.54	98.86	81.06	1.14	536.10	7,558.64	45.22	106.41
	Sindh	7,577.80	45.34	7,103.22	93.74	474.58	6.26	91.64	7,194.86	43.05	94.95
	KPK	731.37	4.38	720.84	98.56	10.54	1.44	87.53	808.36	4.84	110.53
	Balochistan	21.13	0.13	20.10	95.11	1.03	4.89	11.75	31.85	0.19	150.69
	Islamabad	1,260.20	7.54	1,021.29	81.04	238.91	18.96	78.42	1,099.71	6.58	87.26
	Gilgit-Baltistan	7.87	0.05	7.80	99.05	0.08	0.95	0.30	8.10	0.05	102.90
	AJK	12.22	0.07	11.59	94.81	0.63	5.19	1.09	12.68	0.07	103.73
Total		16,714.20	100.00	15,907.37	95.17	806.83	4.83	806.83	16,714.20	100.00	
Jan-Mar 2026	Punjab	5,572.99	37.32	5,317.25	95.41	255.41	4.58	329.48	5,646.74	37.82	101.32
	Sindh	7,361.80	49.30	7,070.31	96.04	291.49	3.96	229.20	7,299.83	48.89	99.15
	KPK	963.74	6.45	959.43	99.55	4.30	0.45	120.87	1,080.30	7.23	112.09
	Balochistan	18.82	0.13	18.09	96.14	0.73	3.86	12.20	30.29	0.20	160.94
	Islamabad	991.02	6.64	729.21	73.58	261.80	26.42	122.16	851.38	5.70	85.91
	Gilgit-Baltistan	7.25	0.05	6.62	91.42	0.62	8.58	0.42	7.04	0.05	97.19
	AJK	16.42	0.11	14.64	89.19	1.78	10.81	1.81	16.45	0.11	100.23
Total		14,932.02	100.00	14,115.56	94.53	816.13	5.47	816.13	14,932.02	100.00	
Apr-Jun 2025	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	650.80	1,130.67	7.64	1,130.67	14,795.21	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 2026 ^P		Jan-Mar 2026		Apr-Jun 2025	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	7,022.54	98.86	5,317.25	95.43	5,491.82	96.54
	Sindh	64.68	0.91	197.76	3.55	154.22	2.71
	KPK	3.59	0.05	13.92	0.25	6.73	0.12
	Balochistan	0.02	-	1.69	0.03	0.95	0.02
	Islamabad	11.94	0.17	40.42	0.73	30.53	0.54
	Gilgit-Baltistan	0.09	-	0.15	-	2.92	0.05
	AJK	0.74	0.01	1.47	0.03	1.31	0.02
Punjab Total		7,103.60	100.00	5,572.99	100.00	5,688.48	100.00
Sindh	Punjab	400.62	5.29	182.35	2.48	139.68	2.03
	Sindh	7,103.22	93.74	7,070.31	96.04	6,702.99	97.44
	KPK	3.08	0.04	21.59	0.29	23.80	0.35
	Balochistan	11.04	0.15	9.22	0.13	7.00	0.10
	Islamabad	59.66	0.79	78.13	1.06	5.06	0.07
	Gilgit-Baltistan	0.04	-	0.11	-	0.03	-
	AJK	0.13	-	0.09	-	0.18	-
Sindh Total		7,577.80	100.00	7,361.80	100.00	6,878.75	100.00
KPK	Punjab	1.33	0.18	1.56	0.16	0.11	0.10
	Sindh	2.40	0.33	0.42	0.04	0.25	0.21
	KPK	720.84	98.56	959.43	99.55	115.65	96.82
	Balochistan	0.01	-	0.01	-	0.02	0.01
	Islamabad	6.79	0.93	2.31	0.24	3.34	2.80
	Gilgit-Baltistan	..	-	..	-	0.06	0.05
	AJK	-	-	..	-	0.01	0.010
KPK Total		731.37	100.00	963.74	100.00	119.44	100.00
Balochistan	Punjab	0.71	3.38	0.65	3.45	0.04	0.43
	Sindh	0.32	1.50	0.08	0.41	0.08	0.72
	KPK	..	0.01	-	-	..	0.01
	Balochistan	20.10	95.11	18.09	96.14	10.27	98.83
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	0.01
	AJK	-	-	-	-	..	-
Balochistan Total		21.13	100.00	18.82	100.00	10.39	100.00
Islamabad	Punjab	132.75	10.53	144.44	14.58	105.86	5.09
	Sindh	24.24	1.92	30.35	3.06	15.70	0.75
	KPK	80.85	6.42	85.33	8.61	632.22	30.40
	Balochistan	0.67	0.05	1.27	0.13	0.26	0.01
	Islamabad	1,021.29	81.04	729.21	73.58	1,325.75	63.74
	Gilgit-Baltistan	0.17	0.01	0.15	0.02	0.08	-
	AJK	0.23	0.02	0.25	0.03	0.04	-
Islamabad Total		1,260.20	100.00	991.02	100.00	2,079.90	100.00
Gilgit-Baltistan	Punjab	0.06	0.78	0.06	0.78	0.03	0.43
	Sindh	-	-	0.45	6.21	0.01	0.12
	KPK	-	-	0.01	0.12	0.01	0.25
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.18	0.11	1.46	0.08	1.26
	Gilgit-Baltistan	7.80	99.05	6.62	91.42	5.83	97.93
	AJK	-	-	-	-	..	0.01
Gilgit-Baltistan Total		7.87	100.00	7.25	100.00	5.95	100.00
AJK	Punjab	0.62	5.05	0.43	2.60	0.01	0.06
	Sindh	..	0.04	0.13	0.81	..	0.02
	KPK	..	0.02	0.01	0.05	..	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.08	1.21	7.34	0.01	0.06
	Gilgit-Baltistan	..	-	..	-	0.04	0.33
	AJK	11.59	94.81	14.64	89.19	12.23	99.50
AJK Total		12.22	100.00	16.42	100.00	12.29	100.00
Grand Total		16,714.20		14,932.02		14,795.21	

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 2026 P		Jan-Mar 2026		Apr-Jun 2025	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	7022.54	92.91	5317.25	94.17	5491.82	95.72
	Sindh	400.62	5.30	182.35	3.23	139.68	2.43
	KPK	1.33	0.02	1.56	0.03	0.11	-
	Balochistan	0.71	0.01	0.65	0.01	0.04	-
	Islamabad	132.75	1.76	144.44	2.56	105.86	1.84
	Gilgit-Baltistan	0.06	-	0.06	-	0.03	-
	AJK	0.62	0.01	0.43	0.01	0.01	-
Punjab Total		7558.64	100.00	5646.74	100.00	5737.55	100.00
Sindh	Punjab	64.68	0.90	197.76	2.71	154.22	2.24
	Sindh	7103.22	98.73	7070.31	96.86	6702.99	97.52
	KPK	2.40	0.03	0.42	0.01	0.25	-
	Balochistan	0.32	-	0.08	-	0.08	-
	Islamabad	24.24	0.34	30.35	0.42	15.70	0.23
	Gilgit-Baltistan	-	-	0.45	0.01	0.01	-
	AJK	..	-	0.13	-	..	-
Sindh Total		7194.86	100.00	7299.50	100.00	6873.25	100.00
KPK	Punjab	3.59	0.44	13.92	1.29	6.73	0.86
	Sindh	3.08	0.38	21.59	2.00	23.80	3.06
	KPK	720.84	89.17	959.43	88.81	115.65	14.86
	Balochistan	..	-	-	-	..	-
	Islamabad	80.85	10.00	85.33	7.90	632.22	81.22
	Gilgit-Baltistan	-	-	0.01	-	0.01	-
	AJK	..	-	0.01	-	..	-
KPK Total		808.36	100.00	1080.30	100.00	778.42	100.00
Balochistan	Punjab	0.02	0.07	1.69	5.56	0.95	5.16
	Sindh	11.04	34.68	9.22	30.45	7.00	37.85
	KPK	0.01	0.03	0.01	0.05	0.02	0.08
	Balochistan	20.10	63.12	18.09	59.74	10.27	55.52
	Islamabad	0.67	2.10	1.27	4.21	0.26	1.39
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		31.85	100.00	30.29	100.00	18.50	100.00
Islamabad	Punjab	11.94	1.09	40.42	4.75	30.53	2.24
	Sindh	59.66	5.43	78.13	9.18	5.06	0.37
	KPK	6.79	0.62	2.31	0.27	3.34	0.24
	Balochistan	-	-	-	-	-	-
	Islamabad	1021.29	92.87	729.21	85.65	1325.75	97.14
	Gilgit-Baltistan	0.01	-	0.11	0.01	0.08	0.01
	AJK	0.01	-	1.21	0.14	0.01	-
Islamabad Total		1099.71	100.00	851.38	100.00	1364.76	100.00
Gilgit-Baltistan	Punjab	0.09	1.08	0.15	2.14	2.92	32.62
	Sindh	0.04	0.53	0.11	1.60	0.03	0.34
	KPK	..	-	..	0.01	0.06	0.66
	Balochistan	-	-	-	-	..	0.01
	Islamabad	0.17	2.14	0.15	2.17	0.08	0.90
	Gilgit-Baltistan	7.80	96.25	6.62	94.07	5.83	65.04
	AJK	..	0.01	..	0.01	0.04	0.45
Gilgit-Baltistan Total		8.10	100.00	7.04	100.00	8.96	100.00
AJK	Punjab	0.74	5.80	1.47	8.93	1.31	9.50
	Sindh	0.13	0.99	0.09	0.57	0.18	1.31
	KPK	-	-	..	-	0.01	0.08
	Balochistan	-	-	-	-	..	-
	Islamabad	0.23	1.81	0.25	1.52	0.04	0.26
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	11.59	91.40	14.64	88.98	12.23	88.84
AJK Total		12.68	100.00	16.45	100.00	13.77	100.00
Grand Total		16714.20		14931.70		14795.21	

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 & Readymade Garments Sectors

Apr 01, 2026 to Jun 30, 2026

All Banks

(Million Rupees)

(Amount in 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	LTFF & TERF	Small Loans	Others	Total			
A - Manufacture of textiles	51,667	193,528	73,155	9,542	35,073	108,693	1,126,231	1,597,890	899	89	12,593	9,153	114,810	137,545	114,095	1,849,530	
i. Preparation and spinning of textile fibres	7,200	43,054	30,861	2,419	15,767	44,233	479,867	623,401	24	-	1,795	6,344	25,674	33,838	24,496	681,735	
1. Cotton	3,942	28,814	21,389	2,358	14,852	34,828	323,795	429,977	24	-	822	516	13,439	14,801	18,066	462,845	
2. Woolen	-	291	327	-	18	400	2,473	3,509	-	-	-	709	101	810	-	4,318	
3. Synthetic fibre	147	1,270	570	40	148	7,300	60,058	69,533	-	-	231	5,095	6,355	11,680	211	81,425	
4. Others	3,111	12,679	8,575	21	749	1,705	93,542	120,382	-	-	743	25	5,779	6,546	6,219	133,147	
ii. Weaving of textiles	9,948	38,270	17,076	1,507	5,232	31,974	172,508	276,514	153	-	884	833	13,980	15,850	23,398	315,762	
1. Cotton	6,093	24,978	8,926	1,433	3,999	28,428	108,320	182,176	123	-	839	742	10,873	12,577	13,557	208,309	
2. Woolen	-	61	25	-	-	-	783	869	-	-	-	-	101	101	-	970	
3. Synthetic textile	-	-	1	-	-	150	8,243	8,424	-	-	-	-	-	-	-	8,424	
4. Others	3,855	13,231	8,124	74	1,083	3,515	55,162	85,045	30	-	45	90	3,007	3,172	9,841	98,058	
iii. Finishing of textiles	11,256	34,366	6,819	1,765	4,242	23,696	131,187	213,330	103	89	1,550	507	22,152	24,402	19,399	257,131	
1. Cotton	6,076	22,673	3,596	1,100	1,458	21,338	77,470	133,712	-	0	835	475	12,030	13,341	13,524	160,577	
2. Woolen	-	1	-	-	239	-	0	240	-	-	-	-	45	45	495	781	
3. Synthetic textile	1,664	140	-	-	-	8	1,067	2,879	-	-	-	-	12	12	50	2,941	
4. Others	3,516	11,552	3,223	665	2,544	2,350	52,650	76,499	103	89	715	32	10,065	11,004	5,330	92,832	
iv. Manufacture of knitted and crocheted fabrics	2,423	10,291	217	555	1,603	489	28,036	43,614	-	-	793	-	4,621	5,414	1,389	50,417	
v. Manufacture of made-up textile articles, except apparel	12,004	38,998	2,827	2,589	4,491	781	134,850	196,538	4	-	2,789	1,158	6,051	10,002	29,126	235,666	
a. Manufacture of bed wear	1,720	5,143	488	1,295	1,759	118	20,878	31,401	-	-	329	23	1,586	1,939	19,364	52,703	
b. Manufacture of other made up textile articles	10,284	33,854	2,339	1,294	2,732	663	113,972	165,138	4	-	2,459	1,135	4,465	8,064	9,762	182,963	
vi. Manufacture of carpets and rugs	-	95	188	-	-	-	1,313	1,596	-	-	-	6	6	13	10	1,618	
vii. Manufacture of other textiles n.e.c.	8,836	28,455	15,168	708	3,740	7,520	178,470	242,896	616	-	4,782	305	42,325	48,027	16,278	307,201	
B - Manufacture of wearing apparel	9,982	44,537	3,444	2,037	2,212	2,636	88,178	153,025	535	-	1,624	139	29,719	32,017	15,006	200,049	
i. Manufacture of wearing apparel,	1,801	16,184	1,048	294	571	729	38,407	59,034	287	-	339	29	5,765	6,420	1,703	67,157	
ii. Manufacture of Ready made garments	4,541	21,755	2,178	1,635	540	1,896	46,711	79,257	108	-	1,285	52	21,307	22,752	12,924	114,933	
iii. Manufacture of articles of fur	100	1,391	-	-	-	-	1,548	3,039	-	-	-	58	1,790	1,848	-	4,887	
iv. Manufacture of knitted and crocheted apparel	3,539	5,206	218	108	1,101	11	1,512	11,695	140	-	-	-	857	997	380	13,072	
Total (A + B)	61,648	238,065	76,599	11,579	37,285	111,330	1,214,409	1,750,915	1,434	89	14,217	9,293	144,529	169,562	129,102	2,049,579	

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-25	Mar-26	Jun-26 P
Assets	952,221,461	1,165,220,047	1,298,133,506
I. Currency and Deposits	92,714,200	85,691,756	109,873,284
1. Currency	11,100,332	10,273,737	14,415,706
2. Transferable Deposits	69,230,829	68,948,522	86,287,759
3. Restricted/ compulsory deposits	1,974,790	686,615	1,639,924
4 Other Deposits	10,408,248	5,782,882	7,529,896
II. Securities (other than shares)	216,953,693	277,614,311	277,049,641
1. Short-term	128,189,062	170,243,750	192,030,823
2. Long-term	88,764,632	107,370,561	85,018,818
III. Loans extended (Advances)¹	526,050,766	628,031,136	751,253,122
1. Short-term	310,228,603	290,884,622	391,308,253
A) Money at call	12,157,222	13,103,311	12,605,583
B) Reverse Repo	22,075,605	31,857,858	65,035,389
C) Bills purchased and discounted	-	-	66,793
D) Other short-term loans	275,995,776	245,923,453	313,600,488
2. Long-term	215,822,163	337,146,514	359,944,869
IV. Shares and other equity	-	16,429,804	1,000,288
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	16,429,804	1,000,288
V. Insurance Technical Reserve	151,328	231,266	242,771
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	63,683,411	93,916,742	92,283,975
1. Trade credit and advances	43,856	27,436	49,250
2. Others	63,639,555	93,889,306	92,234,725
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	909,163	707,486
C) Items in the process of collection	-	-	113,840
D) Miscellaneous assets residents sector	63,639,546	92,980,143	91,413,399
E) Other non- resident accounts receivable	9	-	-
VIII. Non-financial assets	52,668,062	63,305,033	66,430,424
1. Produced assets	49,402,614	61,667,785	65,541,485
A) Tangible fixed assets	40,941,127	48,810,760	55,486,850
a) Dwellings	184,807	-	-
i) Building on freehold land	-	-	-
ii) Building on leasehold land	184,807	-	-
b) Other buildings and structures	11,047,971	15,097,802	16,418,657
i) Building on freehold land	920,633	1,655,297	2,311,814
ii) Building on leasehold land	10,127,338	13,442,505	14,106,843
c) Machinery and equipment	19,746,325	22,021,123	32,034,111
i) Transport equipment	1,714,218	1,812,641	14,216,144
ii) Furniture & Fixtures	4,391,367	4,591,087	4,286,482
iii) Office equipment	6,728,380	8,006,219	7,600,082
iv) Other machinery & equipment	6,912,360	7,611,176	5,931,404
d) Other tangible fixed assets n.e.s	9,962,024	11,691,835	7,034,082
B) Intangible fixed assets	8,461,487	12,857,025	10,054,635
a) Computer software	7,274,568	11,579,249	8,368,678
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,186,919	1,277,776	1,685,957
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	366,948	349,257	367,028
A) Tangible non-produced assets	363,510	346,230	364,001
a) Land	343,470	343,470	361,675
i) Land underlying Buildings and structures	343,470	343,470	361,675
1. Freehold land	343,470	343,470	361,675
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	20,040	2,760	2,326
B) Intangible non-produced assets	3,438	3,027	3,027
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	3,438	3,027	3,027
3. Capital work in progress	2,898,500	1,287,991	521,911

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-25	Mar-26	Jun-26 P
Liabilities	952,221,461	1,165,220,047	1,298,133,506
I. Deposits²	720,146,188	886,421,609	953,626,785
1. Transferable Deposits	558,456,865	611,638,142	688,107,441
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	161,689,323	274,783,467	265,519,344
II. Securities (other than shares bonds/ debentures etc.)	9,524,233	5,804,410	7,947,562
1. Short-term	-	-	-
2. Long-term	9,524,233	5,804,410	7,947,562
III. Loans (Borrowings)	78,442,239	69,454,738	94,226,838
1. Short-term	51,464,888	16,054,564	18,816,929
A) Money at call	-	-	592,389
B) Repurchase agreements (Repo)	-	-	2,514,788
C) Other short-term borrowings	51,464,888	16,054,564	15,709,752
2. Long-term borrowings	26,977,351	53,400,174	75,409,909
IV. Financial Derivatives	-	-	-
V. Other accounts payable	137,355,138	185,010,805	201,749,981
1. Provision for losses	57,688,691	75,262,999	77,495,599
A) Provision for loan losses-Specific	45,730,488	68,741,702	69,827,353
B) Provision for loan losses-General	11,958,203	5,490,057	6,600,738
C) Provision for other losses	-	1,031,241	1,067,509
2. Accumulated Depreciation	30,870,540	33,624,751	34,695,953
3. Other accounts payable to other resident Sectors	48,795,908	76,123,055	89,558,428
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	500,648	93,265	100,650
D) Miscellaneous liability items	48,295,259	76,029,790	89,457,778
a) Suspense account	-	2,806,958	2,435,922
b) Provision for expected costs	3,309,560	1,351,844	205,066
c) Deferred tax liabilities	-	9,569,481	6,936,621
d) Accrued wages	993,994	864,958	1,132,765
e) Accrued rent	4,027	946,697	936,584
f) Accrued taxes	1,138,456	1,963,687	2,011,562
g) Other miscellaneous liability items	42,849,223	58,526,165	75,799,258
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	6,753,663	18,528,486	40,582,339
1. Quoted	22,421,814	18,289,850	29,033,564
2. Non quoted	31,434,436	49,876,746	40,738,293
3. Investment fund shares	-	-	-
4. Retained earnings	(61,879,830)	(71,787,857)	(56,994,958)
5. Current year result	(2,752,822)	2,571,990	4,934,779
6. General and special reserve	16,489,597	19,281,349	22,247,989
7. Valuation adjustments	1,040,469	296,408	622,671

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.

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	59,280,548	70,912,958	89,623,485
1. Loans and advances	37,604,027	45,809,881	60,964,899
2. Investments	5,977,092	7,021,399	7,350,637
3. Lendings to financial institutions	1,053,642	1,564,952	1,513,502
4. Balances with banks	921,349	871,835	1,864,098
5. Income from inter-office lending	12,732,759	13,709,227	16,333,476
6. Other	991,679	1,935,664	1,596,872
B. Mark-Up/Return/Interest Expensed	33,607,280	36,597,099	42,135,780
1. Deposits	18,572,017	20,914,516	21,499,103
2. Borrowings	1,663,045	1,191,881	1,486,862
3. Subordinated debt	250,471	344,003	342,212
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	2,027,276
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	383,833	430,466	437,001
6. Expense on inter-office borrowing	12,732,758	13,709,111	16,333,590
7. Other	5,156	7,122	9,736
I. Net Mark-UP/Return/Interest Income (A - B)	25,673,267	34,315,859	47,487,705
C. Non Mark-UP/Return/Interest Income	10,759,079	9,627,695	11,469,244
1. Fee & Commission Income	2,071,833	2,274,765	2,310,264
i. Branch banking customer fees	668,808	418,299	565,109
ii. Consumer finance related fees	479,662	508,077	544,961
iii. Card related fees	81,826	181,440	118,095
iv. Credit related fees	824,450	863,849	615,077
v. Investment banking fee	-	-	-
vi. Commission on trade	320	107	135
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	(2)	-	(59)
ix. Commission on remittances including home remittances	444	161	136
x. Commission on utility bills	772	1,319	349
xi. Commission income - Bancassurance	4,099	3,562	3,942
xii. Rent on lockers	282	399	428
xiii. Commission on investments services	-	-	-
xiv. Other Commission	11,172	297,553	462,092
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	126,521
5. Gain on securities	211,196	(222,318)	318,099
i. Realised	12,185	(198,196)	549,602
ii. Unrealised - held for trading	199,011	(24,122)	(231,503)
6. Other Income	8,476,049	7,575,248	8,714,360
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	13,597	37,226	(173)
iii. Loss on termination of lease liability against right of use assets	6,678	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	8,455,775	7,538,022	8,714,533
II. Total Income (I + C)	36,432,346	43,943,554	58,956,949

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	24,762,490	33,699,568	31,345,125
1. Operating expenses	24,699,580	33,651,467	31,257,931
i. Total compensation expense	6,851,615	7,426,014	5,168,868
ii. Property expense	3,761,146	3,936,282	3,660,286
a. Rent and taxes	99,113	71,562	81,615
b. Insurance	708,167	825,196	616,111
c. Utilities cost	487,575	384,887	449,096
d. Lease rental	14,350	31,470	28,266
e. Fuel expense generators	87,918	114,743	157,406
f. Security (including guards)	514,915	535,254	509,024
g. Repair and maintenance (including janitorial charges)	393,481	467,390	429,956
h. Depreciation on right-of-use assets	450,872	525,483	544,579
i. Depreciation	1,004,755	980,297	844,233
iii. Information technology expenses	823,493	1,260,195	1,303,930
iv. Other operating expenses	13,263,327	21,028,975	21,124,848
2. Workers welfare fund	32,927	40,969	76,510
3. Other charges	29,984	7,133	10,683
i. Penalties imposed by State Bank of Pakistan	4,950	125	538
ii. Penalties imposed by other regulatory bodies (to be specified)	-	15	-
iii. Others (to be specified, if material)	25,034	6,993	10,145
III. Profit before provisions (II - D)	11,669,856	10,243,986	27,611,824
E. Provisions / (reversals) and write offs - net	10,458,679	8,262,043	9,920,685
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	11,247,899	8,549,128	10,583,355
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	-	286,323	36,269
6. Recovery of written off / charged off bad debts	(789,220)	(573,408)	(698,939)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	1,211,177	1,981,942	17,691,139
G. Taxation	1,561,521	1,270,356	3,225,889
1. Current	1,439,132	3,177,418	3,238,900
2. Prior	25,000	-	265,888
3. Deferred	97,389	(1,907,062)	(278,899)
V. Profit After Taxation (IV - G)	(350,344)	711,586	14,465,250
Notes on Human Resources			
Number of Employees*	21,700	22,905	25,206
1. Permanent	16,678	17,960	20,510
a. Male	14,266	15,103	17,095
<i>of which: Branch Managers</i>	1,108	1,069	1,093
b. Female	2,412	2,857	3,415
<i>of which: Branch Managers</i>	43	48	49
2. Contractual	5,022	4,945	4,696
a. Male	4,393	4,292	4,085
<i>of which: Branch Managers</i>	31	41	27
b. Female	629	653	611
<i>of which: Branch Managers</i>	-	1	2

* 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-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	69,510,514	165,819,785	79,603,468	186,511,042	83,742,047	237,971,808
II. Call Deposits	2,198	1,124,907	2,179	289,236	2,329	2,464,711
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	972,150	234,802,288	974,497	349,309,909	996,083	364,196,893
V. Fixed or Term Deposits	103,020	300,676,296	113,994	331,375,270	116,198	326,636,326
1) Less Than Three Months	2,359	7,881,703	2,045	14,708,842	2,296	11,887,396
2) For Three Months and Over but Less Than Six Months	2,965	25,409,187	3,673	15,535,335	4,987	18,502,023
3) For Six Months and Over but Less Than One Year	6,477	26,010,840	8,038	36,839,365	8,376	29,881,847
4) For One Year & Over but Less Than Two Years	52,807	178,853,475	40,757	175,110,279	43,763	183,153,795
5) For Two Years & Over but Less Than Three Years	9,565	17,137,552	13,470	26,274,887	14,011	27,212,660
6) For Three Years & Over but Less Than Four Years	24,152	41,415,723	36,764	51,658,207	31,739	41,557,008
7) For Four Years & Over but Less Than Five Years	76	179,223	277	508,871	371	732,839
8) For Five Years & Over but Less Than Ten Years	4,619	3,788,593	8,970	10,739,484	10,655	13,708,758
Total	70,587,882	702,423,276	80,694,138	867,485,458	84,856,657	931,269,739

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 30th June, 2026

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	55,400,364	148,040,167	28,292,573	64,149,746.23	6,892	592,379.00	42,218	25,189,516.28	83,742,047	237,971,808
II. Call Deposits	2,127	1,273,147	39	357,516	12	631,841	151	202,207	2,329	2,464,711
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	587,978	71,581,271	373,209	24,827,488	11,014	9,759,966	23,882	258,028,168	996,083	364,196,893
V. Fixed or Term Deposits	67,820	105,955,686	34,291	51,505,107	10,888	19,209,109	3,199	149,966,424	116,198	326,636,326
1) Less Than Three Months	1,252	2,478,338	781	1,218,274	47	97,693	216	8,093,091	2,296	11,887,396
2) For Three Months and Over but Less Than Six Months	3,057	6,005,993	1,279	2,790,431	432	1,177,097	219	8,528,502	4,987	18,502,023
3) For Six Months and Over but Less Than One Year	5,225	10,100,171	2,483	6,027,490	333	780,551	335	12,973,636	8,376	29,881,847
4) For One Year & Over but Less Than Two Years	23,109	37,485,123	11,653	16,365,924	7,079	13,280,864	1,922	116,021,884	43,763	183,153,795
5) For Two Years & Over but Less Than Three Years	8,674	15,314,257	5,222	8,751,547	65	94,092	50	3,052,764	14,011	27,212,660
6) For Three Years & Over but Less Than Four Years	19,758	25,299,622	9,618	12,151,562	2,070	2,857,882	293	1,247,942	31,739	41,557,008
7) For Four Years & Over but Less Than Five Years	272	500,541	89	198,498	10	33,800	-	-	371	732,839
8) For Five Years and Over but Less Than Ten Years	6,473	8,771,641	3,166	4,001,382	852	887,130	164	48,605	10,655	13,708,758
Total	56,058,289	326,850,271	28,700,112	140,839,857	28,806	30,193,295	69,450	433,386,315	84,856,657	931,269,739

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	702,423,276	867,485,458	237,971,808	2,464,711	-	364,196,893
I. GOVERNMENT	50,310,644	65,477,994	13,209,129	2,314	-	19,508,196
A. Federal Government	21,143,168	31,403,388	6,045,152	2,094	-	11,750,223
B. Provincial Governments	28,780,827	34,049,011	7,157,140	100	-	7,757,222
C. Local Bodies	386,650	25,594	6,837	120	-	751
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,165,842	4,209,456	5,729	33	-	1,812,994
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	126,318	117,346	632	-	-	927,746
Utilities	205,984	2,914	5,092	-	-	-
Transport, storage and communications	41,122	364	5	-	-	372
Manufacturing	3,352,423	3,802,304	-	-	-	856,333
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	74	-	-	-	74
Others	1,439,961	286,421	-	-	-	28,469
III. NON-BANK FINANCIAL INSTITUTIONS	94,219,786	175,178,649	3,249,128	-	-	135,208,196
Mutual Funds and AMCs	53,443,534	131,533,719	1,055	-	-	113,289,277
Insurance & Pension Funds	2,733,149	2,261,621	2,443,005	-	-	1,150,358
MFIs and DFIs	20,681,153	25,583,979	269,977	-	-	18,698,374
Stock Exchange & Brokerage Houses	34,931	451,566	9,915	-	-	407
Modarabas	21,771	12,943	-	-	-	8,746
Other NBFIs	17,305,248	15,334,821	525,176	-	-	2,061,033
IV. PRIVATE SECTOR (BUSINESS)	67,160,440	77,217,682	7,826,446	559,407	-	37,905,748
A. Agriculture, forestry and fishing	7,750,586	6,600,668	1,300,914	5,092	-	3,379,779
1. Crop and animal production, hunting and related service activities	6,220,516	5,068,162	1,300,493	5,092	-	2,066,466
Growing of Wheat, Rice, Sugar Cane & Cotton	3,992,022	2,330,691	554,477	5,076	-	1,141,000
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,015	48,417	2,895	-	-	6,385
Growing of other fruits, vegetables and crops	37,461	78,352	16,574	2	-	36,156
Raising of livestock and other related activities	1,018,142	1,263,117	613,784	-	-	369,346
Other agricultural support activities	1,151,876	1,347,586	112,764	14	-	513,579
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	3	2,524	30	-	-	2,181
03 - Fishing and aquaculture	1,530,067	1,529,982	391	-	-	1,311,132
B. Mining and quarrying	11,287	59,236	34,607	-	-	10,360
05 - Mining of coal and lignite	1	19	13	-	-	-
06 - Extraction of crude petroleum and natural gas	11,253	56,980	34,436	-	-	5,054
07 - Mining of metal ores	0	8	11	-	-	-
08-Other mining and quarrying	16	28	24	-	-	2,161
09 - Mining support service activities	17	2,201	123	-	-	3,145
C. Manufacturing	2,591,078	13,042,211	384,626	854	-	6,384,876
10 - Manufacture of food products	494,468	3,981,080	183,933	216	-	266,552
11 - Manufacture of beverages	14,721	19,001	11,175	-	-	2,875
12 - Manufacture of tobacco products	-	-	0	-	-	-
13 - Manufacture of textiles	698,213	1,139,891	24,812	-	-	975,286
Preparation and spinning of textile fibres	34,831	248,282	1,152	-	-	123,159
Weaving of textiles	61,180	57,400	10,125	-	-	33,281
Finishing of textiles	10,708	76,095	926	-	-	82,314
Manufacture of knitted and crocheted fabrics	873	118	122	-	-	-
Manufacture of made-up textile articles, except apparel	33,362	66,924	11,984	-	-	13,354
Manufacture of carpets and rugs	543,455	664,675	1	-	-	697,270
Manufacture of other textiles n.e.c.	13,804	26,397	502	-	-	25,908
14 - Manufacture of wearing apparel	132,368	121,817	43,726	-	-	6,409
15 - Manufacture of leather and related products	1,652	51,743	581	-	-	3,509

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-26 P								
Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
30,389,419	29,881,847	183,153,795	27,212,660	41,557,008	732,839	13,708,758	326,636,326	931,269,739
6,865,715	2,100,986	35,684,824	1,517,439	610,000	-	2,000	46,780,964	79,500,603
6,269,900	362,129	12,948,922	126,139	148,500	-	-	19,855,590	37,653,059
595,815	1,738,857	22,715,902	1,391,300	461,500	-	2,000	26,905,374	41,819,836
-	-	20,000	-	-	-	-	20,000	27,708
-	-	2,075,000	-	-	-	-	2,075,000	3,893,756
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	928,378
-	-	-	-	-	-	-	-	5,092
-	-	-	-	-	-	-	-	377
-	-	1,795,000	-	-	-	-	1,795,000	2,651,333
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	74
-	-	280,000	-	-	-	-	280,000	308,469
5,008,827	6,355,000	22,397,849	555,000	57,000	-	-	34,373,676	172,831,001
-	2,500,000	5,000,000	-	-	-	-	7,500,000	120,790,332
657,500	70,000	490,500	-	57,000	-	-	1,275,000	4,868,363
1,400,327	1,900,000	6,326,900	-	-	-	-	9,627,227	28,595,579
-	-	-	-	-	-	-	-	10,322
-	-	4,000	-	-	-	-	4,000	12,746
2,951,000	1,885,000	10,576,449	555,000	-	-	-	15,967,449	18,553,659
5,870,928	5,247,209	21,339,357	1,950,891	504,459	370,472	254,416	35,537,732	81,829,333
245,070	479,959	1,273,618	99,250	136,843	29,091	55,325	2,319,156	7,004,940
245,070	479,959	511,658	99,250	136,843	29,091	55,325	1,557,196	4,929,247
50,808	42,579	277,728	30,872	123,108	12,800	11,815	549,710	2,250,263
-	-	40,700	-	-	-	-	40,700	49,979
1,600	-	26,050	1,030	-	-	-	28,680	81,412
5,086	22,450	74,940	8,248	12,585	-	10,000	133,309	1,116,439
187,576	414,930	92,240	59,100	1,150	16,291	33,510	804,797	1,431,154
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,211
-	-	761,960	-	-	-	-	761,960	2,073,482
100,000	-	2,000	-	-	-	-	102,000	146,967
-	-	-	-	-	-	-	-	13
100,000	-	-	-	-	-	-	100,000	139,490
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	2,185
-	-	2,000	-	-	-	-	2,000	5,268
1,187,674	406,814	1,136,476	169,997	7,400	90,700	10,000	3,009,061	9,779,416
781,082	54,114	797,125	13,716	5,100	700	10,000	1,661,837	2,112,538
-	-	18,500	-	2,000	-	-	20,500	34,550
-	-	-	-	-	-	-	-	0
70,900	217,600	126,550	15,900	-	-	-	430,950	1,431,048
-	208,000	-	-	-	-	-	208,000	332,311
50,000	-	122,800	-	-	-	-	172,800	216,205
-	-	2,950	-	-	-	-	2,950	86,190
-	-	-	-	-	-	-	-	122
20,900	9,600	800	15,900	-	-	-	47,200	72,538
-	-	-	-	-	-	-	-	697,271
-	-	-	-	-	-	-	-	26,410
-	400	11,200	2,600	300	-	-	14,500	64,634
26,000	2,800	11,500	8,000	-	-	-	48,300	52,390

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	194	3,620	394	-	-	1,827
Manufacture of luggage, handbags and the like, saddlery and harness	720	47,579	164	-	-	6
Manufacture of footwear	738	544	23	-	-	1,676
a. Leather wear	737	540	20	-	-	1,675
b. Rubber and Plastic wear	1	4	3	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	823	3,018	1,607	-	-	6,148
17 - Manufacture of paper and paper products	6,052	5,051	2,876	-	-	80
18 - Printing and reproduction of recorded media	6,503	22,107	5,319	28	-	15,215
Printing and other service activities related to printing	6,288	21,893	5,193	28	-	15,215
Reproduction of recorded media	215	214	126	-	-	-
19 - Manufacture of coke and refined petroleum products	1,895	480	1	-	-	-
20 - Manufacture of chemicals and chemical products	90,368	15,865	633	-	-	35,964
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121,276	543	173	-	-	1
22 - Manufacture of rubber and plastics products	8,230	16,035	380	8	-	16,120
23 - Manufacture of other non-metallic mineral products	75,702	16,245	46,998	-	-	2,883
24 - Manufacture of basic metals	23,730	52,156	5,004	-	-	68,369
25 - Manufacture of fabricated metal products, except machinery and equipment	121	152	120	-	-	11
26 - Manufacture of computer, electronic and optical products	13,286	16,157	140	-	-	11,348
27 - Manufacture of electrical equipment	5,651	1,992	1,032	-	-	274
28 - Manufacture of machinery and equipment	4,468	87	226	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	22,204	6,534,624	33,061	5	-	4,689,877
30 - Manufacture of other transport equipment	1	7,076	4	-	-	8,682
31 - Manufacture of furniture	15,215	28,171	1,067	-	-	4,300
32 - Other manufacturing	853,470	1,007,404	21,301	597	-	267,644
Manufacture of jewellery and related articles	40,482	77,746	3,907	-	-	11,092
Manufacture of imitation jewellery and related articles	2,403	853	12	-	-	378
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2	9,117	3	-	-	-
Manufacture of games and toys	1	1	11	-	-	-
Manufacture of medical and dental instruments and supplies	17,444	21,168	4,161	-	-	100,571
Manufacture of Handicrafts	367	17,826	2,155	-	-	3,114
Other manufacturing n.e.c.	792,772	880,693	11,052	597	-	152,490
33 - Repair and installation of machinery and equipment	660	1,516	459	-	-	3,329
D. Electricity, gas, steam and air conditioning supply	10,950	31,978	14,006	-	-	9,508
Electric power generation, transmission and distribution	10,876	23,625	13,695	-	-	9,500
a) Hydal	6,805	7,265	1,377	-	-	4,746
b) Thermal	98	166	165	-	-	1
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	3,947	5,562	6,363	-	-	4,753
f) Other	25	10,632	5,790	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	74	8,353	311	-	-	8
Steam and air conditioning supply	-	-	0	-	-	-
E. Water supply; sewerage, waste management and remediation activities	230	117	70	-	-	2,561
36 - Water collection, treatment and supply	218	105	56	-	-	2,561
37 - Sewerage	-	-	0	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	0	-	-	-
39 - Remediation activities and other waste management services	12	12	13	-	-	-
F. Construction	742,273	847,235	314,723	54,753	-	475,622
41 - Construction of buildings	511,283	586,788	212,450	23,728	-	361,666
42 - Civil engineering	230,851	165,084	98,222	31,025	-	113,177
43 - Specialized construction activities	138	95,363	4,051	-	-	779

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-26 P								
Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
-	-	1,500	-	-	-	-	1,500	3,721
26,000	2,800	10,000	8,000	-	-	-	46,800	46,970
-	-	-	-	-	-	-	-	1,699
-	-	-	-	-	-	-	-	1,695
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	7,754
-	-	5,000	-	-	-	-	5,000	7,956
-	-	-	-	-	-	-	-	20,563
-	-	-	-	-	-	-	-	20,437
-	-	-	-	-	-	-	-	126
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	36,597
-	-	-	-	-	-	-	-	173
-	-	-	-	-	-	-	-	16,508
-	-	-	-	-	-	-	-	49,881
-	12,500	5,000	-	-	-	-	17,500	90,873
-	-	-	-	-	-	-	-	131
-	-	-	9,000	-	-	-	9,000	20,488
-	-	-	-	-	-	-	-	1,306
-	-	-	-	-	-	-	-	226
24,000	-	-	-	-	-	-	24,000	4,746,943
-	-	-	-	-	-	-	-	8,686
15,000	500	2,209	350	-	-	-	18,059	23,426
270,692	118,900	156,092	120,431	-	90,000	-	756,115	1,045,656
2,500	4,900	2,600	-	-	-	-	10,000	24,999
-	-	3,700	-	-	-	-	3,700	4,090
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	104,732
-	-	18,000	-	-	-	-	18,000	23,268
268,192	114,000	131,792	120,431	-	90,000	-	724,415	888,553
-	-	3,300	-	-	-	-	3,300	7,088
-	-	9,253	-	3,000	-	-	12,253	35,767
-	-	9,253	-	-	-	-	9,253	32,448
-	-	-	-	-	-	-	-	6,123
-	-	-	-	-	-	-	-	166
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	9,253	-	-	-	-	9,253	20,369
-	-	-	-	-	-	-	-	5,790
-	-	-	-	3,000	-	-	3,000	3,319
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,631
-	-	-	-	-	-	-	-	2,617
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	13
51,050	111,200	58,418	25,320	16,300	800	-	263,088	1,108,186
51,050	41,200	18,418	24,970	6,300	800	-	142,738	740,582
-	-	-	350	10,000	-	-	10,350	252,774
-	70,000	40,000	-	-	-	-	110,000	114,830

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,315,078	18,085,478	2,869,432	281,661	-	12,953,520
45 - Wholesale and retail trade and repair of motor vehicles and	3,277,998	2,678,807	76,217	5,006	-	4,221,333
46 - Wholesale trade, except of motor vehicles and motorcycles	6,902,569	8,480,686	1,375,982	197,754	-	2,558,185
47 - Retail trade, except of motor vehicles and motorcycles	5,134,511	6,925,985	1,417,234	78,901	-	6,174,003
H. Transportation and storage	554,202	664,052	134,560	17,520	-	38,717
49 - Land transport and transport via pipelines	75,508	39,896	37,059	20	-	26,497
50 - Water transport	29	29	33	-	-	-
51 - Air transport	5,811	1,515	219	-	-	-
52 - Warehousing and support activities for transportation	14,873	35,166	21,565	17,500	-	12,177
53 - Courier activities other than national post activities	457,982	587,446	75,684	-	-	43
I. Accommodation and food service activities	504,471	406,791	28,190	4	-	335,712
55 - Accommodation	446,400	314,046	17,355	-	-	299,440
56 - Food and beverage service activities	58,071	92,745	10,835	4	-	36,272
J. Information and communication	10,298,886	8,094,167	147,710	2,509	-	2,904,568
58 - Publishing activities	87,439	1,120	1,322	-	-	91
59 - Motion picture, video and television programme production, sound recording and music publishing activities	506	638	702	-	-	10
60 - Programming and broadcasting activities	3,712	4,509	4,509	-	-	-
61 - Telecommunications	9,639,043	7,611,361	50,797	-	-	2,421,731
62 - Computer programming, consultancy and related activities	368,459	434,570	67,668	332	-	481,523
63 - Information service activities	199,728	41,969	22,713	2,177	-	1,213
K. Real estate activities	161,557	339,393	181,723	3,996	-	332,070
L. Professional, scientific and technical activities	1,270,629	2,179,136	100,242	16,678	-	329,354
69 - Legal and accounting activities	649,932	590,717	27,725	56	-	126,196
70 - Activities of head offices; management consultancy activities	205,898	1,057,996	7,659	-	-	107,179
71 - Architectural and engineering activities; technical testing and analysis	186,277	161,236	21,184	16,622	-	42,655
72 - Scientific research and development	319	191	295	-	-	2,623
73 - Advertising and market research	66,683	99,570	22,933	-	-	14,923
74 - Other professional, scientific and technical activities	161,518	269,234	20,118	-	-	35,777
75 - Veterinary activities	2	192	328	-	-	1
M. Administrative and support service activities	1,234,856	4,664,366	262,228	338	-	3,426,399
77 - Rental and leasing activities	21,668	29,028	3,935	-	-	2,055
78 - Employment activities	117,594	124,041	129,729	-	-	928
79 - Travel agency, tour operator, reservation service and related activities	75,409	72,205	21,272	4	-	71,282
80 - Security and investigation activities	68,971	50,212	25,501	-	-	1,864
81. Services to buildings and landscape activities	156,270	110,813	980	24	-	118,095
82 - Office administrative, office support and other business support activities	794,944	4,278,067	80,811	310	-	3,232,175
N. Education	5,973,260	7,717,119	185,621	6,819	-	452,550
O. Human health and social work activities	1,320,133	1,137,633	51,122	11,670	-	359,682
86 - Human health activities	1,306,764	1,135,666	50,649	11,670	-	358,902
87 - Residential care activities	12,658	-	0	-	-	-
88. Social work activities with and without accommodation	711	1,967	473	-	-	780
P. Arts, entertainment and recreation	25,426	11,157	5,294	-	-	2,715
Q. Other service activities	19,395,539	13,336,943	1,811,377	157,513	-	6,507,754
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	106,632,778	127,242,417	3,998,506	175,063	-	80,370,370
A. Private Trusts and Non-profit Organizations	79,740,349	91,283,344	660,686	175,063	-	71,516,111
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	26,892,429	35,959,073	3,337,820	-	-	8,854,259
VI. PERSONAL	367,966,765	411,849,229	209,186,076	1,719,285	-	87,224,638
A. Salaried persons	42,551,551	48,020,493	5,140,322	117,993	-	13,411,209
B. Self employed	121,193,578	128,377,928	22,905,463	1,371,016	-	42,432,362
C. Other Personal	204,221,637	235,450,808	181,140,291	230,276	-	31,381,068
VII. OTHER	10,967,020	6,310,032	496,793	8,609	-	2,166,751
Total	702,423,276	867,485,458	237,971,808	2,464,711	-	364,196,893

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-26 P								
Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
1,680,233	1,927,066	1,696,089	1,213,241	239,767	155,781	143,971	7,056,148	23,160,762
46,377	59,150	259,200	-	4,000	-	-	368,727	4,671,283
1,362,953	1,480,596	697,755	1,040,282	81,685	151,661	10,170	4,825,102	8,957,023
270,903	387,320	739,134	172,959	154,082	4,120	133,801	1,862,319	9,532,456
242,650	-	6,250	-	-	-	-	248,900	439,697
650	-	6,250	-	-	-	-	6,900	70,476
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	219
-	-	-	-	-	-	-	-	51,243
242,000	-	-	-	-	-	-	242,000	317,727
5,800	4,000	33,890	-	1,500	-	-	45,190	409,096
800	-	8,200	-	-	-	-	9,000	325,796
5,000	4,000	25,690	-	1,500	-	-	36,190	83,301
40	-	5,043,900	30,000	-	-	-	5,073,940	8,128,728
-	-	-	-	-	-	-	-	1,413
-	-	-	-	-	-	-	-	712
-	-	-	-	-	-	-	-	4,509
40	-	5,023,900	-	-	-	-	5,023,940	7,496,468
-	-	20,000	30,000	-	-	-	50,000	599,523
-	-	-	-	-	-	-	-	26,103
34,800	24,100	9,300	32,650	44,000	4,000	-	148,850	666,639
125,264	409,446	976,522	169,433	11,265	64,600	9,500	1,766,030	2,212,304
60,900	101,473	133,300	90,600	5,450	3,000	9,500	404,223	558,200
17,170	79,900	789,672	2,000	-	5,000	-	893,742	1,008,580
27,615	100,663	6,000	12,500	815	-	-	147,593	228,054
-	-	-	-	-	-	-	-	2,918
18,629	19,910	23,700	26,133	-	-	-	88,372	126,228
950	107,500	23,850	38,200	5,000	56,600	-	232,100	287,995
-	-	-	-	-	-	-	-	329
105,331	1,131,555	798,660	-	1,024	-	-	2,036,570	5,725,534
10,800	-	14,651	-	-	-	-	25,451	31,440
-	-	-	-	-	-	-	-	130,657
-	-	1,214	-	-	-	-	1,214	93,772
-	-	-	-	-	-	-	-	27,365
-	-	5,900	-	-	-	-	5,900	124,999
94,531	1,131,555	776,895	-	1,024	-	-	2,004,005	5,317,300
1,026,543	70,400	6,440,904	7,800	2,620	-	6,120	7,554,387	8,199,377
195,954	371,323	160,511	43,100	14,500	16,000	29,500	830,888	1,253,363
195,954	371,323	160,511	43,100	14,500	16,000	29,500	830,888	1,252,109
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,253
-	-	5,200	-	-	-	-	5,200	13,209
870,519	311,346	3,688,367	160,100	26,240	9,500	-	5,066,072	13,542,716
3,117,118	4,087,500	41,484,222	980,325	488,285	-	36,584	50,194,034	134,737,973
1,226,456	868,500	22,294,781	75,000	388,300	-	-	24,853,037	97,204,897
1,890,662	3,219,000	19,189,441	905,325	99,985	-	36,584	25,340,997	37,533,076
9,239,631	12,062,892	59,166,660	22,208,955	39,894,164	362,367	13,415,758	156,350,427	454,480,427
2,615,528	3,198,796	10,516,633	3,958,746	7,979,519	77,850	2,094,810	30,441,882	49,111,406
1,704,337	3,385,155	21,851,755	11,304,771	20,460,004	37,572	6,859,949	65,603,542	132,312,383
4,919,766	5,478,942	26,798,272	6,945,438	11,454,641	246,945	4,460,999	60,305,003	273,056,638
287,200	28,260	1,005,882	50	3,100	-	-	1,324,492	3,996,645
30,389,419	29,881,847	183,153,795	27,212,660	41,557,008	732,839	13,708,758	326,636,326	931,269,739

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	56,058,289	326,850,271	28,700,112	140,839,857	28,806	30,193,295	69,450	433,386,315	84,856,657	931,269,739
I. GOVERNMENT	-	-	-	-	-	-	1,547	79,500,603	1,547	79,500,603
A. Federal Government	-	-	-	-	-	-	492	37,653,059	492	37,653,059
B. Provincial Governments	-	-	-	-	-	-	975	41,819,836	975	41,819,836
C. Local Bodies	-	-	-	-	-	-	80	27,708	80	27,708
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	82	3,893,756	82	3,893,756
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	9	928,378	9	928,378
Utilities	-	-	-	-	-	-	2	5,092	2	5,092
Transport, storage and communications	-	-	-	-	-	-	6	377	6	377
Manufacturing	-	-	-	-	-	-	36	2,651,333	36	2,651,333
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	2	74	2	74
Others	-	-	-	-	-	-	26	308,469	26	308,469
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	3,792	172,831,001	3,792	172,831,001
Mutual Funds and AMCs	-	-	-	-	-	-	293	120,790,332	293	120,790,332
Insurance & Pension Funds	-	-	-	-	-	-	271	4,868,363	271	4,868,363
MFIs and DFIs	-	-	-	-	-	-	249	28,595,579	249	28,595,579
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	26	10,322	26	10,322
Modarabas	-	-	-	-	-	-	8	12,746	8	12,746
Other NBFIs	-	-	-	-	-	-	2,945	18,553,659	2,945	18,553,659
IV. PRIVATE SECTOR (BUSINESS)	1,549,849	29,912,265	315,782	10,879,603	1,498	458,888	18,711	40,578,577	1,885,840	81,829,333
A. Agriculture, forestry and fishing	562,065	5,939,232	107,540	893,005	530	161,438	133	11,265	670,268	7,004,940
1. Crop and animal production, hunting and related service activities	561,915	3,863,775	107,522	892,987	530	161,438	131	11,046	670,098	4,929,247
Growing of Wheat, Rice, Sugar Cane & Cotton	402,648	1,752,697	64,545	346,775	458	150,560	52	230	467,703	2,250,263
Growing of tropical, subtropical, pome and stone fruits & vegetables	456	49,196	66	22	-	-	33	761	555	49,979
Growing of other fruits, vegetables and crops	2,136	69,938	246	10,211	1	21	20	1,241	2,403	81,412
Raising of livestock and other related activities	73,044	844,076	34,116	262,658	30	1,249	14	8,456	107,204	1,116,439
Other agricultural support activities	83,631	1,147,867	8,549	273,321	41	9,608	12	358	92,233	1,431,154
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	9	2,211	-	-	-	-	-	-	9	2,211
03 - Fishing and aquaculture	141	2,073,246	18	18	-	-	2	219	161	2,073,482
B. Mining and quarrying	85	25,453	4	8	-	-	55	121,506	144	146,967
05 - Mining of coal and lignite	12	4	1	0	-	-	5	9	18	13
06 - Extraction of crude petroleum and natural gas	46	18,054	-	-	-	-	45	121,436	91	139,490
07 - Mining of metal ores	4	3	1	8	-	-	2	-	7	11
08 - Other mining and quarrying	13	2,124	1	0	-	-	3	61	17	2,185
09 - Mining support service activities	10	5,268	1	0	-	-	-	-	11	5,268
C. Manufacturing	107,775	3,350,620	45,277	499,933	31	8,693	321	5,920,171	153,404	9,779,416
10 - Manufacture of food products	57,815	1,310,587	18,109	223,361	12	235	62	578,355	75,998	2,112,538
11 - Manufacture of beverages	1,153	32,450	29	11	-	-	7	2,088	1,189	34,550
12 - Manufacture of tobacco products	1	0	-	-	-	-	-	-	1	0
13 - Manufacture of textiles	3,021	889,191	7,364	100,265	3	11	68	441,581	10,456	1,431,048
Preparation and spinning of textile fibres	28	11,010	-	-	3	11	40	321,290	71	332,311
Weaving of textiles	1,453	120,602	3,655	9,947	-	-	7	85,657	5,115	216,205
Finishing of textiles	265	59,710	261	17,811	-	-	7	8,669	533	86,190
Manufacture of knitted and crocheted fabrics	1	0	14	4	-	-	5	118	20	122
Manufacture of made-up textile articles, except apparel	391	237	2,948	72,301	-	-	1	-	3,340	72,538
Manufacture of carpets and rugs	4	697,256	-	-	-	-	2	15	6	697,271
Manufacture of other textiles n.e.c.	879	375	486	203	-	-	6	25,832	1,371	26,410
14 - Manufacture of wearing apparel	5,751	14,292	10,151	16,921	-	-	22	33,421	15,924	64,634
15 - Manufacture of leather and related products	1,059	47,502	647	3,630	1	64	6	1,194	1,713	52,390

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	334	90	629	3,629	-	-	1	2	964	3,721
Manufacture of luggage, handbags and the like, saddlery and harness	184	46,963	9	1	-	-	1	6	194	46,970
Manufacture of footwear	541	449	9	0	1	64	4	1,186	555	1,699
a. Leather wear	539	445	8	-	1	64	4	1,186	552	1,695
b. Rubber and Plastic wear	2	4	1	0	-	-	-	-	3	4
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,089	7,754	4	1	-	-	-	-	1,093	7,754
17 - Manufacture of paper and paper products	13	7,956	-	-	-	-	-	-	13	7,956
18 - Printing and reproduction of recorded media	550	18,084	9	4	-	-	52	2,474	611	20,563
Printing and other service activities related to printing	545	18,083	9	4	-	-	47	2,349	601	20,437
Reproduction of recorded media	5	1	-	-	-	-	5	125	10	126
19 - Manufacture of coke and refined petroleum products	1	-	1	0	-	-	3	1	5	1
20 - Manufacture of chemicals and chemical products	57	36,154	2	0	-	-	7	443	66	36,597
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10	22	-	-	-	-	3	151	13	173
22 - Manufacture of rubber and plastics products	166	16,203	5	10	-	-	5	295	176	16,508
23 - Manufacture of other non-metallic mineral products	613	15,096	113	26	1	12	5	34,747	732	49,881
24 - Manufacture of basic metals	1,221	89,834	2	1,000	-	-	9	39	1,232	90,873
25. Manufacture of fabricated metal products, except machinery and equipment	25	122	2	0	-	-	2	9	29	131
26 - Manufacture of computer, electronic and optical	40	20,360	14	17	-	-	3	112	57	20,488
27 - Manufacture of electrical equipment	71	1,030	2	0	-	-	8	276	81	1,306
28 - Manufacture of machinery and equipment	39	215	4	9	-	-	4	3	47	226
29 - Manufacture of motor vehicles, trailers and semi-trailers	29	25,581	-	-	-	-	12	4,721,362	41	4,746,943
30 - Manufacture of other transport equipment	17	8,685	1	0	-	-	-	-	18	8,686
31 - Manufacture of furniture	1,665	23,310	8	-	3	54	2	62	1,678	23,426
32. Other manufacturing	33,294	782,162	8,806	151,621	11	8,317	40	103,556	42,151	1,045,656
Manufacture of jewellery and related articles	914	21,830	73	661	1	2,500	4	8	992	24,999
Manufacture of imitation jewellery and related articles	9	4,078	1	11	-	-	3	1	13	4,090
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	30	1	-	-	-	-	2	2	32	3
Manufacture of games and toys	3	0	2	9	-	-	2	1	7	11
Manufacture of medical and dental instruments and	18,440	5,128	2,670	320	1	-	3	99,284	21,114	104,732
Manufacture of Handicrafts	274	2,906	3,827	20,357	-	-	1	5	4,102	23,268
Other manufacturing n.e.c.	13,624	748,219	2,233	130,262	9	5,817	25	4,255	15,891	888,553
33 - Repair and installation of machinery and equipment	75	4,030	4	3,056	-	-	1	2	80	7,088
D. Electricity, gas, steam and air conditioning supply	38	3,015	4	0	-	-	38	32,752	80	35,767
Electric power generation, transmission and distribution	35	2,704	3	0	-	-	33	29,744	71	32,448
a) Hydal	-	-	-	-	-	-	22	6,123	22	6,123
b) Thermal	8	166	-	-	-	-	-	-	8	166
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	17	2,534	-	-	-	-	9	17,835	26	20,369
f) Other	10	4	3	0	-	-	2	5,786	15	5,790
Manufacture of gas; distribution of gaseous fuels through mains	3	311	-	-	-	-	5	3,008	8	3,319
Steam and air conditioning supply	-	-	1	0	-	-	-	-	1	0
E. Water supply; sewerage, waste management and remediation activities	19	2,614	3	0	-	-	16	16	38	2,631
36 - Water collection, treatment and supply	12	2,613	-	-	-	-	14	4	26	2,617
37 - Sewerage	1	0	-	-	-	-	-	-	1	0
38 - Waste collection, treatment and disposal activities; materials recovery	2	0	-	-	-	-	-	-	2	0
39 - Remediation activities and other waste management services	4	1	3	0	-	-	2	12	9	13
F. Construction	1,815	892,148	18	10,567	41	13,861	270	191,610	2,144	1,108,186
41 - Construction of buildings	1,496	618,935	16	10,565	12	7,518	206	103,564	1,730	740,582
42 - Civil engineering	296	233,148	1	-	29	6,343	57	13,283	383	252,774
43 - Specialized construction activities	23	40,065	1	2	-	-	7	74,763	31	114,830

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	550,435	10,944,964	83,581	2,412,675	221	155,779	10,208	9,647,344	644,445	23,160,762
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	7,725	722,803	62	57,860	2	283	137	3,890,336	7,926	4,671,283
46 - Wholesale trade, except of motor vehicles and motorcycles	476,371	6,442,375	74,754	1,799,853	171	129,459	2,123	585,336	553,419	8,957,023
47 - Retail trade, except of motor vehicles and motorcycles	66,339	3,779,785	8,765	554,962	48	26,037	7,948	5,171,672	83,100	9,532,456
H. Transportation and storage	563	64,582	12	1	1	6	170	375,109	746	439,697
49 - Land transport and transport via pipelines	497	34,869	6	1	1	6	91	35,600	595	70,476
50 - Water transport	3	4	1	0	-	-	1	29	5	33
51 - Air transport	1	0	-	-	-	-	9	219	10	219
52 - Warehousing and support activities for transportation	55	29,707	5	-	-	-	19	21,536	79	51,243
53 - Courier activities other than national post activities	7	2	-	-	-	-	50	317,725	57	317,727
I. Accommodation and food service activities	6,688	387,458	183	8,496	5	155	141	12,987	7,017	409,096
55 - Accommodation	4,008	314,294	48	25	4	135	103	11,341	4,163	325,796
56 - Food and beverage service activities	2,680	73,164	135	8,471	1	20	38	1,646	2,854	83,301
J. Information and communication	1,421	316,117	287	4,259	5	23,263	991	7,785,088	2,704	8,128,728
58 - Publishing activities	14	29	-	-	-	-	60	1,384	74	1,413
59 - Motion picture, video and television programme production, sound recording and music publishing activities	375	681	2	0	-	-	6	31	383	712
60 - Programming and broadcasting activities	2	164	-	-	-	-	1	4,345	3	4,509
61 - Telecommunications	687	142,712	1	0	-	-	597	7,353,756	1,285	7,496,468
62 - Computer programming, consultancy and related	260	172,440	29	2,694	5	23,263	244	401,126	538	599,523
63 - Information service activities	83	91	255	1,565	-	-	83	24,446	421	26,103
K. Real estate activities	495	286,780	39	6,713	12	11,155	141	361,991	687	666,639
L. Professional, scientific and technical activities	5,679	1,094,732	226	149,882	30	3,620	408	964,070	6,343	2,212,304
69 - Legal and accounting activities	461	442,476	54	62,515	17	3,146	60	50,063	592	558,200
70 - Activities of head offices; management consultancy activities	124	211,405	27	42,972	3	15	180	754,188	334	1,008,580
71 - Architectural and engineering activities; technical testing and analysis	2,777	196,419	16	28,347	4	197	25	3,091	2,822	228,054
72 - Scientific research and development	6	6	-	-	-	-	3	2,912	9	2,918
73 - Advertising and market research	565	91,383	67	12,163	2	-	67	22,682	701	126,228
74 - Other professional, scientific and technical activities	1,734	152,714	62	3,885	4	262	73	131,134	1,873	287,995
75 - Veterinary activities	12	329	-	-	-	-	-	-	12	329
M. Administrative and support service activities	4,972	1,261,422	624	4,095,694	569	48,267	245	320,151	6,410	5,725,534
77 - Rental and leasing activities	44	27,521	-	-	-	-	17	3,919	61	31,440
78 - Employment activities	-	-	-	-	-	-	11	130,657	11	130,657
79 - Travel agency, tour operator, reservation service and related activities	148	18,947	1	-	550	47,780	85	27,045	784	93,772
80 - Security and investigation activities	37	8,586	1	0	-	-	37	18,779	75	27,365
81 - Services to buildings and landscape activities	422	124,955	25	3	-	-	8	41	455	124,999
82 - Office administrative, office support and other business support activities	4,321	1,081,413	597	4,095,691	19	487	87	139,710	5,024	5,317,300
N. Education	1,434	287,779	454	76,859	6	331	735	7,834,408	2,629	8,199,377
O. Human health and social work activities	1,883	837,081	383	350,980	22	19,762	122	45,540	2,410	1,253,363
86 - Human health activities	1,877	837,061	381	350,980	22	19,762	90	44,306	2,370	1,252,109
87 - Residential care activities	1	0	1	0	-	-	1	-	3	0
88 - Social work activities with and without accommodation	5	19	1	0	-	-	31	1,234	37	1,253
P. Arts, entertainment and recreation	68	312	11	0	-	-	22	12,897	101	13,209
Q. Other service activities	304,414	4,217,956	77,136	2,370,531	25	12,558	4,695	6,941,672	386,270	13,542,716
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	44,381	134,737,973	44,381	134,737,973
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	1,062	97,204,897	1,062	97,204,897
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	43,319	37,533,076	43,319	37,533,076
VI. PERSONAL	54,488,419	295,273,672	28,349,943	129,506,999	27,302	29,668,407	345	31,349	82,866,009	454,480,427
A. Salaried persons	382,905	34,508,976	65,892	11,778,903	2,931	2,808,153	30	15,374	451,758	49,111,406
B. Self employed	4,634,034	93,824,398	1,671,565	33,488,750	4,808	4,986,952	233	12,283	6,310,640	132,312,383
C. Other Personal	49,471,480	166,940,298	26,612,486	84,239,346	19,563	21,873,302	82	3,692	76,103,611	273,056,638
VII. OTHER	20,021	1,664,334	34,387	453,256	6	66,000	592	1,813,056	55,006	3,996,645
Total	56,058,289	326,850,271	28,700,112	140,839,857	28,806	30,193,295	69,450	433,386,315	84,856,657	931,269,739

Note(s)

1. 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-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	10,690	39,620	50,311	13,714	51,764	65,478	13,436	66,064	79,501
	NFPSEs	7	5,159	5,166	8	4,201	4,209	0	3,894	3,894
	NBFCs & Fin Aux.	1,181	93,039	94,220	379	174,799	175,179	788	172,043	172,831
	Private Sector	7,728	59,432	67,160	4,826	72,392	77,218	4,947	76,882	81,829
	Trust Fund	2,380	104,253	106,633	4,286	122,956	127,242	5,115	129,623	134,738
	Personal	98,090	269,876	367,967	109,223	302,626	411,849	114,799	339,681	454,480
	Others	767	10,200	10,967	898	5,412	6,310	277	3,719	3,997
	Total	120,843	581,580	702,423	133,335	734,151	867,485	139,363	791,907	931,270
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	14	1,431	1,445	15	2,554	2,569	14	8,176	8,190
	NFPSEs	7	511	518	8	2,279	2,288	0	840	840
	NBFCs & Fin Aux.	36	18,533	18,569	16	18,408	18,424	81	18,927	19,008
	Private Sector	4,151	21,436	25,587	2,876	30,436	33,312	3,115	33,220	36,335
	Trust Fund	1,187	19,495	20,682	2,953	27,667	30,620	2,965	27,318	30,284
	Personal	52,808	73,257	126,065	59,437	76,321	135,758	60,863	91,336	152,199
	Others	112	6,490	6,602	166	2,072	2,238	253	2,935	3,188
	Total	58,315	141,153	199,468	65,472	159,737	225,209	67,290	182,753	250,043
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	496	3,953	4,449	31	12,310	12,340	25	3,736	3,762
	NFPSEs	-	2,963	2,963	-	1,795	1,795	-	2,091	2,091
	NBFCs & Fin Aux.	2	51,858	51,860	162	131,321	131,483	143	123,665	123,808
	Private Sector	1,905	15,486	17,392	822	26,891	27,713	926	24,449	25,375
	Trust Fund	288	60,485	60,773	182	80,997	81,179	193	88,195	88,388
	Personal	24,492	54,690	79,183	26,504	60,828	87,332	28,446	58,742	87,188
	Others	0	2,097	2,097	3	2,978	2,981	3	209	213
	Total	27,184	191,533	218,717	27,705	317,119	344,824	29,737	301,088	330,825
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	5,842	14,800	20,642	8,685	15,832	24,517	8,336	25,049	33,385
	NFPSEs	-	1,285	1,285	-	6	6	-	28	28
	NBFCs & Fin Aux.	751	15	766	0	15	16	0	16	16
	Private Sector	1,153	1,117	2,271	862	804	1,666	582	1,011	1,594
	Trust Fund	494	733	1,227	510	1,139	1,650	613	1,256	1,869
	Personal	12,871	8,054	20,925	14,330	9,043	23,373	15,495	9,791	25,286
	Others	180	490	670	57	9	66	12	14	26
	Total	21,292	26,494	47,786	24,445	26,849	51,293	25,038	37,167	62,205
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	18	18	0	3	3	0	8	8
	NFPSEs	-	6	6	-	3	3	-	5	5
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	41	353	394	1	188	189	0	217	217
	Trust Fund	0	446	446	1	1,336	1,337	1	1,366	1,366
	Personal	660	390	1,050	556	393	948	637	441	1,078
	Others	0	203	203	0	0	0	-	2	2
	Total	702	1,416	2,117	557	1,922	2,479	638	2,040	2,677
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	15,792	15,792	-	16,856	16,856	-	25,097	25,097
	NFPSEs	-	370	370	-	117	117	-	928	928
	NBFCs & Fin Aux.	-	7,784	7,784	-	12,331	12,331	-	15,282	15,282
	Private Sector	-	20,047	20,047	-	12,376	12,376	-	16,558	16,558
	Trust Fund	-	19,781	19,781	-	7,339	7,339	-	6,974	6,974
	Personal	-	124,973	124,973	-	147,151	147,151	-	169,174	169,174
	Others	-	431	431	-	311	311	-	444	444
	Total	-	189,178	189,178	-	196,481	196,481	-	234,458	234,458

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
				0						
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	4,337	2,060	6,397	4,984	2,273	7,257	5,061	2,122	7,183
	NFPSEs	0	24	24	-	0	0	-	0	0
	NBFCs & Fin Aux.	392	9,846	10,238	201	10,477	10,678	564	11,841	12,404
	Private Sector	477	736	1,213	265	1,536	1,801	323	1,267	1,590
	Trust Fund	407	3,313	3,720	635	4,477	5,112	1,338	4,513	5,852
	Personal	7,194	5,945	13,139	8,329	5,727	14,056	9,282	6,890	16,173
	Others	474	470	944	671	30	701	9	22	31
	Total	13,282	22,393	35,675	15,085	24,520	39,606	16,578	26,656	43,234
				-						
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,568	1,568	-	1,935	1,935	-	1,875	1,875
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	5,003	5,003	-	2,247	2,247	-	2,313	2,313
	Private Sector	0	257	257	0	161	161	0	159	160
	Trust Fund	4	1	4	4	1	5	4	1	5
	Personal	65	2,567	2,632	66	3,164	3,231	77	3,305	3,382
	Others	-	18	18	-	13	13	-	93	93
	Total	69	9,414	9,483	71	7,522	7,593	81	7,746	7,828

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	68,927,099	101,293,206	78,250,708	106,364,882	83,247,085	148,217,037
5,000 to 10,000	1,041,261	7,896,401	396,758	2,815,991	889,938	7,566,158
10,000 to 20,000	113,849	1,689,762	1,348,015	18,475,552	165,096	2,336,878
20,000 to 25,000	42,311	941,853	214,979	4,820,556	61,809	1,363,918
25,000 to 30,000	44,771	1,195,432	51,825	1,396,908	55,480	1,483,925
30,000 to 40,000	45,861	1,585,315	57,246	1,981,348	49,728	1,706,959
40,000 to 50,000	29,620	1,322,718	30,336	1,376,311	34,083	1,512,971
50,000 to 60,000	25,782	1,385,154	20,893	1,113,538	26,820	1,448,146
60,000 to 70,000	14,384	928,366	12,376	797,661	16,014	1,029,307
70,000 to 80,000	56,797	4,254,680	62,778	4,704,251	43,932	3,288,422
80,000 to 90,000	7,819	660,943	7,227	611,850	8,641	730,754
90,000 to 100,000	6,897	654,826	6,690	634,823	7,507	711,806
100,000 to 200,000	78,186	9,261,138	60,453	7,551,088	76,889	9,363,086
200,000 to 300,000	22,236	5,163,701	24,933	5,870,238	24,035	5,640,287
300,000 to 400,000	13,203	4,404,734	15,215	5,126,905	14,869	4,995,049
400,000 to 500,000	9,514	4,133,693	10,756	4,696,563	10,911	4,789,517
500,000 to 600,000	19,561	10,032,587	20,768	10,669,037	20,756	10,704,319
600,000 to 700,000	5,713	3,612,191	6,484	4,120,126	6,433	4,094,966
700,000 to 800,000	4,634	3,398,909	5,565	4,092,302	5,542	4,094,091
800,000 to 900,000	3,934	3,275,681	5,655	4,794,690	4,538	3,797,217
900,000 to 1,000,000	3,445	3,237,614	4,060	3,818,818	4,094	3,860,085
1,000,000 to 2,000,000	35,427	42,559,078	41,076	50,398,069	39,406	47,709,620
2,000,000 to 3,000,000	13,004	29,760,126	14,827	33,959,241	17,431	40,293,225
3,000,000 to 4,000,000	4,985	16,516,203	5,997	19,934,719	5,622	18,583,025
4,000,000 to 5,000,000	2,906	12,621,168	2,990	13,017,412	3,182	13,867,735
5,000,000 to 6,000,000	5,575	28,469,632	6,345	32,362,458	6,725	34,366,856
6,000,000 to 7,000,000	1,258	7,988,493	1,175	7,455,803	1,357	8,628,231
7,000,000 to 8,000,000	864	6,359,500	891	6,585,826	1,023	7,520,732
8,000,000 to 9,000,000	638	5,333,377	605	5,045,186	674	5,625,521
9,000,000 to 10,000,000	462	4,350,656	533	5,038,106	572	5,403,266
10,000,000 to 100,000,000	5,337	105,537,616	5,374	114,765,124	5,807	123,291,251
100,000,000 & Over	549	272,598,521	605	383,090,077	658	403,245,381
Total	70,587,882	702,423,276	80,694,138	867,485,458	84,856,657	931,269,739

Note(s)

*. 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, 2026

(Thousand Rupees)

Type of Account*	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	55,435,663	113,618,480	27,762,953	34,542,191	12,468	9,295	36,001	47,072	83,247,085	148,217,037
5,000 to 10,000	151,566	1,078,925	731,495	6,438,498	1,092	7,724	5,785	41,011	889,938	7,566,158
10,000 to 20,000	109,812	1,552,181	48,470	690,767	965	13,951	5,429	79,979	165,096	2,336,878
20,000 to 25,000	49,061	1,080,378	10,828	240,603	246	5,473	1,674	37,464	61,809	1,363,918
25,000 to 30,000	34,970	935,218	18,838	502,706	204	5,594	1,468	40,407	55,480	1,483,925
30,000 to 40,000	36,132	1,238,399	10,719	360,452	296	10,312	2,581	88,796	49,728	1,706,959
40,000 to 50,000	23,221	1,031,316	8,325	368,363	202	9,041	2,335	104,251	34,083	1,512,971
50,000 to 60,000	19,263	1,041,351	5,807	311,689	477	24,697	1,273	70,409	26,820	1,448,146
60,000 to 70,000	11,412	722,153	3,628	234,189	164	10,570	810	52,395	16,014	1,029,307
70,000 to 80,000	23,605	1,765,398	19,659	1,472,805	112	8,289	556	41,930	43,932	3,288,422
80,000 to 90,000	5,786	489,326	2,180	184,030	108	9,079	567	48,318	8,641	730,754
90,000 to 100,000	4,987	472,940	1,767	167,069	123	11,583	630	60,214	7,507	711,806
100,000 to 200,000	44,350	5,571,893	28,699	3,265,585	1,424	178,066	2,416	347,541	76,889	9,363,086
200,000 to 300,000	15,552	3,652,036	6,557	1,518,477	712	167,452	1,214	302,322	24,035	5,640,287
300,000 to 400,000	9,999	3,363,454	3,701	1,229,718	484	160,591	685	241,286	14,869	4,995,049
400,000 to 500,000	6,976	3,059,267	2,883	1,258,758	528	233,808	524	237,668	10,911	4,789,517
500,000 to 600,000	13,304	6,871,269	5,657	2,899,312	1,296	663,061	499	270,678	20,756	10,704,319
600,000 to 700,000	4,226	2,685,176	1,594	1,007,273	341	219,887	272	182,630	6,433	4,094,966
700,000 to 800,000	3,712	2,743,008	1,446	1,059,333	177	131,734	207	159,936	5,542	4,094,091
800,000 to 900,000	3,014	2,523,177	1,007	837,070	321	269,026	196	167,944	4,538	3,797,217
900,000 to 1,000,000	2,682	2,528,833	987	924,358	281	203,235	144	143,658	4,094	3,860,085
1,000,000 to 2,000,000	24,905	29,945,138	10,680	12,623,473	3,049	3,533,471	1,172	1,597,538	39,406	47,709,620
2,000,000 to 3,000,000	9,815	22,426,008	5,709	13,349,441	1,455	3,413,164	452	1,104,611	17,431	40,293,225
3,000,000 to 4,000,000	3,682	12,189,178	1,304	4,252,260	456	1,521,006	180	620,581	5,622	18,583,025
4,000,000 to 5,000,000	2,121	9,263,205	694	2,994,189	240	1,046,345	127	567,096	3,182	13,867,735
5,000,000 to 6,000,000	3,806	19,446,613	2,019	10,316,366	685	3,481,152	215	1,122,725	6,725	34,366,856
6,000,000 to 7,000,000	813	5,169,534	301	1,903,528	137	869,880	106	685,289	1,357	8,628,231
7,000,000 to 8,000,000	669	4,925,861	206	1,503,284	86	640,108	62	451,458	1,023	7,520,732
8,000,000 to 9,000,000	388	3,232,802	142	1,182,017	38	319,497	106	891,205	674	5,625,521
9,000,000 to 10,000,000	298	2,803,966	185	1,744,815	51	484,828	38	369,657	572	5,403,266
10,000,000 to 100,000,000	2,856	49,587,729	1,252	24,890,574	550	9,991,845	1,149	38,821,103	5,807	123,291,251
100,000,000 & Over	41	9,825,937	20	6,551,665	18	2,478,535	577	384,308,244	658	403,245,381
Total	56,058,289	326,856,271	28,700,112	140,839,857	28,806	38,193,295	69,450	433,386,315	84,856,657	931,269,739

Notes:

* 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-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	502,480	173,807,773	483,868	210,162,157	500,966	228,821,090
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	3,591	2,457,329	3,199	2,234,038
A. Food Items:	2,219	1,354,413	3,548	2,437,197	3,160	2,215,262
1. Wheat	53	22,471	68	29,789	52	26,634
2. Rice and Paddy	1,123	979,931	2,311	1,964,344	2,168	1,816,681
3. Other Grains & Pulses:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1,043	352,011	1,169	443,064	940	371,947
(a) Indigenous	1,043	352,011	1,169	443,064	940	371,947
(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	43	20,132	39	18,776
1. Cotton Raw:	30	14,099	43	20,132	39	18,776
(a) Indigenous	30	14,099	43	20,132	39	18,776
(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-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,887	3,507,294	5,909	4,657,885	5,905	5,815,177
A. Transport Equipment	4,412	3,235,268	4,698	4,407,679	4,810	5,580,744
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	1,475	272,026	1,211	250,206	1,095	234,433
V. Real Estate	88,890	40,615,703	76,563	35,244,289	100,448	42,683,660
A. Land	38,240	10,011,446	35,846	9,811,989	33,607	10,495,417
1. Residential	3,443	2,321,801	3,699	2,588,056	4,086	3,875,779
(a) House	3,435	2,317,118	3,692	2,585,844	4,084	3,874,373
(b) Flat	8	4,683	7	2,212	2	1,406
2. Non-Residential	34,797	7,689,645	32,147	7,223,933	29,521	6,619,638
(a) Commercial	168	103,203	214	107,836	184	90,603
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	30,658	6,563,795	28,626	6,179,078	26,547	5,719,253
(d) Others	3,971	1,022,647	3,307	937,019	2,790	809,782
B. Buildings:	50,650	30,604,257	40,717	25,432,300	66,841	32,188,243
1. Residential	30,821	20,884,116	26,469	18,489,674	53,294	25,800,661
(a) House	30,675	20,711,714	26,327	18,337,479	53,163	25,658,967
(b) Flat	146	172,402	142	152,195	131	141,694
2. Non-Residential	19,829	9,720,142	14,248	6,942,626	13,547	6,387,582
(a) Commercial	471	345,772	418	356,415	855	525,669
(b) Industrial	1	2,852	1	2,493	1	2,355
(c) Agriculture	28	5,317	55	18,094	51	15,644
(d) Others	19,329	9,366,201	13,774	6,565,624	12,640	5,843,914
VI. Fixed Deposits and Insurance Policies	6,719	1,678,904	12,841	3,559,348	12,067	3,400,812
A. Bank Deposits	6,719	1,678,904	12,841	3,559,348	12,067	3,400,812
1. Security Deposits	-	-	-	-	31	6,966
2. Term Deposits (TDRs)	6,633	1,530,442	12,716	3,326,295	11,883	3,082,302
3. Other Deposits	86	148,462	125	233,053	153	311,544
B. Insurance Policies	-	-	-	-	-	-
VII. Others	320,813	85,139,518	642,296	132,501,296	966,616	138,078,965
A. Other Secured Advances	92,481	37,316,353	181,193	63,591,322	195,177	73,691,207
1. Receivables	16,151	8,959,701	15,948	9,056,908	16,088	8,880,375
2. Employees Benefits	2,565	1,092,724	2,433	1,602,744	2,971	3,366,175
3. Others	73,765	27,263,928	162,812	52,931,670	176,118	61,444,657
B. Advances Secured by Guarantee(s)	228,332	47,823,165	461,103	68,909,974	771,439	64,387,758
1. Institutional Guarantee(s)	-	-	155,454	1,549,754	476,689	4,682,121
2. Individual Guarantee(s)	228,332	47,823,165	305,649	67,360,220	294,750	59,705,637
VIII. Unsecured Advances	4,520,041	122,602,846	5,899,349	135,651,518	7,815,397	173,638,982
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	3,727,892	19,423,892	5,364,017	60,224,538	7,346,022	103,212,026
3. Others	792,149	103,178,955	535,332	75,426,980	469,375	70,426,956
Total	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th June, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	345,971	164,224,617	105,579	49,037,087	49,416	15,559,386	500,966	228,821,090
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	2,785	1,953,311	414	280,727	-	-	3,199	2,234,038
A. Food Items:	2,748	1,934,879	412	280,383	-	-	3,160	2,215,262
1. Wheat	41	20,320	11	6,314	-	-	52	26,634
2. Rice and Paddy	1,826	1,569,730	342	246,951	-	-	2,168	1,816,681
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	881	344,829	59	27,118	-	-	940	371,947
(a) Indigenous	881	344,829	59	27,118	-	-	940	371,947
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	37	18,432	2	344	-	-	39	18,776
1. Cotton Raw:	37	18,432	2	344	-	-	39	18,776
(a) Indigenous	37	18,432	2	344	-	-	39	18,776
(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, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,342	5,429,761	563	385,416	-	-	5,905	5,815,177
A. Transport Equipments	4,547	5,243,793	263	336,951	-	-	4,810	5,580,744
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	795	185,968	300	48,465	-	-	1,095	234,433
V. Real Estate	84,637	36,184,754	15,811	6,498,906	-	-	100,448	42,683,660
A. Land	30,673	9,529,268	2,934	966,149	-	-	33,607	10,495,417
1. Residential	3,521	3,345,416	565	530,363	-	-	4,086	3,875,779
(a) House	3,519	3,344,010	565	530,363	-	-	4,084	3,874,373
(b) Flat	2	1,406	-	-	-	-	2	1,406
2. Non-Residential	27,152	6,183,852	2,369	435,786	-	-	29,521	6,619,638
(a) Commercial	171	88,230	13	2,373	-	-	184	90,603
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	24,349	5,321,942	2,198	397,311	-	-	26,547	5,719,253
(d) Other	2,632	773,680	158	36,102	-	-	2,790	809,782
B. Buildings:	53,964	26,655,486	12,877	5,532,757	-	-	66,841	32,188,243
1. Residential	42,604	21,263,324	10,690	4,537,337	-	-	53,294	25,800,661
(a) House	42,507	21,162,185	10,656	4,496,782	-	-	53,163	25,658,967
(b) Flat	97	101,139	34	40,555	-	-	131	141,694
2. Non-Residential	11,360	5,392,162	2,187	995,420	-	-	13,547	6,387,582
(a) Commercial	741	480,584	114	45,085	-	-	855	525,669
(b) Industrial	1	2,355	-	-	-	-	1	2,355
(c) Agriculture	45	13,405	6	2,239	-	-	51	15,644
(d) Other	10,573	4,895,818	2,067	948,096	-	-	12,640	5,843,914
VI. Fixed Deposits and Insurance Policies	7,788	2,558,492	4,279	842,320	-	-	12,067	3,400,812
A. Bank Deposits	7,788	2,558,492	4,279	842,320	-	-	12,067	3,400,812
1. Security Deposits	23	6,310	8	656	-	-	31	6,966
2. Term Deposits (TDRs)	7,646	2,298,781	4,237	783,521	-	-	11,883	3,082,302
3. Other Deposits	119	253,401	34	58,143	-	-	153	311,544
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	676,625	91,198,021	187,385	22,822,708	102,606	24,058,235	966,616	138,078,965
A. Other Secured Advances	70,287	42,741,810	22,284	6,891,162	102,606	24,058,235	195,177	73,691,207
1. Receivables	14,136	7,778,658	1,952	1,101,717	-	-	16,088	8,880,375
2. Employees Benefits	2,532	2,904,936	439	461,239	-	-	2,971	3,366,175
3. Others	53,619	32,058,216	19,893	5,328,206	102,606	24,058,235	176,118	61,444,657
B. Advances Secured by Guarantee(s)	606,338	48,456,211	165,101	15,931,546	-	-	771,439	64,387,758
1. Institutional Guarantee(s)	443,483	4,391,621	33,206	290,500	-	-	476,689	4,682,121
2. Individual Guarantee(s)	162,855	44,064,590	131,895	15,641,046	-	-	294,750	59,705,637
VIII. Unsecured Advances	5,361,083	102,995,140	2,404,755	62,261,143	49,559	8,382,699	7,815,397	173,638,982
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	5,101,269	55,236,358	2,244,739	47,970,079	14	5,589	7,346,022	103,212,026
3. Others	259,814	47,758,782	160,016	14,291,064	49,545	8,377,110	469,375	70,426,956
Total	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,320	9,404,598	594,672,724

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724
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)	-	-	2	6,495,374	2	8,004,126
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	2	6,495,374	2	8,004,126
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,405,316	328,505,397	1,245,867	371,539,011	1,992,207	406,878,896
A. Agriculture, forestry and fishing	1,119,980	260,283,272	946,549	276,251,389	1,152,853	286,951,631
1. Crop and animal production, hunting and related service activities	1,119,726	260,218,344	946,492	276,241,385	1,011,980	280,550,239
Growing of Wheat, Rice, Sugar Cane & Cotton	356,980	83,798,431	246,466	71,674,013	237,321	69,102,867
Growing of tropical, subtropical, pome and stone fruits & vegetables	785	240,945	748	305,639	697	314,279
Growing of other fruits, vegetables and crops	92,529	9,614,508	86,230	10,811,577	106,411	11,970,593
Raising of livestock and other related activities	633,672	155,640,723	549,050	169,220,717	501,268	164,805,761
Other agricultural support activities	35,760	10,923,736	63,998	24,229,438	166,283	34,356,738
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	3	755	5	682	6	950
03 - Fishing and aquaculture	251	64,173	52	9,322	140,867	6,400,443
B. Mining and quarrying	4	788	21	3,211	26	3,983
05 - Mining of coal and lignite	1	256	5	1,023	6	1,015
06 - Extraction of crude petroleum and natural gas	3	532	8	1,125	8	1,167
07 - Mining of metal ores	-	-	3	487	5	1,071
08-Other mining and quarrying	-	-	1	66	2	202
09 - Mining support service activities	-	-	4	510	5	529
C. Manufacturing	40,002	6,824,777	25,972	4,080,442	532,735	27,160,786
10 - Manufacture of food products	9,863	1,366,744	3,832	1,220,554	505,170	24,081,692
11 - Manufacture of beverages	243	52,839	220	45,331	195	39,840
12 - Manufacture of tobacco products	-	-	1	140	1	108
13 - Manufacture of textiles	7,256	2,933,894	3,402	721,582	6,864	1,004,545
Preparation and spinning of textile fibres	-	-	1	78	1	55
Weaving of textiles	-	-	2,045	243,308	4,861	506,525
Finishing of textiles	-	-	245	36,090	458	61,515
Manufacture of knitted and crocheted fabrics	-	-	-	-	15	1,424
Manufacture of made-up textile articles, except apparel	132	47,355	197	63,555	742	101,283
Manufacture of carpets and rugs	63	15,976	56	13,131	62	15,077
Manufacture of other textiles n.e.c.	7,061	2,870,563	858	365,420	725	318,667
14 - Manufacture of wearing apparel	5,636	418,892	9,192	770,887	10,501	737,900
15 - Manufacture of leather and related products	267	50,634	791	82,230	774	68,433

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	82	11,667	691	52,729	668	39,904
Manufacture of luggage, handbags and the like, saddlery and harness	84	32,017	65	23,909	69	23,088
Manufacture of footwear	101	6,949	35	5,592	37	5,442
a. Leather wear	100	6,949	33	5,292	32	4,139
b. Rubber and Plastic wear	1	-	2	300	5	1,303
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	292	48,189	336	49,585	314	43,264
17 - Manufacture of paper and paper products	2	612	9	2,542	6	2,008
18 - Printing and reproduction of recorded media	156	28,548	138	29,210	134	31,234
Printing and other service activities related to printing	156	28,548	138	29,210	134	31,234
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	414	14	1,813	21	3,462
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	8	2,135	9	1,845
22 - Manufacture of rubber and plastics products	9	4,678	26	7,179	35	9,584
23 - Manufacture of other non-metallic mineral products	159	35,036	227	40,552	227	39,453
24 - Manufacture of basic metals	208	33,644	238	40,759	234	39,099
25 - Manufacture of fabricated metal products, except machinery and equipment	11,025	822,068	24	10,616	33	13,106
26 - Manufacture of computer, electronic and optical products	82	14,151	73	11,276	88	12,305
27 - Manufacture of electrical equipment	6	7,070	34	11,671	52	15,696
28 - Manufacture of machinery and equipment	3	72	37	17,392	53	22,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	16	4,163	20	4,411
30 - Manufacture of other transport equipment	6	293	7	1,453	14	3,076
31 - Manufacture of furniture	236	38,387	209	49,943	261	58,555
32 - Other manufacturing	4,548	968,612	7,127	957,684	7,700	923,239
Manufacture of jewellery and related articles	55	12,321	74	11,884	90	12,907
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	2	187	2	115	-	-
Manufacture of sports goods	56	16,935	42	14,116	45	15,994
Manufacture of games and toys	-	-	1	147	5	1,023
Manufacture of medical and dental instruments and supplies	171	53,845	184	58,483	180	50,995
Manufacture of Handicrafts	402	48,439	2,982	200,672	3,979	236,947
Other manufacturing n.e.c.	3,862	836,885	3,842	672,267	3,401	605,374
33 - Repair and installation of machinery and equipment	-	-	11	1,745	29	5,771
D. Electricity, gas, steam and air conditioning supply	-	-	2,919	1,905,670	2,970	1,786,530
Electric power generation, transmission and distribution	-	-	2,919	1,905,670	2,968	1,786,344
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	2,911	1,904,271	2,959	1,785,093
f) Other	-	-	8	1,399	9	1,251
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	1	87
Steam and air conditioning supply	-	-	-	-	1	100
E. Water supply; sewerage, waste management and remediation activities	-	-	4	602	10	1,253
36 - Water collection, treatment and supply	-	-	-	-	1	220
37 - Sewerage	-	-	-	-	1	200
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	1	173
39 - Remediation activities and other waste management services	-	-	4	602	7	660
F. Construction	8,307	3,179,023	7,010	2,779,320	6,362	2,499,091
41 - Construction of buildings	8,307	3,179,023	7,004	2,777,906	6,354	2,497,332
42 - Civil engineering	-	-	4	1,082	6	1,445
43 - Specialized construction activities	-	-	2	332	2	314

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	144,420	43,897,899	170,081	59,816,770	185,570	62,259,411
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,004	355,957	2,078	457,800	1,922	424,867
46 - Wholesale trade, except of motor vehicles and motorcycles	31,466	11,609,142	36,322	17,604,532	34,926	17,570,237
47 - Retail trade, except of motor vehicles and motorcycles	110,950	31,932,799	131,681	41,754,438	148,722	44,264,307
H. Transportation and storage	1,549	999,957	2,741	4,032,827	17,624	5,989,939
49 - Land transport and transport via pipelines	1,529	996,550	2,717	4,027,415	17,597	5,984,566
50 - Water transport	-	-	2	138	3	601
51 - Air transport	-	-	1	112	1	87
52 - Warehousing and support activities for transportation	20	3,407	17	3,406	17	2,777
53 - Courier activities other than national post activities	-	-	4	1,756	6	1,907
I. Accommodation and food service activities	1,664	278,035	1,547	310,813	1,625	336,202
55 - Accommodation	670	149,843	626	153,822	618	146,638
56 - Food and beverage service activities	994	128,192	921	156,991	1,007	189,565
J. Information and communication	173	33,152	252	56,005	499	77,199
58 - Publishing activities	-	-	1	250	1	200
59 - Motion picture, video and television programme production, sound recording and music publishing activities	84	14,928	79	13,188	67	10,716
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	72	12,793	85	18,499	87	18,305
62 - Computer programming, consultancy and related activities	17	5,431	36	19,500	33	18,291
63 - Information service activities	-	-	51	4,568	311	29,686
K. Real estate activities	9	2,053	12	4,171	7	2,951
L. Professional, scientific and technical activities	1,384	414,090	677	300,649	786	301,868
69 - Legal and accounting activities	1,159	354,828	436	217,632	456	185,732
70 - Activities of head offices; management consultancy activities	2	1,648	28	11,448	46	13,838
71 - Architectural and engineering activities; technical testing and analysis	109	29,732	105	28,019	170	52,083
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	59	10,637	39	6,864	38	5,889
74 - Other professional, scientific and technical activities	27	9,563	45	28,840	51	33,363
75 - Veterinary activities	28	7,682	24	7,846	25	10,963
M. Administrative and support service activities	40,006	5,636,655	36,271	14,094,158	29,071	10,019,633
77 - Rental and leasing activities	21	5,322	280	106,874	238	88,033
78 - Employment activities	34,873	4,428,888	32,447	12,945,302	24,859	8,962,448
79 - Travel agency, tour operator, reservation service and related activities	29	4,665	29	8,131	39	11,123
80 - Security and investigation activities	1	0	18	5,208	34	10,330
81 - Services to buildings and landscape activities	76	14,126	176	31,065	174	30,265
82 - Office administrative, office support and other business support activities	5,006	1,183,654	3,321	997,578	3,727	917,457
N. Education	756	183,640	497	133,815	3,801	281,673
O. Human health and social work activities	16,857	1,872,099	13,541	1,412,144	9,160	1,141,416
86 - Human health activities	285	66,651	302	99,544	325	109,752
87 - Residential care activities	16,572	1,805,448	13,238	1,312,083	8,833	1,030,930
88 - Social work activities with and without accommodation	-	-	1	517	2	734
P. Arts, entertainment and recreation	395	74,690	255	45,239	204	39,759
Q. Other service activities	29,810	4,825,267	37,518	6,311,787	48,904	8,025,570
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	50	33,327	-	-
A. Government Trusts and Non-profit Organizations	-	-	2	1,019	-	-
B. Private Trusts and Non-profit Organizations	-	-	48	32,308	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,995,513	79,779,180	5,849,351	142,817,865	7,362,348	174,703,922
A. Bank Employees	7,808	7,566,904	12,015	11,440,881	10,925	12,036,313
1) For house building	856	4,278,445	4,845	7,513,166	3,463	7,109,333
2) For transport i.e. purchase of car etc.	1,443	1,459,484	1,775	1,746,372	1,932	2,403,911
3) Other purposes	5,509	1,828,975	5,395	2,181,343	5,530	2,523,069
B. Consumer Financing	3,856,555	63,498,906	5,613,365	99,691,375	7,142,428	128,460,718
1) For house building	118,357	40,369,042	92,692	35,002,419	85,188	35,714,057
2) For transport i.e. purchase of car etc	961	683,162	799	542,615	954	513,662
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	2,692	2,392,344	3,542	2,224,568	3,784	2,160,403
5) Personal loans	3,734,545	20,054,358	5,516,332	61,921,773	7,052,502	90,072,596
C) Other	131,150	8,713,369	223,971	31,685,609	208,995	34,206,891
VII. OTHER	46,250	20,435,974	29,147	3,348,245	50,041	5,085,780
Total	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,520	9,404,598	594,672,724
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	2	8,004,126	2	8,004,126
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	763,675	261,235,724	1,026,972	105,654,956	201,560	39,988,216	1,992,207	406,878,896
A. Agriculture, forestry and fishing	560,120	193,051,888	417,547	64,392,660	175,186	29,507,084	1,152,853	286,951,631
1. Crop and animal production, hunting and related service activities	551,594	192,452,059	285,200	58,591,096	175,186	29,507,084	1,011,980	280,550,239
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
82 - Forestry and logging	6	950	-	-	-	-	6	950
83 - Fishing and aquaculture	8,520	598,879	132,347	5,801,564	-	-	140,867	6,400,443
B. Mining and quarrying	22	3,769	4	213	-	-	26	3,983
85 - Mining of coal and lignite	5	937	1	78	-	-	6	1,015
86 - Extraction of crude petroleum and natural gas	8	1,167	-	-	-	-	8	1,167
87 - Mining of metal ores	4	1,032	1	39	-	-	5	1,071
88-Other mining and quarrying	1	151	1	51	-	-	2	202
89 - Mining support service activities	4	483	1	46	-	-	5	529
C. Manufacturing	22,954	3,090,353	509,460	23,779,905	321	290,527	532,735	27,160,786
10 - Manufacture of food products	16,027	1,501,969	489,143	22,579,723	-	-	505,170	24,081,692
11 - Manufacture of beverages	184	38,192	11	1,648	-	-	195	39,840
12 - Manufacture of tobacco products	1	108	-	-	-	-	1	108
13 - Manufacture of textiles	1,663	335,646	4,882	379,858	319	289,041	6,864	1,004,545
Preparation and spinning of textile fibres	1	55	-	-	-	-	1	55
Weaving of textiles	1,295	259,538	3,566	246,987	-	-	4,861	506,525
Finishing of textiles	206	43,622	252	17,893	-	-	458	61,515
Manufacture of knitted and crocheted fabrics	1	70	14	1,355	-	-	15	1,424
Manufacture of made-up textile articles, except apparel	26	4,176	716	97,107	-	-	742	101,283
Manufacture of carpets and rugs	38	10,993	24	4,084	-	-	62	15,077
Manufacture of other textiles n.e.c.	96	17,193	310	12,432	319	289,041	725	318,667
14 - Manufacture of wearing apparel	1,461	252,235	9,040	485,665	-	-	10,501	737,960
15 - Manufacture of leather and related products	197	39,023	577	29,410	-	-	774	68,433

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	109	13,916	359	23,988	-	-	668	39,904
Manufacture of luggage, handbags and the like, saddlery and harness	57	20,497	12	2,591	-	-	69	23,088
Manufacture of footwear	31	4,610	6	832	-	-	37	5,442
a. Leather wear	27	3,382	5	757	-	-	32	4,139
b. Rubber and Plastic wear	4	1,228	1	75	-	-	5	1,303
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	311	43,115	3	148	-	-	314	43,264
17 - Manufacture of paper and paper products	2	1,097	4	911	-	-	6	2,008
18 - Printing and reproduction of recorded media	130	30,432	4	802	-	-	134	31,234
Printing and other service activities related to printing	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	20	3,398	1	64	-	-	21	3,462
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9	1,845	-	-	9	-	9	1,845
22 - Manufacture of rubber and plastic products	32	9,054	3	530	-	-	35	9,584
23 - Manufacture of other non-metallic mineral products	125	33,879	102	5,573	-	-	227	39,453
24 - Manufacture of basic metals	234	39,099	-	-	-	-	234	39,099
25 - Manufacture of fabricated metal products, except machinery and equipment	28	11,365	3	252	2	1,486	33	13,106
26 - Manufacture of computer, electronic and optical products	59	9,066	29	3,239	-	-	88	12,305
27 - Manufacture of electrical equipment	49	15,404	3	292	-	-	52	15,696
28 - Manufacture of machinery and equipment	47	21,888	6	274	-	-	53	22,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	20	4,411	-	-	-	-	20	4,411
30 - Manufacture of other transport equipment	13	2,996	1	80	-	-	14	3,076
31 - Manufacture of furniture	252	54,439	9	4,116	-	-	261	58,555
32 - Other manufacturing	2,062	635,960	5,638	287,278	-	-	7,700	923,239
Manufacture of jewellery and related articles	46	10,158	44	2,749	-	-	90	12,907
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	42	15,885	3	109	-	-	45	15,994
Manufacture of games and toys	3	909	2	113	-	-	5	1,023
Manufacture of medical and dental instruments and supplies	166	49,536	14	1,459	-	-	180	50,995
Manufacture of Handicrafts	150	26,260	3,829	200,686	-	-	3,979	226,947
Other manufacturing n.e.c.	1,655	523,212	1,746	82,162	-	-	3,401	605,374
33 - Repair and installation of machinery and equipment	28	5,732	1	39	-	-	29	5,771
D. Electricity, gas, steam and air conditioning supply	1,119	318,782	386	85,304	1,465	1,382,444	2,970	1,786,530
Electric power generation, transmission and distribution	1,118	318,695	385	85,204	1,465	1,382,444	2,968	1,786,344
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	1,112	317,628	382	85,021	1,465	1,382,444	2,959	1,785,093
f) Other	6	1,068	3	183	-	-	9	1,251
Manufacture of gas; distribution of gaseous fuels through mains	1	87	-	-	-	-	1	87
Steam and air conditioning supply	-	-	1	100	-	-	1	100
E. Water supply; sewerage, waste management and remediation activities	7	1,057	3	197	-	-	10	1,253
36 - Water collection, treatment and supply	1	220	-	-	-	-	1	220
37 - Sewerage	1	200	-	-	-	-	1	200
38 - Waste collection, treatment and disposal activities; materials recovery	1	173	-	-	-	-	1	173
39 - Remediation activities and other waste management services	4	464	3	197	-	-	7	660
F. Construction	5,409	2,085,964	953	413,227	-	-	6,362	2,499,191
41 - Construction of buildings	5,402	2,084,158	952	413,174	-	-	6,354	2,497,332
42 - Civil engineering	6	1,445	-	-	-	-	6	1,445
43 - Specialized construction activities	1	262	1	52	-	-	2	314

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	135,142	50,222,330	50,415	12,036,183	13	696	185,570	62,259,413
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,913	419,779	9	5,088	-	-	1,922	424,867
46 - Wholesale trade, except of motor vehicles and motorcycles	27,413	13,610,861	7,500	3,958,680	13	696	34,926	17,570,237
47 - Retail trade, except of motor vehicles and motorcycles	105,816	36,191,891	42,906	8,072,416	-	-	148,722	44,264,307
H. Transportation and storage	3,848	5,067,968	13,775	920,745	1	1,227	17,624	5,989,939
49 - Land transport and transport via pipelines	3,826	5,064,197	13,771	920,369	-	-	17,597	5,984,566
50 - Water transport	2	563	1	39	-	-	3	601
51 - Air transport	1	87	-	-	-	-	1	87
52 - Warehousing and support activities for transportation	14	2,440	3	337	-	-	17	2,777
53 - Courier activities other than national post activities	5	680	-	-	1	1,227	6	1,907
I. Accommodation and food service activities	1,513	320,905	111	14,505	1	792	1,625	336,202
55 - Accommodation	583	139,385	34	6,461	1	792	618	146,638
56-Food and beverage service activities	930	181,520	77	8,044	-	-	1,007	189,565
J. Information and communication	245	51,861	251	21,091	3	4,247	499	77,199
58 - Publishing activities	1	200	-	-	-	-	1	200
59 - Motion picture, video and television programme production, sound recording and music publishing activities	65	10,701	2	15	-	-	67	10,716
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	84	15,104	1	45	2	3,155	87	18,305
62 - Computer programming, consultancy and related activities	29	14,524	3	2,675	1	1,092	33	18,291
63 - Information service activities	66	11,330	245	18,356	-	-	311	29,686
K. Real estate activities	6	2,908	1	43	-	-	7	2,951
L. Professional, scientific and technical activities	653	241,413	129	53,922	4	6,534	786	301,868
69 - Legal and accounting activities	367	153,178	89	32,554	-	-	456	185,732
70 - Activities of head offices; management consultancy activities	36	6,320	6	964	4	6,534	46	13,838
71 - Architectural and engineering activities; technical testing and analysis	164	50,876	6	1,207	-	-	170	52,083
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	29	4,381	9	1,508	-	-	38	5,889
74 - Other professional, scientific and technical activities	35	16,915	16	16,448	-	-	51	33,363
75 - Veterinary activities	22	9,742	3	1,221	-	-	25	10,963
M. Administrative and support service activities	4,237	1,214,101	609	161,595	24,225	8,643,937	29,071	10,019,833
77 - Rental and leasing activities	226	83,773	12	4,260	-	-	238	88,033
78 - Employment activities	610	300,847	24	17,664	24,225	8,643,937	24,859	8,962,448
79 - Travel agency, tour operator, reservation service and related activities	36	10,562	3	561	-	-	39	11,123
80 - Security and investigation activities	31	10,085	3	222	-	-	34	10,307
81. Services to buildings and landscape activities	156	29,294	18	1,061	-	-	174	30,355
82 - Office administrative, office support and other business support activities	3,178	779,630	549	137,827	-	-	3,727	917,457
N. Education	457	84,781	3,343	196,142	1	750	3,801	281,673
O. Human health and social work activities	3,164	841,955	5,996	299,461	-	-	9,160	1,141,416
86 - Human health activities	253	87,162	72	22,590	-	-	325	109,752
87 - Residential care activities	2,910	754,576	5,923	276,354	-	-	8,833	1,030,930
88. Social work activities with and without accommodation	1	217	1	517	-	-	2	734
P. Arts, entertainment and recreation	132	30,670	72	9,289	-	-	204	39,759
Q. Other service activities	24,647	4,605,120	23,917	3,270,473	340	149,978	48,904	8,025,570
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	5,703,609	140,469,626	1,658,720	34,226,318	19	7,978	7,362,349	174,703,922
A. Bank - Employees	9,451	10,992,624	1,474	1,443,689	-	-	10,925	12,436,313
1) For house building	2,889	6,145,093	574	964,240	-	-	3,463	7,109,333
2) For transport i.e. purchase of car etc.	1,777	2,214,281	155	189,630	-	-	1,932	2,403,911
3) Other purposes	4,785	2,233,250	745	289,819	-	-	5,530	2,523,069
B. Consumer Financing	5,604,891	104,954,965	1,537,518	21,497,775	19	7,978	7,142,428	128,460,718
1) For house building	67,353	28,885,367	17,835	6,824,690	-	-	85,188	35,714,057
2) For transport i.e. purchase of car etc	909	478,446	45	35,216	-	-	954	513,662
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	3,400	2,039,264	384	121,139	-	-	3,784	2,160,403
5) Personal loans	5,533,229	73,551,888	1,519,254	16,512,730	19	7,978	7,052,502	90,072,596
C) Other	89,267	24,922,037	119,728	9,284,854	-	-	208,995	34,206,891
VII. OTHER	16,947	2,838,746	33,094	2,247,034	-	-	50,041	5,085,780
Total	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,320	9,404,598	594,672,724

Note(s)

1. 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-25	Mar-26 R	Jun-26 P
0.00	27,606,532	48,219,466	42,169,255
1.00	-	-	-
2.00	-	-	-
3.00	448,281	242	589,605
4.00	2,758,434	470,221	3,474,705
5.00	12,920,666	3,221,739	17,165,038
6.00	-	13,944,232	57,726
7.00	18,587	43,961	59,220
8.00	191,737	449,560	273,012
9.00	187,018	374,855	345,043
10.00	288,991	246,235	307,986
11.00	78,720	78,499	73,971
12.00	59,246	103,419	8,110,683
13.00	14,749	99,474	137,746
14.00	21,032	260,652	470,569
15.00	128,353	248,597	277,670
16.00	205,097	273,228	263,047
17.00	88,687	2,217,140	2,216,207
18.00	96,463	133,100	907,845
19.00	175,109	296,809	314,347
20.00	550,017	1,097,522	1,952,924
21.00	704,850	391,845	325,617
22.00	980,024	550,177	753,271
23.00	1,602,682	1,325,455	964,872
24.00	891,538	1,062,560	1,820,490
25.00	2,272,939	5,138,633	4,587,680
26.00	1,368,982	3,205,367	4,383,081
27.00	1,653,751	1,295,507	1,544,029
28.00	2,154,238	3,854,554	3,946,591
29.00	2,288,435	1,292,601	1,271,905
30.00	3,352,618	4,663,739	5,282,528
31.00	6,174,588	7,833,617	7,369,807
32.00	17,537,921	32,461,008	34,125,621
33.00	25,392,412	25,112,493	21,535,180
34.00	9,088,903	18,497,800	18,270,771
35.00	9,027,494	25,285,496	28,427,608
36.00	11,354,521	45,526,132	54,182,478
37.00	39,669,936	34,498,406	38,679,391
38.00	32,085,139	45,697,082	46,271,407
39.00	27,412,365	28,973,929	27,094,325
40.00	68,563,957	46,664,263	50,824,690
41.00	21,418,790	13,873,539	15,185,982
42.00	39,766,843	32,708,121	24,770,677
43.00	12,989,965	10,182,878	13,918,158
44.00	4,132,040	10,424,497	10,276,044
45.00	1,079,761	1,292,518	3,033,808
46.00	420,082	127,442	348,103
47.00	534,568	153,260	113,810
48.00	282,404	189,665	161,690
49.00	5,226,527	5,350,587	5,100,208
50.00 & above	33,454,559	44,821,698	90,936,302
Total	428,720,551	524,233,822	594,672,724

*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, 2026

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	19,577,182	3,472,150	19,119,923	42,169,255
1.00	-	-	-	-
2.00	-	-	-	-
3.00	524,695	64,910	-	589,605
4.00	2,619,945	854,760	-	3,474,705
5.00	14,577,587	2,587,451	-	17,165,038
6.00	55,485	2,241	-	57,726
7.00	25,982	33,238	-	59,220
8.00	272,137	875	-	273,012
9.00	33,501	2,329	309,213	345,043
10.00	104,771	23,330	179,885	307,986
11.00	38,453	684	34,834	73,971
12.00	76,087	4,940	8,029,656	8,110,683
13.00	123,310	14,112	324	137,746
14.00	382,000	24,548	64,021	470,569
15.00	196,067	34,967	46,636	277,670
16.00	148,190	42,196	72,661	263,047
17.00	2,164,821	21,603	29,783	2,216,207
18.00	828,330	71,267	8,248	907,845
19.00	228,702	81,000	4,645	314,347
20.00	1,920,432	32,492	-	1,952,924
21.00	256,225	66,641	2,751	325,617
22.00	685,378	67,638	255	753,271
23.00	826,802	137,066	1,004	964,872
24.00	1,117,270	675,416	27,804	1,820,490
25.00	3,758,170	613,995	215,515	4,587,680
26.00	4,079,768	303,313	-	4,383,081
27.00	1,188,627	339,462	15,940	1,544,029
28.00	3,605,613	243,274	97,704	3,946,591
29.00	1,115,435	156,470	-	1,271,905
30.00	3,849,035	1,213,582	219,911	5,282,528
31.00	4,910,078	1,896,588	563,141	7,369,807
32.00	28,456,698	5,562,190	106,733	34,125,621
33.00	14,560,210	5,091,117	1,883,853	21,535,180
34.00	15,287,283	2,961,186	22,302	18,270,771
35.00	19,099,869	8,276,360	1,051,379	28,427,608
36.00	44,199,696	8,115,189	1,867,593	54,182,478
37.00	32,170,970	6,322,846	185,575	38,679,391
38.00	35,126,205	10,415,360	729,842	46,271,407
39.00	18,812,679	7,487,134	794,513	27,094,325
40.00	40,356,149	9,698,031	770,510	50,824,690
41.00	10,992,513	4,129,434	64,035	15,185,982
42.00	14,097,776	3,595,977	7,076,925	24,770,677
43.00	8,756,132	3,630,731	1,531,295	13,918,158
44.00	7,705,280	916,374	1,654,391	10,276,044
45.00	2,397,195	342,162	294,451	3,033,808
46.00	208,792	37,264	102,047	348,103
47.00	51,778	4,853	57,179	113,810
48.00	39,644	3,918	118,128	161,690
49.00	702,253	4,355,225	42,730	5,100,208
50.00 & above	42,232,898	48,100,419	602,985	90,936,302
Total	404,544,097	142,128,307	48,000,320	594,672,724

*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-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	6,495	6,495	-	8,004	8,004
	Private Sector	215,143	113,363	328,505	328,505	129,774	371,539	236,226	170,652	406,879
	Trust Fund	-	-	-	-	16	33	-	-	-
	Personal	34,556	45,223	79,779	79,779	81,138	142,818	73,595	101,109	174,704
	Others	10,081	10,354	20,436	20,436	2,708	3,348	989	4,097	5,086
	Total	259,780	168,940	428,721	428,721	220,132	524,234	310,811	283,862	594,673
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	146,469	62,316	208,785	208,785	82,947	239,710	150,051	112,724	262,776
	Trust Fund	-	-	-	-	8	22	-	-	-
	Personal	14,867	12,590	27,457	27,457	25,111	57,987	40,059	28,242	68,301
	Others	6,173	3,174	9,347	9,347	2,231	2,743	851	3,381	4,232
	Total	167,509	78,080	245,589	245,589	110,298	300,462	190,961	144,347	335,308
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	52,324	19,787	72,112	72,112	25,506	88,852	63,558	35,689	99,247
	Trust Fund	-	-	-	-	3	6	-	-	-
	Personal	12,898	6,805	19,703	19,703	10,822	31,225	23,819	13,204	37,023
	Others	3,382	1,325	4,707	4,707	356	484	138	501	639
	Total	68,605	27,917	96,522	96,522	36,686	120,566	87,515	49,394	136,909
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	10,803	8,333	19,136	19,136	10,357	24,732	15,224	10,405	25,629
	Trust Fund	-	-	-	-	5	5	-	-	-
	Personal	2,938	1,430	4,368	4,368	4,611	9,379	5,508	5,625	11,133
	Others	238	1,125	1,363	1,363	121	121	-	215	215
	Total	13,979	10,888	24,867	24,867	15,094	34,238	20,731	16,245	36,977
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,510	390	2,900	2,900	968	4,532	3,776	1,107	4,883
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,160	749	2,909	2,909	649	2,654	2,006	607	2,612
	Others	226	13	239	239	-	-	-	-	-
	Total	4,896	1,152	6,049	6,049	1,617	7,187	5,782	1,714	7,495
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	6,495	6,495	-	8,004	8,004
	Private Sector	-	17,145	17,145	17,145	3,702	3,702	-	4,408	4,408
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	22,773	22,773	22,773	38,509	38,509	-	51,871	51,871
	Others	-	4,494	4,494	4,494	-	-	-	-	-
	Total	-	44,411	44,411	44,411	48,706	48,706	-	64,283	64,283

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Jun-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,979	2,094	5,073	5,073	2,340	5,982	3,534	2,326	5,860
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,589	323	1,912	1,912	399	1,929	2,111	524	2,635
	Others	62	43	105	105	-	-	-	-	-
	Total	4,630	2,460	7,090	7,090	2,740	7,912	5,645	2,850	8,495
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	58	3,297	3,355	3,355	3,952	4,027	83	3,993	4,076
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	104	553	657	657	967	1,064	93	1,036	1,129
	Others	-	181	181	181	-	-	-	0	0
	Total	161	4,031	4,193	4,193	4,918	5,091	176	5,029	5,205

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,154,488	4,488,536	3,718,058	5,914,269	4,567,701	7,549,798
5,000 to 10,000	2,625,223	14,058,490	815,988	5,288,401	1,131,593	7,327,382
10,000 to 20,000	44,973	675,712	535,539	6,979,181	748,090	9,849,809
20,000 to 25,000	24,275	547,415	132,909	2,814,109	215,043	4,628,835
25,000 to 30,000	26,475	728,445	112,610	2,950,451	259,436	6,961,032
30,000 to 40,000	61,379	2,138,730	178,938	5,933,476	368,740	12,422,026
40,000 to 50,000	68,577	3,058,079	149,493	6,688,434	252,039	11,499,347
50,000 to 60,000	82,358	4,404,479	161,939	8,505,079	372,200	19,756,772
60,000 to 70,000	86,261	5,464,838	76,469	4,920,858	146,310	9,475,129
70,000 to 80,000	80,042	5,932,486	71,514	5,318,121	140,253	10,421,361
80,000 to 90,000	57,005	4,782,464	51,691	4,342,235	80,792	6,776,676
90,000 to 100,000	60,221	5,725,375	47,144	4,468,506	53,559	5,042,419
100,000 to 200,000	441,331	62,508,743	394,623	58,254,754	380,398	56,268,414
200,000 to 300,000	258,183	60,133,691	226,681	53,805,168	215,841	51,407,096
300,000 to 400,000	112,421	38,295,421	106,296	36,204,875	108,030	36,809,480
400,000 to 500,000	65,848	29,389,492	73,150	32,754,184	74,369	33,222,443
500,000 to 600,000	45,744	24,717,995	62,768	34,248,832	62,756	34,196,407
600,000 to 700,000	32,244	20,815,527	53,383	34,391,251	57,707	37,265,285
700,000 to 800,000	24,793	18,478,082	30,373	22,610,222	35,069	26,093,145
800,000 to 900,000	19,756	16,725,909	21,567	18,259,437	23,758	20,095,897
900,000 to 1,000,000	20,157	19,196,135	20,921	19,892,069	22,058	20,933,550
1,000,000 to 2,000,000	46,605	61,797,421	63,054	86,348,262	66,358	90,854,646
2,000,000 & Over	8,720	24,657,085	19,309	63,341,647	22,498	75,815,774
Total	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724

Note(s)

*.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, 2026

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3,523,679	5,915,965	1,043,801	1,633,228	221	604	4,567,701	7,549,798
5,000 to 10,000	900,965	5,829,322	230,262	1,495,370	366	2,690	1,131,593	7,327,382
10,000 to 20,000	553,570	7,167,622	192,975	2,657,780	1,545	24,407	748,090	9,849,809
20,000 to 25,000	132,341	2,781,296	81,528	1,821,397	1,174	26,142	215,043	4,628,835
25,000 to 30,000	102,870	2,676,500	155,676	4,260,066	890	24,466	259,436	6,961,032
30,000 to 40,000	143,647	4,728,194	222,825	7,614,146	2,268	79,686	368,740	12,422,026
40,000 to 50,000	86,551	3,946,721	161,340	7,361,075	4,148	191,552	252,039	11,499,347
50,000 to 60,000	156,980	8,065,886	187,147	10,121,470	28,073	1,569,416	372,200	19,756,772
60,000 to 70,000	39,275	2,525,382	91,028	5,920,683	16,007	1,029,064	146,310	9,475,129
70,000 to 80,000	41,218	3,059,519	87,362	6,485,421	11,673	876,420	140,253	10,421,361
80,000 to 90,000	32,050	2,697,603	40,609	3,391,997	8,133	687,076	80,792	6,776,676
90,000 to 100,000	28,489	2,691,596	17,394	1,631,697	7,676	719,126	53,559	5,042,419
100,000 to 200,000	236,943	34,263,121	70,068	10,040,714	73,387	11,964,579	380,398	56,268,414
200,000 to 300,000	145,593	34,866,400	47,310	11,172,343	22,938	5,368,352	215,841	51,407,096
300,000 to 400,000	82,127	28,008,356	22,681	7,713,873	3,222	1,087,251	108,030	36,809,480
400,000 to 500,000	57,541	25,698,839	15,089	6,739,907	1,739	783,697	74,369	33,222,443
500,000 to 600,000	46,841	25,477,849	11,565	6,280,894	4,350	2,437,665	62,756	34,196,407
600,000 to 700,000	42,614	27,544,827	9,526	6,140,866	5,567	3,579,592	57,707	37,265,285
700,000 to 800,000	26,293	19,569,462	6,725	4,998,387	2,051	1,525,297	35,069	26,093,145
800,000 to 900,000	18,089	15,299,323	4,542	3,837,069	1,127	959,505	23,758	20,095,897
900,000 to 1,000,000	16,847	15,991,723	4,048	3,845,244	1,163	1,096,583	22,058	20,933,550
1,000,000 to 2,000,000	51,684	70,903,775	11,465	15,586,573	3,209	4,364,298	66,358	90,854,646
2,000,000 & Over	18,024	54,834,815	3,820	11,378,107	654	9,602,852	22,498	75,815,774
Total	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,320	9,404,598	594,672,724

Note(s)

*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-25			Mar-26 R			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	205,957,558	207,980,366	210,104,713	266,606,617	276,830,250	269,330,667	265,423,357	273,589,780	270,362,727
1) Treasury Bills	126,371,933	130,026,205	127,536,071	166,504,554	173,268,250	168,108,357	185,338,835	191,978,580	187,522,246
2) Pakistan Investment Bonds (PIBs)	79,585,625	77,954,161	82,568,642	100,102,063	103,562,000	101,222,310	80,084,522	81,611,200	82,840,481
a. Fixed Rate	39,890,496	37,937,461	42,195,501	74,178,387	77,345,300	74,438,714	60,652,214	61,894,500	62,885,154
b. Floating Rate	39,695,129	40,016,700	40,373,141	25,923,676	26,216,700	26,783,596	19,432,308	19,716,700	19,955,327
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1,825,000	1,825,000	1,825,000	875,000	875,000	875,000
VIII. TERM FINANCE CERTIFICATES	212,036	262,106	212,036	1,849,416	1,849,416	1,849,857	1,849,416	1,849,416	1,845,066
IX. MUTUAL FUNDS	-	-	-	16,267,723	16,000,000	16,429,805	1,267,723	1,000,000	1,267,732
X. OTHERS	166,667	166,667	166,667	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	5,772,091	5,800,000	5,829,394	4,157,626	4,066,667	4,298,393	4,153,667	4,159,667	4,206,699
a. Government Islamic Securities	5,772,091	5,800,000	5,829,394	4,095,959	4,000,000	4,236,729	4,103,667	4,093,000	4,156,701
1. GOP Ijara Sukuk	5,772,091	5,800,000	5,829,394	4,095,959	4,000,000	4,236,729	4,103,667	4,093,000	4,156,701
a. Variable Rental Rate (VRR)	5,772,091	5,800,000	5,829,394	4,095,959	4,000,000	4,236,729	4,103,667	4,093,000	4,156,701
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	61,667	66,667	61,664	50,000	66,667	49,998
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	61,667	66,667	61,664	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	50,000	66,667	49,998
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
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	212,108,352	214,209,139	216,312,810	290,706,382	300,571,333	293,733,722	273,569,163	281,473,863	278,557,224

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Assets	1,418,259,359	1,313,840,318	1,206,322,574
I. Currency and Deposits	9,474,475	10,910,981	16,469,869
1. Currency	10,882	2,189	2,639
2. Transferable Deposits	3,996,111	5,556,224	5,284,325
3. Restricted/ compulsory deposits	-	-	163
4 Other Deposits	5,467,482	5,352,568	11,182,742
II. Securities(other than shares)	1,124,698,086	981,812,910	817,349,869
1. Short-term	27,243,425	35,406,766	66,457,845
2. Long-term	1,097,454,661	946,406,144	750,892,024
III. Loans extended (Advances)¹	201,779,654	234,665,397	283,294,866
1. Short-term	59,581,006	69,777,582	66,963,175
A) Money at call	110,035	60,018	-
B) Reverse Repo	723,273	5,840,662	2,546,772
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	58,747,698	63,876,902	64,416,403
2. Long-term	142,198,648	164,887,815	216,331,691
IV. Shares and other equity	23,016,268	27,124,839	29,823,219
1. Quoted	13,525,201	13,268,689	16,146,541
2. Non quoted	9,432,837	11,781,213	11,601,741
3. Investment fund shares	58,230	2,074,937	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	45,990,123	45,379,448	44,987,877
1. Trade credit and advances	-	-	-
2. Others	45,990,123	45,379,448	44,987,877
A) Dividends receivable resident sector	-	163,731	2,700
B) Settlement accounts resident sector	607,214	1,001,922	783,927
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	45,382,909	44,213,795	44,201,250
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	13,300,753	13,946,743	14,396,874
1. Produced assets	13,053,192	13,737,568	14,218,304
A) Tangible fixed assets	12,619,898	13,221,998	13,592,513
a) Dwellings	5,630,656	5,451,850	5,630,239
i) Building on freehold land	672,733	487,066	472,152
ii) Building on leasehold land	4,957,923	4,964,784	5,158,087
b) Other buildings and structures	2,607,985	3,067,794	3,039,801
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,571,234	3,031,043	3,003,050
c) Machinery and equipment	2,561,954	2,892,865	3,157,103
i) Transport equipment	1,429,581	1,567,485	1,730,494
ii) Furniture & Fixtures	368,444	375,417	343,991
iii) Office equipment	664,535	824,244	953,664
iv) Other machinery & equipment	99,394	125,719	128,954
d) Other tangible fixed assets n.e.s	1,819,303	1,809,489	1,765,370
B) Intangible fixed assets	433,294	515,570	625,791
a) Computer software	433,294	515,570	625,791
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	97,862	59,476	28,871

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	1,418,259,359	1,313,840,318	1,206,322,574
I. Deposits²	49,989,734	60,509,743	77,564,271
1. Transferable Deposits	4,884,928	7,621,240	7,973,432
2. Restricted/ compulsory deposits	185,278	510,276	558,436
3. Other deposits	44,919,528	52,378,227	69,032,403
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,133,792,299	1,004,100,531	844,240,165
1. Short-term	740,218,232	914,421,319	745,589,632
A) Money at call	46,068,296	115,705,419	57,883,275
B) Repurchase agreements (Repo)	457,736,746	579,792,966	518,889,415
C) Other short-term borrowings	236,413,190	218,922,934	168,816,942
2. Long-term borrowings	393,574,067	89,679,212	98,650,533
IV. Financial Derivatives	-	-	-
V. Other accounts payable	55,139,080	57,277,296	67,985,435
1. Provision for losses	21,611,408	21,445,803	22,097,689
A) Provision for loan losses-Specific	14,751,334	14,866,234	15,937,898
B) Provision for loan losses-General	4,439,106	3,897,997	3,484,900
C) Provision for other losses	2,420,968	2,681,572	2,674,891
2. Accumulated Depreciation	2,526,576	3,108,770	3,413,356
3. Other accounts payable to other resident Sectors	31,001,096	32,722,723	42,474,390
A) Dividends payable	-	-	-
B) Settlement accounts	4,474,431	4,484,714	4,376,417
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	26,526,665	28,238,009	38,097,973
a) Suspense account	8,593,441	6,032,652	5,929,308
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	877,309	2,128,684	1,901,398
d) Accrued wages	530,577	543,789	824,300
e) Accrued rent	-	-	-
f) Accrued taxes	8,581,511	9,664,367	10,039,321
g) Other miscellaneous liability items	7,943,827	9,868,517	19,403,646
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	179,338,246	191,952,748	216,532,703
1. Quoted	-	-	3,677,745
2. Non quoted	79,559,087	79,559,087	82,119,102
3. Investment fund shares	-	-	-
4. Retained earnings	33,673,669	55,983,060	61,034,337
5. Current year result	15,098,956	5,153,391	11,493,796
6. General and special reserve	29,647,127	33,965,282	36,950,506
7. Valuation adjustments	21,359,407	17,291,928	21,257,217
IX. Contingencies and Commitments³	153,838,253	101,089,324	130,909,739
1. Guarantees	21,487,875	26,127,399	27,761,957
2. Commitments	127,893,382	73,949,129	98,303,073
A) Letter of Credit	2,952,666	3,094,620	4,497,200
B) Forward government Securities Transactions	74,126,907	28,872,718	52,419,477
C) Forward lending	6,916,276	6,717,550	5,443,224
D) Commitments for acquisition of :	193,012	269,044	283,944
i. Fixed assets	58,433	159,355	174,142
ii. Intangible assets	134,579	109,689	109,802
E) Other commitments	43,704,521	34,995,197	35,659,228
3. Other contingent liabilities	4,456,996	1,012,796	4,844,709

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 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	45,276,477	33,421,330	31,579,557
1. Loans and advances	5,626,993	5,741,185	7,165,104
2. Investments	38,800,441	27,219,245	23,551,412
3. Lendings to financial institutions	709,719	359,337	549,773
4. Balances with banks	139,324	101,563	205,959
5. Income from inter-office lending	-	-	-
6. Other	-	-	107,309
B. Mark-Up/Return/Interest Expensed	36,799,822	26,775,263	25,283,841
1. Deposits	679,827	1,481,303	1,548,593
2. Borrowings	36,059,876	25,266,069	23,414,819
3. Subordinated debt	15,307	8,767	98,985
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	43,512	17,608	217,864
6. Expense on inter-office borrowing	-	-	-
7. Other	1,300	1,516	3,580
I. Net Mark-UP/Return/Interest Income (A - B)	8,476,655	6,646,067	6,295,716
C. Non Mark-UP/Return/Interest Income	6,781,287	5,092,791	5,521,056
1. Fee & Commission Income	293,061	260,858	170,117
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	25,061	11,030	11,565
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	44,112	50,964	61,471
v. Investment banking fee	83,418	101,211	8,353
vi. Commission on trade	-	13,897	-
vii. Commission on guarantees	81,123	51,465	47,981
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	59,347	32,291	33,281
xiv. Other Commission	-	-	7,466
2. Dividend Income	4,311,462	4,570,545	4,726,290
3. Foreign exchange income	64,036	(18,876)	(18,337)
4. Income from derivatives	-	-	-
5. Gain on securities	1,984,861	(394,537)	170,554
i. Realised	884,967	(76,147)	122,077
ii. Unrealised - held for trading	1,099,894	(318,390)	48,477
6. Other Income	127,867	674,801	472,432
i. Rent on property	143,087	142,961	144,402
ii. Gain on sale of fixed assets-net	5,914	3,475	6,887
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	3,413	-
v. Other	(21,134)	524,952	321,143
II. Total Income (I + C)	15,257,942	11,738,858	11,816,772

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	2,863,114	2,762,458	2,824,748
1. Operating expenses	2,594,233	2,585,063	2,639,641
i. Total compensation expense	1,622,012	1,681,267	1,624,781
ii. Property expense	293,974	239,495	309,090
a. Rent and taxes	24,453	14,035	34,777
b. Insurance	13,927	8,162	10,390
c. Utilities cost	34,527	21,482	36,400
d. Lease rental	-	-	-
e. Fuel expense generators	1,778	1,010	1,887
f. Security (including guards)	9,590	8,854	9,561
g. Repair and maintenance (including janitorial charges)	82,024	61,085	82,931
h. Depreciation on right-of-use assets	78,554	73,725	83,734
i. Depreciation	49,121	51,142	49,410
iii. Information technology expenses	92,200	103,819	134,055
iv. Other operating expenses	586,047	560,482	571,715
2. Workers welfare fund	237,136	150,583	161,751
3. Other charges	31,745	26,812	23,356
i. Penalties imposed by State Bank of Pakistan	174	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	31,571	26,812	23,356
III. Profit before provisions (II - D)	12,394,828	8,976,400	8,992,024
E. Provisions / (reversals) and write offs - net	142,777	150,108	(432,908)
1. (Reversals) / provisions against balance with Banks	(6,586)	301	8,209
2. (Reversals) / provisions for diminution in value of investments	77,378	(28,589)	(388,059)
3. (Reversals) / provisions against loans & advances	291,924	300,252	(129,753)
4. (Reversals) / provisions against off balance sheet items	(159,038)	(126,040)	49,937
5. Reversals against other assets	(60,901)	4,184	26,758
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	12,252,051	8,826,292	9,424,932
G. Taxation	3,823,580	3,510,264	2,311,292
1. Current	2,627,215	2,383,290	1,953,008
2. Prior	-	396,615	101,126
3. Deferred	1,196,365	730,359	257,158
V. Profit After Taxation (IV - G)	8,428,471	5,316,028	7,113,640
Notes on Human Resources			
Number of Employees*	980	987	1,012
1. Permanent	853	855	873
a. Male	708	716	729
<i>of which: Branch Managers</i>		45	45
b. Female	145	139	144
<i>of which: Branch Managers</i>		-	-
2. Contractual	127	132	139
a. Male	109	106	112
<i>of which: Branch Managers</i>	18	6	5
b. Female	18	26	27
<i>of which: Branch Managers</i>	-	-	-

* 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-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	26	650
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	803	48,271,878	818	58,930,239	889	75,475,529
1) Less Than Three Months	333	15,275,021	369	16,897,958	420	23,777,086
2) For Three Months and Over but Less Than Six Months	123	13,389,646	122	12,063,675	152	22,529,276
3) For Six Months and Over but Less Than One Year	75	4,642,063	64	16,759,434	84	18,062,824
4) For One Year & Over but Less Than Two Years	258	14,534,448	251	12,878,492	220	10,775,163
5) For Two Years & Over but Less Than Three Years	10	200	4	80	-	-
6) For Three Years & Over but Less Than Four Years	2	130,500	7	130,600	12	131,180
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	2	300,000	1	200,000	1	200,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	803	48,271,878	818	58,930,239	915	75,476,179

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 30th June, 2026

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	23	575	3	75	-	-	-	-	26	650
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	136	1,037,928	56	326,367	165	863,321	532	73,247,913	889	75,475,529
1) Less Than Three Months	92	610,501	34	189,082	97	461,924	197	22,515,579	420	23,777,086
2) For Three Months and Over but Less Than Six Months	17	71,682	4	22,877	17	145,604	114	22,289,113	152	22,529,276
3) For Six Months and Over but Less Than One Year	7	35,351	7	8,977	8	102,598	62	17,915,898	84	18,062,824
4) For One Year & Over but Less Than Two Years	11	320,214	11	105,431	43	153,195	155	10,196,323	220	10,775,163
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	9	180	-	-	-	-	3	131,000	12	131,180
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	200,000	1	200,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	159	1,038,503	59	326,442	165	863,321	532	73,247,913	915	75,476,179

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	2,068,818	2,255,359	-	-	-	-
1) Official	2,068,818	2,255,359	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	46,203,060	56,674,880	650	-	-	-
I. GOVERNMENT	4,416,462	5,245,835	-	-	-	-
A. Federal Government	3,689,005	4,029,650	-	-	-	-
B. Provincial Governments	727,457	1,216,185	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,365,000	15,990,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	12,000,000	-	-	-	-
Transport, storage and communications	3,865,000	3,540,000	-	-	-	-
Manufacturing	500,000	450,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	15,757,897	13,949,130	-	-	-	-
Mutual Funds and AMCs	12,397,000	11,075,000	-	-	-	-
Insurance & Pension Funds	500,000	119,000	-	-	-	-
MFIs and DFIs	607,595	134,418	-	-	-	-
Stock Exchange & Brokerage Houses	861,952	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	1,391,350	2,620,712	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	16,933,578	16,148,423	-	-	-	-
A. Agriculture, forestry and fishing	26,387	3,270	-	-	-	-
1. Crop and animal production, hunting and related service activities	26,387	3,270	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	26,387	3,270	-	-	-	-
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	2,618,056	79,371	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	118,056	79,371	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	2,500,000	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	7,787,123	4,804,660	-	-	-	-
10 - Manufacture of food products	186,924	148,729	-	-	-	-
11 - Manufacture of beverages	500,600	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	1,305,370	1,840,223	-	-	-	-
Preparation and spinning of textile fibres	103,125	72,304	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	1,102,245	1,203,245	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	100,000	564,674	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	89,832	96,783	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-26 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
2,427,839	-	-	-	-	-	-	-	2,427,839	2,427,839
2,427,839	-	-	-	-	-	-	-	2,427,839	2,427,839
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
43,878,523	18,062,824	10,775,163	-	131,180	-	200,000	-	73,047,690	73,048,340
704,084	2,600,000	2,897,907	-	45,000	-	200,000	-	6,446,991	6,446,991
500,000	2,600,000	1,998,650	-	45,000	-	200,000	-	5,343,650	5,343,650
204,084	-	899,257	-	-	-	-	-	1,103,341	1,103,341
-	-	-	-	-	-	-	-	-	-
-	12,300,000	4,450,000	-	-	-	-	-	16,750,000	16,750,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	12,000,000	-	-	-	-	-	-	12,000,000	12,000,000
-	300,000	3,870,000	-	-	-	-	-	4,170,000	4,170,000
-	-	580,000	-	-	-	-	-	580,000	580,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
28,849,128	337,100	708,720	-	85,500	-	-	-	29,980,448	29,980,448
24,791,000	-	-	-	-	-	-	-	24,791,000	24,791,000
9,000	-	-	-	-	-	-	-	9,000	9,000
142,141	-	345,720	-	-	-	-	-	487,861	487,861
-	-	-	-	-	-	-	-	-	-
3,906,987	337,100	363,000	-	85,500	-	-	-	4,692,587	4,692,587
12,105,824	2,567,084	1,853,646	-	500	-	-	-	16,527,054	16,527,054
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
18,750	60,621	-	-	-	-	-	-	79,371	79,371
-	-	-	-	-	-	-	-	-	-
18,750	60,621	-	-	-	-	-	-	79,371	79,371
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3,096,085	908,204	1,287,019	-	500	-	-	-	5,291,808	5,291,808
500	-	100,149	-	-	-	-	-	100,649	100,649
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,100,498	582,447	101,000	-	-	-	-	-	1,783,945	1,783,945
-	49,484	-	-	-	-	-	-	49,484	49,484
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
728,676	532,963	101,000	-	-	-	-	-	1,362,639	1,362,639
-	-	-	-	-	-	-	-	-	-
371,822	-	-	-	-	-	-	-	371,822	371,822
-	-	-	-	-	-	-	-	-	-
29,949	67,823	-	-	-	-	-	-	97,772	97,772

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	89,832	96,783	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	89,832	96,783	-	-	-	-
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	619,347	387,322	-	-	-	-
Printing and other service activities related to printing	303,636	76,657	-	-	-	-
Reproduction of recorded media	315,711	310,665	-	-	-	-
19 - Manufacture of coke and refined petroleum products	18,000	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	965,064	553,724	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	503,872	325,872	-	-	-	-
22 - Manufacture of rubber and plastics products	2,375,000	125,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	200,000	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	100,000	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	683,343	661,223	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	21,856	53,399	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	417,915	362,021	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	32,364	-	-	-	-
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	3,276,878	6,783,204	-	-	-	-
Electric power generation, transmission and distribution	1,724,557	6,783,204	-	-	-	-
a) Hydal	700,000	700,000	-	-	-	-
b) Thermal	-	1,007,978	-	-	-	-
c) Coal Based	1,000,000	1,000,000	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	24,557	12,355	-	-	-	-
f) Other	-	4,062,871	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	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	-	-	-	-	-	-

Finance Institutions

Jun-26 P

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9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	194,254	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	-	194,254	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	132,510	2,173,254	-	-	-	-
49 - Land transport and transport via pipelines	108,510	1,379,666	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	24,000	793,588	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	77,000	2,000	-	-	-	-
55 - Accommodation	77,000	2,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	247,224	643,594	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	128,685	548,110	-	-	-	-
62 - Computer programming, consultancy and related activities	118,539	95,484	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	202,155	197,863	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	95,000	100,445	-	-	-	-
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	107,155	97,418	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	21,300	21,300	-	-	-	-
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	21,300	21,300	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	2,544,945	1,138,118	-	-	-	-
O. Human health and social work activities	-	107,535	-	-	-	-
86 - Human health activities	-	107,535	-	-	-	-
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	2,250,477	3,044,777	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,848,464	2,502,742	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	402,013	542,035	-	-	-	-
VI. PERSONAL	2,456,180	2,271,090	650	-	-	-
A. Salaried persons	1,059,619	1,006,278	650	-	-	-
B. Self-employed	232,928	247,161	-	-	-	-
C. Other Personal	1,163,633	1,017,651	-	-	-	-
VII. OTHER	23,466	25,625	-	-	-	-
Total	48,271,878	58,930,239	650	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-26 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
127,231	1,149,254	-	-	-	-	-	-	1,276,485	1,276,485
103,231	379,666	-	-	-	-	-	-	482,897	482,897
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
24,000	769,588	-	-	-	-	-	-	793,588	793,588
-	-	-	-	-	-	-	-	-	-
267,000	-	-	-	-	-	-	-	267,000	267,000
267,000	-	-	-	-	-	-	-	267,000	267,000
-	-	-	-	-	-	-	-	-	-
788,873	289,751	234,092	-	-	-	-	-	1,312,716	1,312,716
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
788,873	214,751	234,092	-	-	-	-	-	1,237,716	1,237,716
-	75,000	-	-	-	-	-	-	75,000	75,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
108,746	35,000	32,000	-	-	-	-	-	175,746	175,746
-	-	-	-	-	-	-	-	-	-
20,000	35,000	32,000	-	-	-	-	-	87,000	87,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
88,746	-	-	-	-	-	-	-	88,746	88,746
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
74,262	-	267,827	-	-	-	-	-	342,089	342,089
89,833	-	-	-	-	-	-	-	89,833	89,833
89,833	-	-	-	-	-	-	-	89,833	89,833
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
655,461	111,714	253,456	-	-	-	-	-	1,020,631	1,020,631
439,989	89,714	50,098	-	-	-	-	-	579,801	579,801
215,472	22,000	203,358	-	-	-	-	-	440,830	440,830
1,501,670	146,926	578,840	-	180	-	-	-	2,227,616	2,228,266
781,419	100,665	145,286	-	180	-	-	-	1,027,550	1,028,200
82,996	2,058	86,312	-	-	-	-	-	171,366	171,366
637,255	44,203	347,242	-	-	-	-	-	1,028,700	1,028,700
62,355	-	32,594	-	-	-	-	-	94,949	94,949
46,306,362	18,062,824	10,775,163	-	131,180	-	200,000	-	75,475,529	75,476,179

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 30th June, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	2,427,839	2	2,427,839
1) Official	-	-	-	-	-	-	2	2,427,839	2	2,427,839
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	159	1,038,503	59	326,442	165	863,321	530	70,820,074	913	73,048,340
I. GOVERNMENT	-	-	-	-	-	-	24	6,446,991	24	6,446,991
A. Federal Government	-	-	-	-	-	-	9	5,343,650	9	5,343,650
B. Provincial Governments	-	-	-	-	-	-	15	1,103,341	15	1,103,341
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	36	16,750,000	36	16,750,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	1	12,000,000	1	12,000,000
Transport, storage and communications	-	-	-	-	-	-	29	4,170,000	29	4,170,000
Manufacturing	-	-	-	-	-	-	6	580,000	6	580,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	136	29,980,448	136	29,980,448
Mutual Funds and AMC's	-	-	-	-	-	-	54	24,791,000	54	24,791,000
Insurance & Pension Funds	-	-	-	-	-	-	7	9,000	7	9,000
MFIs and DFIs	-	-	-	-	-	-	51	487,861	51	487,861
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	1	-	1	-
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	23	4,692,587	23	4,692,587
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	276	16,527,054	276	16,527,054
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	2	79,371	2	79,371
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	79,371	2	79,371
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	175	5,291,808	175	5,291,808
10 - Manufacture of food products	-	-	-	-	-	-	6	100,649	6	100,649
11 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	93	1,783,945	93	1,783,945
Preparation and spinning of textile fibres	-	-	-	-	-	-	4	49,484	4	49,484
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	86	1,362,639	86	1,362,639
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	3	371,822	3	371,822
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	97,772	2	97,772

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 30th June, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	2	97,772	2	97,772
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	2	97,772	2	97,772
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	-	-	-	-	-	-	1	500	1	500
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	27	458,547	27	458,547
Printing and other service activities related to printing	-	-	-	-	-	-	11	141,543	11	141,543
Reproduction of recorded media	-	-	-	-	-	-	16	317,004	16	317,004
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	6	601,224	6	601,224
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	14	435,740	14	435,740
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	1	-	1	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	8	654,446	8	654,446
24 - Manufacture of basic metals	-	-	-	-	-	-	1	-	1	-
25 - Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	-	-	-	-
products	-	-	-	-	-	-	6	689,152	6	689,152
27 - Manufacture of electrical equipment	-	-	-	-	-	-	1	1,000	1	1,000
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	1	23,896	1	23,896
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	6	393,933	6	393,933
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	1	33,004	1	33,004
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	-	-	-	-	-	-	23	7,476,452	23	7,476,452
Electric power generation, transmission and distribution	-	-	-	-	-	-	23	7,476,452	23	7,476,452
a) Hydal	-	-	-	-	-	-	2	700,000	2	700,000
b) Thermal	-	-	-	-	-	-	1	-	1	-
c) Coal Based	-	-	-	-	-	-	8	2,039,513	8	2,039,513
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	4	4,157	4	4,157
f) Other	-	-	-	-	-	-	8	4,732,782	8	4,732,782
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	-	-	-	-	-	-	-	-	-	-
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, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	4	194,254	4	194,254
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	4	194,254	4	194,254
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	22	1,276,485	22	1,276,485
49 - Land transport and transport via pipelines	-	-	-	-	-	-	15	482,897	15	482,897
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	7	793,588	7	793,588
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	5	267,000	5	267,000
55 - Accommodation	-	-	-	-	-	-	5	267,000	5	267,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	20	1,312,716	20	1,312,716
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	19	1,237,716	19	1,237,716
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	1	75,000	1	75,000
63 - Information service activities	-	-	-	-	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-	1	-	1	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	4	175,746	4	175,746
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	3	87,000	3	87,000
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	-	-	-	-	-	-	1	88,746	1	88,746
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	-	-	-	-	-	-	10	342,089	10	342,089
O. Human health and social work activities	-	-	-	-	-	-	8	89,833	8	89,833
86 - Human health activities	-	-	-	-	-	-	8	89,833	8	89,833
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	-	-	-	-	-	-	56	1,020,631	56	1,020,631
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	48	579,801	48	579,801
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	8	440,830	8	440,830
VI. PERSONAL	159	1,038,503	59	326,442	165	863,321	-	-	383	2,228,266
A. Salaried persons	124	560,504	29	179,674	34	288,022	-	-	187	1,028,200
B. Self employed	4	80,029	1	2,058	3	89,279	-	-	8	171,366
C. Other Personal	31	397,970	29	144,710	128	486,020	-	-	188	1,028,700
VII. OTHER	-	-	-	-	-	-	2	94,949	2	94,949
Total	159	1,038,503	59	326,442	165	863,321	532	73,247,913	915	75,476,179

* 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-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	2,069	2,069	-	2,255	2,255	-	2,428	2,428
	Govt.	-	4,416	4,416	-	5,246	5,246	-	6,447	6,447
	NFPSEs	-	4,365	4,365	-	15,990	15,990	-	16,750	16,750
	NBFCs & Fin Aux.	-	15,758	15,758	-	13,949	13,949	-	29,980	29,980
	Private Sector	-	16,934	16,934	-	16,148	16,148	-	16,527	16,527
	Trust Fund	-	2,250	2,250	-	3,045	3,045	-	1,021	1,021
	Personal	-	2,456	2,456	-	2,271	2,271	-	2,228	2,228
	Others	-	23	23	-	26	26	-	95	95
	Total	-	48,272	48,272	-	58,930	58,930	-	75,476	75,476
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	2,069	2,069	-	2,255	2,255	-	2,428	2,428
	Govt.	-	4,118	4,118	-	5,246	5,246	-	6,447	6,447
	NFPSEs	-	4,365	4,365	-	15,990	15,990	-	16,750	16,750
	NBFCs & Fin Aux.	-	14,870	14,870	-	13,047	13,047	-	29,533	29,533
	Private Sector	-	15,012	15,012	-	12,315	12,315	-	12,678	12,678
	Trust Fund	-	1,995	1,995	-	3,045	3,045	-	951	951
	Personal	-	2,456	2,456	-	2,271	2,271	-	2,228	2,228
	Others	-	23	23	-	26	26	-	95	95
	Total	-	44,908	44,908	-	54,195	54,195	-	71,110	71,110
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.	-	299	299	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	888	888	-	902	902	-	447	447
	Private Sector	-	1,922	1,922	-	3,833	3,833	-	3,849	3,849
	Trust Fund	-	256	256	-	-	-	-	70	70
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	3,364	3,364	-	4,735	4,735	-	4,366	4,366

9.5 Province/Region wise Deposits by Categories

Development Finance Institutions

(Million Rupees)

(Million Rupees)										
Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan		0								
	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* (Rs.)	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	106	221	155	430	215	1,060
100,000 to 200,000	8	1,017	3	388	4	543
200,000 to 300,000	5	1,236	2	515	-	-
300,000 to 400,000	5	1,652	-	-	-	-
400,000 to 500,000	5	2,257	-	-	9	4,016
500,000 to 600,000	10	5,295	4	2,070	7	3,637
600,000 to 700,000	7	4,399	-	-	-	-
700,000 to 800,000	3	2,159	9	6,844	7	5,342
800,000 to 900,000	6	5,242	1	843	6	5,180
900,000 to 1,000,000	4	3,950	7	6,719	6	5,800
1,000,000 to 2,000,000	53	76,876	26	35,367	46	72,848
2,000,000 to 3,000,000	156	409,911	169	428,548	41	110,397
3,000,000 to 4,000,000	32	112,762	9	33,137	102	350,387
4,000,000 to 5,000,000	23	105,955	29	124,242	14	62,855
5,000,000 to 6,000,000	7	37,839	15	81,966	56	294,640
6,000,000 to 7,000,000	13	83,395	5	30,423	1	6,250
7,000,000 to 8,000,000	57	434,111	1	7,500	20	153,563
8,000,000 to 9,000,000	7	57,036	6	51,164	28	228,551
9,000,000 to 10,000,000	5	47,190	44	424,987	58	542,976
10,000,000 to 100,000,000	203	7,097,342	253	8,914,271	196	6,706,604
100,000,000 & Over	88	39,782,034	80	48,780,826	99	66,921,530
Total	803	48,271,878	818	58,930,239	915	75,476,179

*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, 2026

(Thousand Rupees)

Type of Account* (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	38	985	3	75	-	-	174	-	215	1,060
100,000 to 200,000	1	155	3	388	-	-	-	-	4	543
200,000 to 300,000	-	-	-	-	-	-	-	-	-	-
300,000 to 400,000	-	-	-	-	-	-	-	-	-	-
400,000 to 500,000	6	2,516	-	-	2	1,000	1	500	9	4,016
500,000 to 600,000	2	1,084	-	-	4	2,053	1	500	7	3,637
600,000 to 700,000	-	-	-	-	-	-	-	-	-	-
700,000 to 800,000	-	-	4	3,099	-	-	3	2,243	7	5,342
800,000 to 900,000	-	-	-	-	6	5,180	-	-	6	5,180
900,000 to 1,000,000	-	-	-	-	6	5,800	-	-	6	5,800
1,000,000 to 2,000,000	4	7,326	6	6,919	4	5,000	32	53,603	46	72,848
2,000,000 to 3,000,000	1	3,000	18	46,480	17	49,886	5	11,031	41	110,397
3,000,000 to 4,000,000	21	75,072	-	-	72	247,379	9	27,936	102	350,387
4,000,000 to 5,000,000	-	-	-	-	5	24,900	9	37,955	14	62,855
5,000,000 to 6,000,000	39	203,767	13	69,929	-	-	4	20,944	56	294,640
6,000,000 to 7,000,000	-	-	-	-	-	-	1	6,250	1	6,250
7,000,000 to 8,000,000	1	8,000	1	7,500	14	109,063	4	29,000	20	153,563
8,000,000 to 9,000,000	5	42,909	-	-	23	185,642	-	-	28	228,551
9,000,000 to 10,000,000	34	307,836	-	-	-	-	24	235,140	58	542,976
10,000,000 to 100,000,000	6	129,765	11	192,052	12	227,418	167	6,157,369	196	6,706,604
100,000,000 & Over	1	256,088	-	-	-	-	98	66,665,442	99	66,921,530
Total	159	1,038,503	59	326,442	165	863,321	532	73,247,913	915	75,476,179

*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-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	6	73,678	6	2,351,773	8	2,433,815
A. Quoted on the Stock Exchange:	6	73,678	4	1,518,440	7	1,931,251
1. To Stock Brokers and Dealers:	5	66,324	-	-	1	200,000
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	200,000
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	66,324	-	-	-	-
2. To Others:	1	7,354	4	1,518,440	6	1,731,251
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	1	533,333	3	802,561
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	3	985,107	3	928,690
B. Unquoted on the Stock Exchange:	-	-	2	833,333	1	502,564
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:	-	-	2	833,333	1	502,564
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	1	300,000	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	533,333	1	502,564
III. Merchandise	40	3,587,250	47	9,884,553	42	7,280,312
A. Food Items:	10	1,573,856	18	6,533,539	17	5,218,261
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	4	322,720	6	955,804	6	1,044,640
3. Other Grains & Pulses:	1	2,000	1	1,733	1	1,600
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	2,000	1	1,733	1	1,600
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	5	1,249,136	11	5,576,002	9	3,672,022
(a) Indigenous	5	1,249,136	11	5,576,002	9	3,672,022
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	1	500,000
(a) Indigenous	-	-	-	-	1	500,000
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	2	66,667	6	2,206,472	5	949,988
1. Cotton Raw:	-	-	1	756,472	-	-
(a) Indigenous	-	-	1	756,472	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	1	300,000	1	299,988
(a) Indigenous	-	-	1	300,000	1	299,988
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	1	250,000	1	250,000
(a) Indigenous	-	-	1	250,000	1	250,000
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	66,667	3	900,000	3	400,000
(a) Indigenous	2	66,667	3	900,000	3	400,000
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	28	1,946,727	23	1,144,542	20	1,112,063
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	1	5,000	1	4,249	1	4,000
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	5,000	1	4,249	1	4,000
4. Machinery:	22	1,201,912	16	708,638	14	679,128
(a) Indigenous	-	-	1	7,371	1	6,962
(b) Imported	22	1,201,912	15	701,267	13	672,166
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	3	400,000	2	400,000
12. Other Finished Goods:	3	39,815	3	31,655	3	28,935
(a) Indigenous	-	-	-	-	-	-
(b) Imported	3	39,815	3	31,655	3	28,935
IV. Fixed Assets Including Machinery	1,694	113,166,400	1,865	127,339,704	1,887	131,815,409
A. Transport Equipment	391	2,079,669	420	4,913,592	413	4,790,736
B. Furniture & Fixtures	2	1,086,501	9	2,117,248	10	1,968,140
C. Office Equipment	2	25,196	2	18,609	2	16,285
D. Other Machinery & Equipment	1,299	109,975,034	1,434	120,290,255	1,462	125,040,248
V. Real Estate	31,019	45,452,985	31,092	48,276,599	31,016	51,679,597
A. Land	225	15,694,980	235	15,684,690	228	16,592,392
1. Residential	39	601,364	57	1,092,685	53	1,412,744
(a) House	34	574,064	50	1,029,388	45	1,337,568
(b) Flat	5	27,300	7	63,297	8	75,176
2. Non-Residential	186	15,093,616	178	14,592,005	175	15,179,648
(a) Commercial	59	1,013,090	59	1,109,352	59	2,274,251
(b) Industrial	22	1,942,794	29	3,278,021	33	3,395,072
(c) Agriculture	29	357,493	26	286,741	24	235,236
(c) Others	76	11,780,238	64	9,917,891	59	9,275,089
B. Buildings:	30,794	29,758,005	30,857	32,591,908	30,788	35,087,205
1. Residential	30,515	16,743,111	30,538	16,511,550	30,469	17,285,851
(a) House	29,495	15,690,883	28,180	15,345,406	28,103	15,983,271
(b) Flat	1,020	1,052,228	2,358	1,166,144	2,366	1,302,580
2. Non-Residential	279	13,014,894	319	16,080,358	319	17,801,354
(a) Commercial	109	5,381,928	105	4,750,511	101	4,619,975
(b) Industrial	23	1,098,629	28	1,560,290	28	1,667,200
(c) Agriculture	12	127,750	15	173,500	15	167,200
(c) Others	135	6,406,587	171	9,596,057	175	11,346,979
VI. Fixed Deposits and Insurance Policies	-	-	1	1,238,000	-	-
A. Bank Deposits	-	-	1	1,238,000	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	1	1,238,000	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	245	24,337,025	273	28,851,484	272	32,117,219
A. Other Secured Advances	193	18,359,660	220	22,812,572	221	26,150,241
1. Receivables	16	3,080,085	25	5,782,979	28	8,250,856
2. Employees Benefits	59	106,045	63	108,892	61	103,391
3. Others	118	15,173,530	132	16,920,701	132	17,795,994
B. Advances Secured by Guarantee(s)	52	5,977,365	53	6,038,912	51	5,966,979
1. Institutional Guarantee(s)	13	5,965,763	5	6,027,069	5	5,955,038
2. Individual Guarantee(s)	39	11,601	48	11,843	46	11,941
VIII. Unsecured Advances	714	3,005,552	723	604,461	711	2,201,781
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	589	79,292	598	68,255	589	60,178
3. Others	125	2,926,260	125	536,206	122	2,141,603
Total	33,718	189,622,889	34,007	218,546,574	33,936	227,528,133

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 30th June, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	8	2,433,815	8	2,433,815
A. Quoted on the Stock Exchange:	-	-	-	-	7	1,931,251	7	1,931,251
1. To Stock Brokers and Dealers:	-	-	-	-	1	200,000	1	200,000
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	200,000	1	200,000
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	6	1,731,251	6	1,731,251
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	3	802,561	3	802,561
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	3	928,690	3	928,690
B. Unquoted on the Stock Exchange:	-	-	-	-	1	502,564	1	502,564
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:	-	-	-	-	1	502,564	1	502,564
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	502,564	1	502,564
III. Merchandise	-	-	2	7,111	40	7,273,201	42	7,280,312
A. Food Items:	-	-	-	-	17	5,218,261	17	5,218,261
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	6	1,044,640	6	1,044,640
3. Other Grains & Pulses:	-	-	-	-	1	1,600	1	1,600
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	1,600	1	1,600
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	9	3,672,022	9	3,672,022
(a) Indigenous	-	-	-	-	9	3,672,022	9	3,672,022
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	1	500,000	1	500,000
(a) Indigenous	-	-	-	-	1	500,000	1	500,000
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	5	949,988	5	949,988
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	1	299,988	1	299,988
(a) Indigenous	-	-	-	-	1	299,988	1	299,988
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	1	250,000	1	250,000
(a) Indigenous	-	-	-	-	1	250,000	1	250,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 30th June, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	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:	-	-	-	-	3	400,000	3	400,000
(a) Indigenous	-	-	-	-	3	400,000	3	400,000
(b) Imported	-	-	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	2	7,111	18	1,104,952	20	1,112,063
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	1	4,000	1	4,000
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	4,000	1	4,000
4. Machinery:	-	-	2	7,111	12	672,017	14	679,128
(a) Indigenous	-	-	-	-	1	6,962	1	6,962
(b) Imported	-	-	2	7,111	11	665,055	13	672,166
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	400,000	2	400,000
12. Other Finished Goods:	-	-	-	-	3	28,935	3	28,935
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	28,935	3	28,935
IV. Fixed Assets Including Machinery	364	1,162,476	74	126,177	1,447	130,481,256	1,887	131,815,409
A. Transport Equipments	311	582,850	54	100,757	48	4,107,129	413	4,790,736
B. Furniture & Fixtures	-	-	-	-	10	1,968,140	10	1,968,140
C. Office Equipments	1	7,500	-	-	1	8,785	2	16,285
D. Other Machinery & Equipments	52	572,126	20	25,420	1,388	124,397,202	1,462	125,040,248
V. Real Estate	26,590	16,036,536	4,128	3,573,272	295	32,057,886	31,016	51,679,597
A. Land	61	652,175	55	272,932	110	15,658,133	228	16,592,392
1. Residential	21	101,473	24	109,933	8	1,201,338	53	1,412,744
(a) House	19	74,065	19	89,603	7	1,173,900	45	1,337,568
(b) Flat	2	27,408	5	20,330	1	27,438	8	75,176
2. Non-Residential	40	550,702	31	162,999	102	14,456,795	175	15,179,648
(a) Commercial	24	219,084	20	97,631	13	1,948,384	59	2,274,251
(b) Industrial	3	83,750	-	-	30	3,311,322	33	3,395,072
c) Agriculture	12	161,868	11	65,368	1	8,000	24	235,236
d) Other	1	86,000	-	-	58	9,189,089	59	9,275,089
B. Buildings:	26,529	15,384,361	4,073	3,300,340	185	16,399,754	30,788	35,087,205
1. Residential	26,438	13,523,623	4,016	3,091,426	15	670,802	30,469	17,285,851
(a) House	24,760	12,570,999	3,329	2,753,876	14	658,396	28,103	15,983,271
(b) Flat	1,678	952,624	687	337,550	1	12,406	2,366	1,302,580
2. Non-Residential	91	1,860,738	57	208,914	170	15,728,952	319	17,801,354
(a) Commercial	46	343,181	24	28,551	31	4,248,243	101	4,619,975
(b) Industrial	6	79,549	-	-	21	1,584,901	28	1,667,200
c) Agriculture	5	92,500	9	62,800	1	11,900	15	167,200
d) Other	34	1,345,508	24	117,563	117	9,883,908	175	11,346,979
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	97	152,197	18	17,937	157	31,947,085	272	32,117,219
A. Other Secured Advances	59	143,073	10	15,121	152	25,992,047	221	26,150,241
1. Receivables	-	-	-	-	28	8,250,856	28	8,250,856
2. Employees Benefits	54	90,445	7	12,946	-	-	61	103,391
3. Others	5	52,628	3	2,175	124	17,741,191	132	17,795,994
B. Advances Secured by Guarantee(s)	38	9,125	8	2,816	5	5,955,038	51	5,966,979
1. Institutional Guarantee(s)	-	-	-	-	5	5,955,038	5	5,955,038
2. Individual Guarantee(s)	38	9,125	8	2,816	-	-	46	11,941
VIII. Unsecured Advances	633	183,441	76	28,688	2	1,989,652	711	2,201,781
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	521	52,332	68	7,846	-	-	589	60,178
3. Others	112	131,109	8	20,842	2	1,989,652	122	2,141,603
Total	27,684	17,534,650	4,298	3,753,185	1,949	206,182,895	33,936	227,528,133

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	33,718	189,622,889	34,007	218,546,574	33,936	227,528,133
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)	5	3,904,523	3	3,680,927	4	3,646,564
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	3	748,444	1	689,416	2	660,370
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	2	2,991,511	2	2,986,194
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	14	2,424,606	22	8,541,503	33	13,502,350
Mutual Funds and AMCs	-	-	-	-	2	299,997
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	4	560,018	6	2,952,000
Stock Exchange & Brokerage Houses	-	-	-	-	1	930,009
Modarabas	1	150,000	1	127,500	1	6,000
Other NBFIs	8	1,500,161	17	7,853,985	23	9,314,344
IV. PRIVATE SECTOR (BUSINESS)	2,031	164,181,107	2,273	189,688,531	2,300	192,196,103
A. Agriculture, forestry and fishing	92	1,198,361	137	2,232,990	140	3,543,547
1. Crop and animal production, hunting and related service activities	92	1,198,361	137	2,232,990	139	3,343,547
Growing of Wheat, Rice, Sugar Cane & Cotton	28	233,077	32	296,067	30	258,731
Growing of tropical, subtropical, pome and stone fruits & vegetables	8	122,723	10	146,491	10	142,636
Growing of other fruits, vegetables and crops	3	28,300	9	216,676	12	400,764
Raising of livestock and other related activities	13	359,328	14	580,205	15	1,079,795
Other agricultural support activities	40	454,933	72	993,551	72	1,461,621
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	1	200,000
B. Mining and quarrying	28	5,803,576	27	5,101,100	27	4,947,947
05 - Mining of coal and lignite	3	4,000,000	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	25	1,803,576	23	926,100	23	789,614
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	1	175,000	1	158,333
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,433	100,957,949	1,572	114,995,522	1,581	115,164,111
10 - Manufacture of food products	366	25,556,480	377	27,486,504	377	26,924,821
11 - Manufacture of beverages	1	163,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	460	32,160,692	552	36,452,392	563	35,684,039
Preparation and spinning of textile fibres	129	9,441,870	171	12,670,545	177	12,116,033
Weaving of textiles	65	4,081,028	63	4,812,827	63	3,983,967
Finishing of textiles	53	6,838,834	53	5,017,777	53	4,852,055
Manufacture of knitted and crocheted fabrics	5	587,435	5	569,781	5	560,820
Manufacture of made-up textile articles, except apparel	201	10,581,955	232	12,072,560	239	12,853,514
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	7	629,570	28	1,308,902	26	1,317,650
14 - Manufacture of wearing apparel	101	4,445,333	94	4,750,630	91	4,669,133
15 - Manufacture of leather and related products	5	511,578	2	401,667	2	330,800

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	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	26,667	1	18,300
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	4	469,911	1	375,000	1	312,500
a. Leather wear	2	439,500	1	375,000	1	312,500
b. Rubber and Plastic wear	2	30,411	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1	1,337	1	599	1	599
17 - Manufacture of paper and paper products	20	995,157	22	1,074,345	22	1,011,505
18 - Printing and reproduction of recorded media	86	967,104	86	1,018,094	79	902,215
Printing and other service activities related to printing	86	967,104	86	1,018,094	79	902,215
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	1,243,125	3	1,117,243	3	1,098,568
20 - Manufacture of chemicals and chemical products	144	6,743,129	145	7,026,405	155	7,249,224
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	30	3,974,072	44	7,473,787	40	7,239,221
22 - Manufacture of rubber and plastics products	49	5,629,959	55	5,605,791	50	6,354,099
23 - Manufacture of other non-metallic mineral products	35	2,640,895	36	2,809,178	37	2,723,400
24 - Manufacture of basic metals	62	6,733,717	61	7,022,385	72	7,042,433
25 - Manufacture of fabricated metal products, except machinery and equipment	16	698,521	13	679,413	13	647,356
26 - Manufacture of computer, electronic and optical products	8	3,562,071	15	4,255,256	14	5,688,864
27 - Manufacture of electrical equipment	17	3,044,733	21	4,328,153	21	4,405,122
28 - Manufacture of machinery and equipment	3	22,750	4	34,750	4	32,900
29 - Manufacture of motor vehicles, trailers and semi-trailers	7	723,027	12	1,464,897	11	1,688,532
30 - Manufacture of other transport equipment	6	379,967	6	345,295	8	416,902
31 - Manufacture of furniture	6	234,639	14	1,040,108	11	872,564
32 - Other manufacturing	5	524,789	6	444,583	4	18,041
Manufacture of jewellery and related articles	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.	4	504,789	6	444,583	4	18,041
33 - Repair and installation of machinery and equipment	2	1,875	2	1,049	2	774
D. Electricity, gas, steam and air conditioning supply	112	22,048,769	136	25,637,363	143	24,596,019
Electric power generation, transmission and distribution	112	22,048,769	136	25,637,363	143	24,596,019
a) Hydal	4	232,000	11	650,277	16	849,629
b) Thermal	13	3,134,387	15	4,996,451	15	4,459,132
c) Coal Based	26	10,444,687	26	9,846,079	24	7,636,133
d) Wind	33	1,773,995	33	1,489,411	31	1,604,003
e) Solar	22	1,834,409	25	2,906,861	25	3,297,420
f) Other	14	4,629,290	26	5,748,285	32	6,749,703
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	12	8,003,733	12	7,777,522
36 - Water collection, treatment and supply	8	6,887,889	11	8,001,358	11	7,775,272
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	1	2,375	1	2,250
F. Construction	29	2,400,270	28	1,929,214	28	1,783,310
41 - Construction of buildings	5	362,532	5	263,491	4	233,458
42 - Civil engineering	22	2,007,977	21	1,643,985	22	1,529,919
43 - Specialized construction activities	2	29,761	2	21,738	2	19,933

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	90	3,532,000	92	4,368,015	97	4,903,545
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3	223,812	3	241,660	3	242,817
46 - Wholesale trade, except of motor vehicles and motorcycles	21	1,193,195	16	1,012,407	17	1,284,819
47 - Retail trade, except of motor vehicles and motorcycles	66	2,114,993	73	3,113,948	77	3,375,909
H. Transportation and storage	55	5,007,800	71	7,998,236	69	7,561,992
49 - Land transport and transport via pipelines	35	2,924,744	37	5,721,068	41	5,396,023
50 - Water transport	-	-	-	-	-	-
51 - Air transport	5	799,633	6	701,688	6	701,106
52 - Warehousing and support activities for transportation	15	1,283,423	28	1,575,480	22	1,464,862
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	36	2,387,695	31	2,226,486	29	2,187,578
55 - Accommodation	11	2,259,627	15	2,092,345	14	2,067,683
56 - Food and beverage service activities	25	128,068	16	134,141	15	119,895
J. Information and communication	47	10,509,743	63	13,406,942	70	16,073,759
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	5	131,205	4	102,680	4	94,612
60 - Programming and broadcasting activities	2	57,113	3	73,031	3	72,177
61 - Telecommunications	27	9,764,769	45	12,498,723	49	14,946,464
62 - Computer programming, consultancy and related activities	8	497,153	7	611,833	10	843,481
63 - Information service activities	5	59,503	4	120,675	4	117,025
K. Real estate activities	6	756,689	4	644,524	2	198,636
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	10	140,270	14	341,579	15	326,955
77 - Rental and leasing activities	1	450	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	4	48,424	7	111,246	8	108,933
80 - Security and investigation activities	3	40,006	5	197,933	5	189,172
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	51,390	1	31,950	1	28,400
N. Education	31	747,098	27	500,241	27	615,291
O. Human health and social work activities	39	1,690,265	42	2,188,333	41	2,407,653
86 - Human health activities	39	1,690,265	42	2,188,333	41	2,407,653
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	14	102,800	16	104,318	18	98,304
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	31,666	16,330,983	31,707	16,243,667	31,598	17,123,473
A. Bank Employees	1,252	2,122,022	1,279	2,281,925	1,231	2,288,434
1) For house building	414	1,499,354	412	1,647,940	398	1,663,011
2) For transport i.e. purchase of car etc.	348	390,495	353	413,146	335	407,911
3) Other purposes	490	232,173	514	220,839	498	217,511
B. Consumer Financing	30,413	14,208,297	30,427	13,961,078	30,366	14,834,375
1) For house building	30,044	14,115,049	30,061	13,877,986	30,000	14,753,888
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	81	79,430	80	69,294	80	66,689
5) Personal loans	287	13,569	285	13,549	285	13,549
C) Other	1	664	1	664	1	664
VII. OTHER	2	2,781,670	2	391,946	1	1,059,643
Total	33,718	189,622,889	34,007	218,546,574	33,936	227,528,133

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th June, 2026

(Thousand Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	27,684	17,534,650	4,298	3,753,185	5	57,402	1,949	206,182,895	33,936	227,528,133
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)	-	-	-	-	-	-	4	3,646,564	4	3,646,564
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	4	3,646,564	4	3,646,564
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	33	13,502,350	33	13,502,350
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	33	13,502,350	33	13,502,350
IV. PRIVATE SECTOR (BUSINESS)	211	3,504,469	173	659,894	5	57,402	1,911	187,974,338	2,300	192,196,103
A. Agriculture, forestry and fishing	38	618,930	63	329,268	-	-	39	2,595,349	140	3,543,547
1. Crop and animal production, hunting and related service activities	38	618,930	63	329,268	-	-	38	2,395,349	139	3,343,547
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	1	200,000	1	200,000
B. Mining and quarrying	-	-	-	-	-	-	27	4,947,947	27	4,947,947
05 - Mining of coal and lignite	-	-	-	-	-	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	23	789,614	23	789,614
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	1	158,333	1	158,333
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	101	1,965,102	45	162,954	3	48,250	1,432	112,987,805	1,581	115,164,111
10 - Manufacture of food products	60	1,439,221	31	137,666	-	-	286	25,347,934	377	26,924,821
11 - Manufacture of beverages	-	-	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	2	153,481	2	6,030	-	-	559	35,524,528	563	35,684,039
Preparation and spinning of textile fibres	-	-	-	-	-	-	177	12,116,033	177	12,116,033
Weaving of textiles	1	6,428	-	-	-	-	62	3,977,539	63	3,983,967
Finishing of textiles	-	-	1	4,500	-	-	52	4,847,555	53	4,852,055
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	5	560,820	5	560,820
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	239	12,853,514	239	12,853,514
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	147,053	1	1,530	-	-	24	1,169,067	26	1,317,650
14 - Manufacture of wearing apparel	3	3,537	2	1,925	-	-	86	4,663,671	91	4,669,133
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	330,800	2	330,800

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 30th June, 2026

(Thousand Rupees)

Borrower	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	-	-	-	-	-	-	1	18,300	1	18,300
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	1	312,500	1	312,500
a. Leather wear	-	-	-	-	-	-	1	312,500	1	312,500
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 materials	1	599	-	-	-	-	-	-	1	599
17 - Manufacture of paper and paper products	1	500	-	-	-	-	21	1,011,005	22	1,011,505
18 - Printing and reproduction of recorded media	21	247,597	7	8,333	3	48,250	48	598,035	79	902,215
Printing and other service activities related to printing	-	-	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	3	1,098,568	3	1,098,568
20 - Manufacture of chemicals and chemical products	2	4,875	-	-	-	-	153	7,244,349	155	7,249,224
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3	49,150	-	-	-	-	37	7,190,071	40	7,239,221
22 - Manufacture of rubber and plastics products	1	2,700	-	-	-	-	49	6,351,399	50	6,354,099
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	37	2,723,400	37	2,723,400
24 - Manufacture of basic metals	-	-	-	-	-	-	72	7,042,433	72	7,042,433
equipment	1	3,299	-	-	-	-	12	644,057	13	647,356
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	14	5,688,864	14	5,688,864
27 - Manufacture of electrical equipment	-	-	-	-	-	-	21	4,405,122	21	4,405,122
28 - Manufacture of machinery and equipment	3	30,650	1	2,250	-	-	-	-	4	32,900
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	11	1,688,532	11	1,688,532
30 - Manufacture of other transport equipment	-	-	-	-	-	-	8	416,902	8	416,902
31 - Manufacture of furniture	3	29,493	1	4,250	-	-	7	838,821	11	872,564
32 - Other manufacturing	-	-	1	2,500	-	-	3	15,541	4	18,041
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.	-	-	1	2,500	-	-	3	15,541	4	18,041
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	2	774	2	774
D. Electricity, gas, steam and air conditioning supply	1	209,554	-	-	-	-	142	24,386,465	143	24,596,019
Electric power generation, transmission and distribution	1	209,554	-	-	-	-	142	24,386,465	143	24,596,019
a) Hydal	-	-	-	-	-	-	16	849,629	16	849,629
b) Thermal	-	-	-	-	-	-	15	4,459,132	15	4,459,132
c) Coal Based	-	-	-	-	-	-	24	7,636,133	24	7,636,133
d) Wind	1	209,554	-	-	-	-	30	1,394,449	31	1,604,003
e) Solar	-	-	-	-	-	-	25	3,297,420	25	3,297,420
f) Other	-	-	-	-	-	-	32	6,749,703	32	6,749,703
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	1	2,250	-	-	11	7,775,272	12	7,777,522
36 - Water collection, treatment and supply	-	-	-	-	-	-	11	7,775,272	11	7,775,272
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	1	2,250	-	-	-	-	1	2,250
F. Construction	10	58,775	-	-	-	-	18	1,724,535	28	1,783,310
41 - Construction of buildings	-	-	-	-	-	-	4	233,458	4	233,458
42 - Civil engineering	8	38,842	-	-	-	-	14	1,491,077	22	1,529,919
43 - Specialized construction activities	2	19,933	-	-	-	-	-	-	2	19,933

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 30th June, 2026

(Thousand Rupees)

Borrower	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	16	297,175	11	21,245	-	-	70	4,585,125	97	4,903,545
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	-	-	2	242,637	3	242,817
46 - Wholesale trade, except of motor vehicles and motorcycles	6	85,869	4	2,125	-	-	7	1,196,825	17	1,284,819
47 - Retail trade, except of motor vehicles and motorcycles	9	211,126	7	19,120	-	-	61	3,145,663	77	3,375,909
H. Transportation and storage	30	219,606	1	701	-	-	38	7,341,685	69	7,561,992
49 - Land transport and transport via pipelines	22	137,998	-	-	-	-	19	5,258,025	41	5,396,023
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	4	17,210	1	701	-	-	1	683,195	6	701,106
52 - Warehousing and support activities for transportation	4	64,398	-	-	-	-	18	1,400,464	22	1,464,862
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	4	69,000	14	53,555	2	9,152	9	2,055,871	29	2,187,578
55 - Accommodation	-	-	5	11,812	-	-	9	2,055,871	14	2,067,683
56 - Food and beverage service activities	4	69,000	9	41,743	2	9,152	-	-	15	119,895
J. Information and communication	3	3,673	4	5,500	-	-	63	16,064,586	70	16,073,759
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1	200	-	-	-	-	3	94,412	4	94,612
60 - Programming and broadcasting activities	-	-	-	-	-	-	3	72,177	3	72,177
61 - Telecommunications	-	-	3	1,750	-	-	46	14,944,714	49	14,946,464
62 - Computer programming, consultancy and related activities	2	3,473	-	-	-	-	8	840,008	10	843,481
63 - Information service activities	-	-	1	3,750	-	-	3	113,275	4	117,025
K. Real estate activities	-	-	-	-	-	-	2	198,636	2	198,636
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	2	9,701	1	450	-	-	12	316,804	15	326,955
77 - Rental and leasing activities	-	-	1	450	-	-	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	2	9,701	-	-	-	-	6	99,232	8	108,933
80 - Security and investigation activities	-	-	-	-	-	-	5	189,172	5	189,172
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	1	28,400	1	28,400
N. Education	-	-	11	20,560	-	-	16	594,731	27	615,291
O. Human health and social work activities	3	11,245	17	52,786	-	-	21	2,343,622	41	2,407,653
86 - Human health activities	3	11,245	17	52,786	-	-	21	2,343,622	41	2,407,653
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	3	41,708	5	10,625	-	-	10	45,971	18	98,304
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	27,473	14,030,181	4,125	3,093,291	-	-	-	-	31,598	17,123,473
A. Bank Employees	1,078	1,966,168	153	322,265	-	-	-	-	1,231	2,288,434
1) For house building	350	1,439,562	48	223,449	-	-	-	-	398	1,663,011
2) For transport i.e. purchase of car etc.	295	340,720	40	67,191	-	-	-	-	335	407,911
3) Other purposes	433	185,886	65	31,625	-	-	-	-	498	217,511
B. Consumer Financing	26,394	12,063,349	3,972	2,771,026	-	-	-	-	30,366	14,834,375
1) For house building	26,066	12,003,589	3,934	2,750,299	-	-	-	-	30,000	14,753,888
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-	-	-
4) Consumers durable	64	46,943	16	19,746	-	-	-	-	80	66,689
5) Personal loans	263	12,568	22	981	-	-	-	-	285	13,549
C) Other	1	664	-	-	-	-	-	-	1	664
VII. OTHER	-	-	-	-	-	-	1	1,059,643	1	1,059,643
Total	27,684	17,534,650	4,298	3,753,185	5	57,402	1,949	206,182,895	33,936	227,528,133

* 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-25	Mar-26 R	Jun-26 P
0.00	15,809,809	27,033,593	27,196,019
1.00	-	-	-
2.00	-	-	-
3.00	6,343,065	5,261,324	4,890,086
4.00	7,054,885	6,428,637	6,155,919
5.00	8,172,661	4,939,962	4,559,126
6.00	4,131,981	4,240,051	4,290,621
7.00	2,938,370	167,745	142,998
8.00	234,213	504,069	1,714,914
9.00	541,804	426,462	1,811,282
10.00	383,172	208,303	901,654
11.00	-	6,507,532	3,012,469
12.00	15,866,565	59,730,182	10,864,196
13.00	57,993,707	70,750,262	62,061,053
14.00	47,532,534	28,299,960	72,554,150
15.00	15,627,178	2,955,484	24,442,660
16.00	3,776,811	681,504	1,703,036
17.00	1,941,489	250,284	1,027,263
18.00	221,934	53,440	86,075
19.00	179,220	33,670	36,949
20.00	469,077	42,120	43,620
21.00	159,812	5,000	5,000
22.00	199,451	2,700	2,700
23.00	12,952	-	-
24.00	3,170	12,790	14,844
25.00 & above	29,029	11,500	11,500
Total	189,622,889	218,546,574	227,528,133

*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, 2026

(Thousand Rupees)

Rate of Interest	Males	Females	Boths	Others	Total
0.00	13,191,661	2,947,835	-	11,056,523	27,196,019
1.00	-	-	-	-	-
2.00	-	-	-	-	-
3.00	11,161	1,244	-	4,877,681	4,890,086
4.00	571,580	84,299	-	5,500,040	6,155,919
5.00	429,732	327,209	6,902	3,795,283	4,559,126
6.00	1,707,778	271,059	50,500	2,261,284	4,290,621
7.00	44,700	21,079	-	77,219	142,998
8.00	-	-	-	1,714,914	1,714,914
9.00	-	-	-	1,811,282	1,811,282
10.00	-	-	-	901,654	901,654
11.00	-	-	-	3,012,469	3,012,469
12.00	810	-	-	10,863,386	10,864,196
13.00	500	-	-	62,060,553	62,061,053
14.00	216,861	-	-	72,337,289	72,554,150
15.00	595,796	3,166	-	23,843,698	24,442,660
16.00	430,130	81,081	-	1,191,825	1,703,036
17.00	262,037	7,759	-	757,467	1,027,263
18.00	28,185	-	-	57,890	86,075
19.00	28,667	5,962	-	2,320	36,949
20.00	-	-	-	43,620	43,620
21.00	-	-	-	5,000	5,000
22.00	2,700	-	-	-	2,700
23.00	-	-	-	-	-
24.00	12,352	2,492	-	-	14,844
25.00 & above	-	-	-	11,500	11,500
Total	17,534,650	3,753,185	57,402	206,182,895	227,528,133

*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-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,905	3,905	-	3,681	3,681	-	3,647	3,647
	NBFCs & Fin Aux.	-	2,425	2,425	-	8,542	8,542	-	13,502	13,502
	Private Sector	-	164,181	164,181	-	189,689	189,689	-	192,196	192,196
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	454	15,877	16,331	449	15,795	16,244	463	16,660	17,123
	Others	-	2,782	2,782	-	392	392	-	1,060	1,060
	Total	454	189,168	189,623	449	218,098	218,547	463	227,065	227,528
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	645	645	-	-	-	-	-	-
	Private Sector	-	24,423	24,423	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	7,382	7,382	-	7,261	7,261	-	7,920	7,920
	Others	-	-	-	-	-	-	-	-	-
	Total	-	32,449	32,449	-	7,261	7,261	-	7,920	7,920
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,003	3,003	-	2,944	2,944	-	2,909	2,909
	NBFCs & Fin Aux.	-	1,780	1,780	-	6,482	6,482	-	10,453	10,453
	Private Sector	-	101,443	101,443	-	137,535	137,535	-	138,866	138,866
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	51	5,370	5,420	41	5,302	5,343	40	5,204	5,244
	Others	-	2,782	2,782	-	392	392	-	1,060	1,060
	Total	51	114,377	114,428	41	152,655	152,696	40	158,491	158,531
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	180	1,229	1,410	180	1,258	1,437	196	1,369	1,565
	Others	-	-	-	-	-	-	-	-	-
	Total	180	1,229	1,410	180	1,258	1,437	196	1,369	1,565
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	64	64	-	55	55	-	52	52
	Others	-	-	-	-	-	-	-	-	-
	Total	-	64	64	-	55	55	-	52	52
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	902	902	-	737	737	-	738	738
	NBFCs & Fin Aux.	-	-	-	-	2,060	2,060	-	3,050	3,050
	Private Sector	-	38,315	38,315	-	52,153	52,153	-	53,330	53,330
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	912	912	-	977	977	-	1,094	1,094
	Others	-	-	-	-	-	-	-	-	-
	Total	-	40,129	40,129	-	55,927	55,927	-	58,212	58,212

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

Development Finance Institutions										(Million Rupees)
Provinces/Regions	Category	Jun-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	223	865	1,089	228	876	1,104	228	950	1,177
	Others	-	-	-	-	-	-	-	-	-
	Total	223	865	1,089	228	876	1,104	228	950	1,177
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	54	54	-	66	66	-	71	71
	Others	-	-	-	-	-	-	-	-	-
	Total	-	54	54	-	66	66	-	71	71

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	267	408	1,744	321	1,806	292
5,000 to 10,000	310	2,163	249	1,851	252	1,875
10,000 to 20,000	1,831	27,960	2,181	36,030	2,144	35,378
20,000 to 25,000	1,986	42,716	1,387	30,473	1,422	31,118
25,000 to 30,000	579	15,710	737	20,514	723	20,088
30,000 to 40,000	1,916	64,899	2,500	89,278	2,661	95,979
40,000 to 50,000	2,735	117,436	2,250	99,050	2,032	90,039
50,000 to 60,000	2,319	126,419	3,269	183,200	3,235	181,201
60,000 to 70,000	4,191	254,705	2,866	175,915	2,945	181,156
70,000 to 80,000	1,147	85,295	1,364	101,821	1,212	90,169
80,000 to 90,000	1,082	90,914	934	78,988	978	82,380
90,000 to 100,000	1,038	98,083	934	88,017	941	88,705
100,000 to 200,000	3,792	506,607	3,390	441,832	3,246	421,814
200,000 to 300,000	1,137	273,470	989	238,165	972	234,478
300,000 to 400,000	765	264,792	613	212,469	613	213,737
400,000 to 500,000	581	259,730	556	247,739	537	238,492
500,000 to 600,000	509	280,282	469	254,949	451	245,780
600,000 to 700,000	373	241,846	310	200,105	322	208,260
700,000 to 800,000	346	259,179	380	284,201	371	277,253
800,000 to 900,000	343	291,254	303	257,060	309	261,520
900,000 to 1,000,000	309	292,545	258	244,287	264	250,704
1,000,000 to 2,000,000	2,085	3,053,886	1,997	2,924,335	1,984	2,895,274
2,000,000 to 3,000,000	1,111	2,739,619	1,097	2,703,898	1,098	2,702,989
3,000,000 to 4,000,000	609	2,121,496	680	2,350,159	754	2,596,419
4,000,000 to 5,000,000	404	1,798,043	395	1,829,704	424	1,895,970
5,000,000 to 6,000,000	223	1,192,207	212	1,137,842	210	1,131,737
6,000,000 to 7,000,000	143	935,496	138	895,657	140	902,168
7,000,000 to 8,000,000	110	820,802	140	1,050,839	156	1,177,049
8,000,000 to 9,000,000	91	774,410	121	1,046,905	135	1,149,078
9,000,000 to 10,000,000	122	1,165,361	100	945,946	111	1,057,417
10,000,000 to 100,000,000	823	28,165,344	914	31,879,909	955	33,318,706
100,000,000 & Over	441	143,259,811	530	168,495,116	533	175,450,910
Total	33,718	189,622,889	34,007	218,546,574	33,936	227,528,133

*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, 2026

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,470	269	314	23	-	-	22	-	1,806	292
5,000 to 10,000	220	1,654	32	221	-	-	-	-	252	1,875
10,000 to 20,000	1,987	32,914	156	2,448	-	-	1	16	2,144	35,378
20,000 to 25,000	1,223	26,836	199	4,282	-	-	-	-	1,422	31,118
25,000 to 30,000	667	18,565	54	1,467	-	-	2	56	723	20,088
30,000 to 40,000	2,431	88,248	230	7,731	-	-	-	-	2,661	95,979
40,000 to 50,000	1,826	81,070	203	8,841	-	-	3	127	2,032	90,039
50,000 to 60,000	2,999	168,495	235	12,656	-	-	1	50	3,235	181,201
60,000 to 70,000	2,611	160,513	334	20,643	-	-	-	-	2,945	181,156
70,000 to 80,000	1,079	80,016	130	9,925	-	-	3	228	1,212	90,169
80,000 to 90,000	878	73,981	97	8,139	-	-	3	260	978	82,380
90,000 to 100,000	768	72,352	172	16,254	-	-	1	99	941	88,705
100,000 to 200,000	2,806	363,272	425	56,534	-	-	15	2,008	3,246	421,814
200,000 to 300,000	803	193,892	159	37,993	-	-	10	2,593	972	234,478
300,000 to 400,000	478	167,017	118	41,063	-	-	17	5,658	613	213,737
400,000 to 500,000	437	193,461	90	40,474	-	-	10	4,557	537	238,492
500,000 to 600,000	347	188,889	94	51,219	-	-	10	5,671	451	245,780
600,000 to 700,000	255	164,967	56	36,105	-	-	11	7,188	322	208,260
700,000 to 800,000	290	216,850	68	50,687	-	-	13	9,716	371	277,253
800,000 to 900,000	242	204,519	54	45,915	-	-	13	11,086	309	261,520
900,000 to 1,000,000	190	180,435	65	61,664	-	-	9	8,605	264	250,704
1,000,000 to 2,000,000	1,444	2,105,766	448	652,916	-	-	92	136,591	1,984	2,895,274
2,000,000 to 3,000,000	807	1,985,908	219	534,099	1	2,750	71	180,233	1,098	2,702,989
3,000,000 to 4,000,000	525	1,805,677	140	481,018	-	-	89	309,723	754	2,596,419
4,000,000 to 5,000,000	257	1,153,843	95	422,095	1	4,152	71	315,880	424	1,895,970
5,000,000 to 6,000,000	139	749,522	24	129,683	1	5,000	46	247,532	210	1,131,737
6,000,000 to 7,000,000	80	516,703	13	83,424	-	-	47	302,040	140	902,168
7,000,000 to 8,000,000	91	689,903	12	90,225	-	-	53	396,921	156	1,177,049
8,000,000 to 9,000,000	80	682,659	18	150,906	-	-	37	315,512	135	1,149,078
9,000,000 to 10,000,000	55	521,607	7	67,848	-	-	49	467,962	111	1,057,417
10,000,000 to 100,000,000	193	3,723,239	37	626,686	2	45,500	723	28,923,281	955	33,318,706
100,000,000 & Over	6	921,607	-	-	-	-	527	174,529,303	533	175,450,910
Total	27,684	17,534,650	4,298	3,753,185	5	57,402	1,949	206,182,895	33,936	227,528,133

*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-25			Mar-26 R			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,056,970,810	1,083,226,386	1,089,432,099	920,867,319	939,466,825	941,591,280	755,193,915	772,596,065	778,055,888
1) Treasury Bills	20,261,682	21,517,886	20,361,260	48,462,026	50,393,225	48,457,775	87,334,152	90,601,165	87,522,956
2) Pakistan Investment Bonds (PIBs)	1,036,709,128	1,061,708,500	1,069,070,839	872,405,293	889,073,600	893,133,505	667,859,763	681,994,900	690,532,932
a. Fixed Rate	53,090,917	55,565,600	55,557,896	91,127,446	83,923,600	81,081,946	48,841,440	49,500,900	50,474,028
b. Floating Rate	983,618,211	1,006,142,900	1,013,512,943	781,277,847	805,150,000	812,051,559	619,018,323	632,494,000	640,058,904
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	21,022,421	32,912,314	22,958,025	25,219,582	35,430,965	27,103,588	26,387,625	36,870,855	29,823,212
1) Quoted On The Stock Exchange of which:	11,255,402	12,063,739	13,588,471	11,738,909	10,943,736	13,527,893	12,850,149	12,326,823	16,405,742
Financial Institutions	1,792,499	1,826,288	1,790,801	1,865,783	1,178,243	2,001,416	1,892,154	1,119,500	2,984,868
NFPSEs	820,653	311,359	1,129,523	495,354	273,593	513,351	540,637	318,876	671,778
Private Sector	4,192,435	3,047,100	5,539,103	4,800,918	2,757,075	5,636,792	5,056,716	3,263,360	6,358,508
2) Unquoted On The Stock Exchange of which:	9,767,019	20,848,575	9,369,554	13,480,673	24,487,229	13,575,695	13,537,476	24,544,032	13,417,470
Financial Institutions	6,982,916	18,066,953	6,961,723	10,695,922	21,704,959	10,756,716	10,731,377	21,740,414	10,728,809
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,584,104	2,581,623	2,307,831	2,584,751	2,582,270	2,718,979	2,606,099	2,603,618	2,588,661
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	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	21,951,542	22,064,651	23,487,647	18,619,172	18,635,009	19,439,837	24,817,557	24,825,078	25,239,644
IX. MUTUAL FUNDS	778,911	832,063	778,911	-	-	-	-	-	-
X. OTHERS	-	-	-	347,554	347,554	151,433	1,776,628	1,829,780	1,602,058
XI. Islamic Banking Products - Investments	11,757,995	11,692,995	11,994,628	12,049,291	12,195,942	12,399,401	12,310,575	12,614,532	12,535,049
a. Government Islamic Securities	2,565,000	2,500,000	2,535,216	2,565,000	2,500,000	2,584,408	2,585,156	2,520,062	2,546,737
1. GOP Ijara Sukuk	2,565,000	2,500,000	2,535,216	2,565,000	2,500,000	2,584,408	2,585,156	2,520,062	2,546,737
a. Variable Rental Rate (VRR)	2,565,000	2,500,000	2,535,216	2,565,000	2,500,000	2,584,408	2,585,156	2,520,062	2,546,737
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,192,995	9,192,995	9,459,412	8,763,610	8,922,109	9,085,973	9,725,419	10,094,470	9,988,312
1) Diminishing Musharaka Sukuk	7,221,954	7,221,954	7,371,672	6,803,819	6,828,819	7,004,784	6,348,906	6,473,906	6,480,403
2) Ijarah Sukuk	-	-	-	-	-	-	800,000	800,000	810,303
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	1,971,041	1,971,041	2,087,740	1,959,791	2,093,290	2,081,189	2,576,513	2,820,564	2,697,606
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	720,681	773,833	729,020	-	-	-
Total	1,112,488,045	1,150,734,774	1,148,687,899	977,109,284	1,006,082,661	1,000,722,128	820,492,666	848,742,676	847,292,440

9.13 Loan to Textile & Readymade Garments Sectors
As on 30th June, 2026
Development Finance Institutions

Description	Working Capital / Short Term							Fixed Investment / Long Term							(Million Rupees)	
	SFF Export Finance Schemes (EPS)	Export Financing Other than SFF EPS	Import Financing	Import Bills Purchased & Discounted	Import Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Scheme	Construction Financing	LTFF & TIRFF	Small Loans	Others	Total	Foreign Bills Purchased & Discounted	Total Outstanding
A - Manufacture of textiles	-	-	-	-	-	3,209	1,550	4,829	-	-	19,805	-	19,979	26,845	-	25,684
i. Preparation and spinning of textile fibres	-	-	-	-	-	600	450	1,050	-	-	1,540	-	9,526	11,066	-	12,116
1. Cotton	-	-	-	-	-	-	450	450	-	-	626	-	5,059	5,686	-	6,136
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	600	-	600	-	-	914	-	4,467	5,380	-	5,980
ii. Weaving of textiles	-	-	-	-	-	865	-	865	-	-	1,255	-	1,864	3,119	-	3,984
1. Cotton	-	-	-	-	-	865	-	865	-	-	793	-	221	974	-	1,639
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	802	-	21	21	-	21
iii. Finishing of textiles	-	-	-	-	-	525	1,000	1,525	-	-	1,817	-	1,617	2,120	-	2,120
1. Cotton	-	-	-	-	-	225	700	925	-	-	1,893	-	1,384	3,327	-	4,652
2. Woolen	-	-	-	-	-	-	-	-	-	-	1,897	-	584	2,481	-	3,406
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	300	300	600	-	-	96	-	5	5	-	5
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	87	-	514	561	-	1,442
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	1,299	-	1,299	-	-	5,551	-	6,021	11,554	-	12,454
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	193	-	180	293	-	293
b. Manufacture of other made-up textile articles	-	-	-	-	-	1,299	-	1,299	-	-	5,340	-	5,921	11,262	-	12,161
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	498	-	720	1,218	-	1,718
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	100	100	-	-	-	-	-	-	-	-
B - Manufacture of wearing apparel	-	-	-	-	-	-	1,000	1,000	-	-	1,550	-	2,119	3,669	-	4,669
i. Manufacture of wearing apparel	-	-	-	-	-	-	500	500	-	-	766	-	1,064	1,599	-	2,499
ii. Manufacture of Ready-made garments	-	-	-	-	-	-	500	500	-	-	644	-	1,026	1,670	-	2,170
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A + B)	-	-	-	-	-	3,209	2,550	5,879	-	-	22,413	-	22,099	36,514	-	40,153

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

Apr 01, 2026 to Jun 30, 2026

Development Finance Institutions

(Million Rupees)

	Working Capital / Short Term								Fixed Investment / Long Term								(in million rupees)	
Description	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	LTF & TERF	Small Loans	Others	Total	Foreign Bills Purchased & Discounted	Total Disbursement		
A - Manufacture of textiles	-	-	-	-	-	2,110	300	2,410	-	-	1,407	-	605	2,012	-	4,422		
i. Preparation and spinning of textile fibres	-	-	-	-	-	230	300	530	-	-	70	-	136	207	-	737		
1. Cotton	-	-	-	-	-	-	300	300	-	-	-	-	-	-	-	300		
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Others	-	-	-	-	-	230	-	230	-	-	70	-	136	207	-	437		
ii. Weaving of textiles	-	-	-	-	-	700	-	700	-	-	-	-	105	105	-	805		
1. Cotton	-	-	-	-	-	700	-	700	-	-	-	-	105	105	-	805		
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
iii. Finishing of textiles	-	-	-	-	-	525	-	525	-	-	500	-	150	650	-	1,175		
1. Cotton	-	-	-	-	-	225	-	225	-	-	500	-	150	650	-	875		
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Others	-	-	-	-	-	300	-	300	-	-	-	-	-	-	-	300		
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	655	-	655	-	-	803	-	214	1,017	-	1,672		
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
b. Manufacture of other made up textile articles	-	-	-	-	-	655	-	655	-	-	803	-	214	1,017	-	1,672		
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	34	-	-	34	-	34		
B - Manufacture of wearing apparel	-	-	-	-	-	-	350	350	-	-	-	-	-	-	-	350		
i. Manufacture of wearing apparel	-	-	-	-	-	-	350	350	-	-	-	-	-	-	-	350		
ii. Manufacture of Ready made garments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total (A + B)	-	-	-	-	-	2,110	650	2,760	-	-	0000000000	-	605	2,012	-	4,772		

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 30th June, 2026

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,272	834	3,106	3,047
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	31
2	National Bank of Pakistan	www.nbp.com.pk	1,192	312	1,504	1,371
3	Sindh Bank Limited	www.sindhbank.com.pk	315	96	411	352
4	The Bank of Khyber	www.bok.com.pk	45	213	258	329
5	The Bank of Punjab	www.bop.com.pk	677	213	890	964
B)	Specialized Banks		672	35	707	74
1	The Punjab Provincial Cooperative Bank Ltd.	www.ppcb.com.pk	151	-	151	-
2	Zarai Taraqati Bank Limited	www.ztbl.com.pk	521	35	556	74
C)	Domestic Private Banks		8,485	6,875	15,360	19,355
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk	-	185	185	194
2	Allied Bank Limited	www.abl.com	1,207	319	1,526	2,006
3	Askari Bank Limited	www.askaribank.com.pk	343	378	721	884
4	Bank Al-Falah Ltd.	www.bankalfalah.com	736	447	1,183	1,473
5	Bank Al-Habib Ltd.	www.bankalhabib.com	931	417	1,348	1,584
6	BankIslami Pakistan Limited	www.bankislami.com.pk	-	569	569	606
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com	-	310	310	304
8	Faysal Bank Ltd.	www.faysalbank.com	-	902	902	922
9	Habib Bank Ltd.	www.hbl.com	1,149	619	1,768	2,345
10	Habib Metropolitan Bank Limited	www.habibmetro.com	319	253	572	635
11	JS Bank Limited	www.jsbl.com	308	-	308	279
12	MCB Bank Limited	www.mcb.com.pk	1,413	-	1,413	1,490
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com	-	323	323	314
14	Meezan Bank Limited	www.meezanbank.com	-	1,150	1,150	1,391
15	Samba bank Ltd	www.samba.com.pk	77	-	77	77
16	Soneri Bank Ltd.	www.soneribank.com	485	199	684	701
17	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	35	2	37	48
18	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	www.bankmakramah.com	163	13	176	187
19	United Bank Ltd.	www.ubl.com.pk	1,293	788	2,081	3,878
20	Easypaisa Digital Bank*	www.easypaisa.com.pk	25	-	25	37
21	Mashreq Bank Pakistan Limited*	www.mashreq.com	1	-	1	-
22	Raqami Islamic Digital Bank Limited*	www.raqamidigital.com	-	1	1	-
D)	Foreign Banks		10	-	10	3
1	Bank of China	www.bankofchina.com.pk	2	-	2	-
2	Citi Bank Pakistan	www.citibank.com.pk	3	-	3	-
3	Deutsche Bank AG	www.db.com	2	-	2	-
4	ICBC	www.icbc-ltd.com	3	-	3	3
Total:-			11,439	7,744	19,183	22,479

* Digital Banks

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 30th June, 2026

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Apna Microfinance Bank	www.apnabank.com.pk	72	55
2	ABHI Microfinance Bank Limited (Formerly Finca Microfinance Bank Limited)	www.abhibank.com	115	113
3	ASA Microfinance Bank Ltd.	www.asa.com	106	0
4	Halan Microfinance Bank (Formaly Advans Pakistan Microfinance Bank Ltd.)	www.halan.com.pk	178	0
5	HBL Microfinance Bank Ltd.	www.hblmfb.com	226	134
6	Khushhalibank Ltd.	www.khushhalibank.com.pk	200	118
7	LOLC Microfinance Bank (Formerly Pak Oman Microfinance Bank Ltd.)	www.lolc.com.pk	89	0
8	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	124	110
9	NRSP Microfinance Bank Ltd.	www.nrspb.com	134	94
10	Sindh Microfinance Bank	www.sindhmf.com	23	0
11	U Microfinance Bank Ltd.	www.ubank.com.pk	232	180
Total:-			1,427	749

Sr. No	Development Financial Intitutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	3	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
9	Pakistan Mortgage Refinance Company Ltd	www.pmrc.com.pk	1	-
Total:-			62	-

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

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1983-2026)

As on 31 st 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	28	18,836	4	10	32	18,846
2026*	29	19,173	4	10	33	19,183

*End June 2026

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2026)

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		9,003	3,865	14,879
	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
	September	568	688	-	175	723	2,064	9,810	4,179	18,207
	December	583	701	-	180	745	2,131	10,165	4,341	18,846
2026	March	589	703	-	184	748	2,137	10,205	4,362	18,928
	June	594	711	-	187	769	2,157	10,342	4,423	19,183

*FATA has been merged into KPK from 2018 onward

Appendix-IV
District-Wise Scheduled Banks Branches as on
30th June, 2026

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	61	63	124	Larkana	68	20	88
Astore	8	3	11	Lasbella	27	12	39
Attock	148	57	205	Layyah	61	23	84
Awaran	2	1	3	Lodhran	55	18	73
Badin	52	13	65	Loralai	15	18	33
Bagh	26	17	43	Lower Dir	14	67	81
Bahawalnagar	125	74	199	Mahmand Agency	4	5	9
Bahawalpur	159	102	261	Malakand	21	46	67
Bajaur Agency	6	16	22	Mandi Bahauddin	103	54	157
Bannu	28	27	55	Mansehra	59	57	116
Barkhan	4	1	5	Mardan	56	82	138
Batgram	6	14	20	Mastung	7	3	10
Bhakkar	50	21	71	Matiali	33	8	41
Bhimber	42	13	55	Mianwali	78	20	98
Bolan (Dhadar)	5	2	7	Mirpur	182	45	227
Bunner	12	38	50	Mirpur Khas	58	33	91
Chagai	5	1	6	Multan	295	219	514
Chakwal	131	39	170	Muzaffarabad	47	21	68
Charsadda	29	37	66	Muzaffargarh	130	44	174
Chiniot	59	21	80	N.Waziristan Agency	8	4	12
Chitral	19	26	45	Nagar	6		6
D.G.Khan	99	45	144	Nankana Sahib	69	20	89
D.I.Khan	51	31	82	Narowal	90	31	121
Dadu	47	13	60	Nasirabad	6	6	12
Dera Bughti	4		4	Naushero Feroze	67	23	90
Diamar	9	9	18	Neelum	5		5
Faisalabad	419	293	712	Noshki	10	11	21
Ghanchi	7	3	10	Nowshera	45	60	105
Ghizer	10	4	14	Okara	135	69	204
Ghotki	56	12	68	Orakzai Agency	3	2	5
Gilgit	54	19	73	Pakpattan	59	34	93
Gujranwala	326	188	514	Panjgoor	8	7	15
Gujrat	307	157	464	Peshawar	164	240	404
Gwadar	31	17	48	Pishin	9	12	21
Hafizabad	62	23	85	Quetta	118	137	255
Hangu	16	23	39	Rahim Yar Khan	198	108	306
Haripur	52	52	104	Rajan Pur	64	20	84
Harnai	2	1	3	Rawalpindi	534	375	909
Hattian Bala	11	1	12	Rawlakot (Poonch)	40	13	53
Haveli Kahuta	3		3	S.Waziristan Agency	2	2	4
Hunza	13	3	16	Sahiwal	144	82	226
Hyderabad	169	108	277	Sakardu	26	13	39
Islamabad	392	377	769	Sanghar	76	28	104
Jacobabad	28	6	34	Sargodha	208	100	308
Jaffarabad(Dera Allah Y	16	10	26	Shaheed Benazirabad	60	31	91
Jamshoro	43	13	56	Shangla	13	16	29
Jhang	115	37	152	Sheikhupura	161	78	239
Jhelum	165	48	213	Shikarpur	27	4	31
Kalat	9	4	13	Sialkot	340	211	551
Kamber/Shahdadkot	30	7	37	Sibi	13	6	19
Karachi	1463	1383	2846	South Waziristan		1	1
Karak	15	24	39	Sudhnuthi	27	6	33
Kashmore	32	6	38	Sujawal	20	5	25
Kasur	120	50	170	Sukkur	94	41	135
Kech(Turbat)	20	15	35	Swabi	50	52	102
Khairpur	70	19	89	Swat	75	128	203
Khanewal	113	62	175	Tando Allahyar	27	7	34
Kharan	19	4	23	Tando Mohammad Khan	20	5	25
Khushab	65	27	92	Tank	8	6	14
Khuzdar	16	12	28	Tharparkar	19	1	20
Khyber Agency	12	15	27	Thatta	29	10	39
Killa Abdullah	11	15	26	Toba Tek Singh	115	55	170
Killa Saifullah	15	12	27	Tor Ghar		1	1
Kohat	43	51	94	Umerkot	31	8	39
Kohistan	8	8	16	Upper Dir	5	32	37
Kohlu	4		4	Vehari	132	65	197
Kotli	77	18	95	Washuk	2		2
Kurram Agency	21	9	30	Zhob	11	8	19
Lahore	1096	942	2038	Ziarat	2	5	7
Lakki Marwat	9	7	16	Grand Total:-	11,440	7,743	19,183

Appendix-V
Distribution of Islamic Banks (Full Fledged Islamic) Branches
By District as on 30th June, 2026

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	9	2	7	1	3	23
Astore		1		1			2
Attock	4	8	7	4	2	2	27
Badin	1	2	3	3			9
Bagh		1	1	3			5
Bahawalnagar	5	11	5	9	2	3	35
Bahawalpur	4	19	5	10	3	3	44
Bajaur Agency		2	1	1			4
Bannu	1	2	1	1		1	6
Barkhan			1				1
Batgram	1	1	1	1		1	5
Bhakkar	1	3	1	2			7
Bhimber		1		2			3
Bunner	1	1	1	1			4
Chagai						1	1
Chakwal	2	6	3	3	2	2	18
Charsadda	1	3	2	3			9
Chiniot	1	2	2	3		1	9
Chitral	1	1	2	1	1		6
D.G.Khan	1	8	3	8	1	1	22
D.I.Khan	1	2	1	1	1	1	7
Dadu		2	3	2			7
Diamar		1	1	1	1	1	5
Faisalabad	12	56	15	40	5	14	142
Ghanchi			1				1
Ghizer		1	1	1			3
Ghotki	1	2	2	3			8
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	43	8	33	4	7	101
Gujrat	7	21	8	20	4	8	68
Gwadar	1	2	1	2		1	7
Hafizabad	2	5	2	3	1	1	14
Hangu		2	1	1			4
Haripur	1	4	2	3	1	2	13
Harnai			1				1
Hunza	1	1					2
Hyderabad	5	14	9	14	3	5	50
Islamabad	18	47	31	32	11	18	157
Jacobabad		1	1	2			4
Jaffarabad(Dera Allah Y		3	1				4
Jamshoro	1		2	4			7
Jhang	2	6	2	5	1	2	18
Jhelum	3	8	3	5	1	1	21
Kalat		1					1
Kamber/Shahdadkot		2	1	2			5
Karachi	59	253	128	167	43	97	747
Karak	1	1		1			3
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		1	9
Khanewal	4	11	4	7	3	3	32
Kharan		1					1
Khushab	1	4	2	3		2	12
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	2	11
Kohistan			2	1			3
Kotli		3	1	2			6
Kurram Agency		2		1			3
Lahore	47	146	74	130	34	44	475
Larkana		2	2	2	1	1	8
Lasbella		2		1			3
Layyah	1	5	1	3			10
Lodhran	2	4	2	3			11
Loralai	1	3	3	2			9
Lower Dir	3	3	3	3	1	1	14
Malakand	1	2	2	1	1		7
Mandi Bahauddin	1	7	5	10	1	2	26

Appendix-V
Distribution of Islamic Banks (Full Fledged Islamic) Branches
By District as on 30th June, 2026

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Manshra	1	6	6	3	1	1	18
Mardan	2	7	2	4	1	1	17
Mastung		1					1
Matlari	1	2	1	1			5
Mianwali	2	5	1	3			11
Mirpur	2	5	3	4	1	3	18
Mirpur Khas	2	6	5	3	1	1	18
Multan	5	35	16	33	5	6	100
Muzaffarabad	1	2	1	1		2	7
Muzaffargarh	1	11	3	8			23
Nankana Sahib	2	4	4	3			13
Narowal	1	6		4		1	12
Nasirabad		1	1	1			3
Naushro Feroze	1	5	3	3			12
Noshki		2	1	4			7
Nowshera	1	3	2	4	2		12
Okara	2	13	6	11	2	3	37
Pakpattan	2	4	2	7	1	2	18
Panjgoor		1	1	1			3
Peshawar	6	23	7	19	4	5	64
Pishin		1	2	2	1	1	7
Quetta	6	16	13	10	3	3	51
Rahim Yar Khan	6	19	7	8	4	3	47
Rajan Pur	1	5	2	4			12
Rawalpindi	17	59	26	42	8	13	165
Rawlakot (Poonch)		2	1	2			5
Sahiwal	3	12	5	10	3	3	36
Sakardu	1	1	1	2	1	1	7
Sanghar	1	5	4	5	1		16
Sargodha	8	18	10	12	1	3	52
Shaheed Benazirabad	1	5	2	3	2	2	15
Shangla		2	1	1			4
Sheikhupura	2	14	4	13	1	2	36
Shikarpur	1	1	1	1			4
Sialkot	5	30	11	35	3	6	90
Sibi		1	1	1			3
Sudhnuthi		1		1			2
Sujawal			1				1
Sukkur	1	5	3	4		1	14
Swabi	2	3	1	3	1	1	11
Swat	8	6	4	9	2	2	31
Tando Allahyar	1	2	1	1		1	6
Tando Mohammad Khan	1	1	1	1			4
Tank		1		1			2
Thatta		2	2	2			6
Toba Tek Singh	3	5	5	7	1	2	23
Umerkot	1	2	2	2			7
Upper Dir		1	1	1			3
Vehari	4	11	6	7	1	3	32
Zhob		1	1	1		1	4
Ziarat			2				2
Grand Total	323	1,150	569	902	185	310	3,439

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 30th June, 2026

District Name	Alfalah Bank Limited	Akari Bank Limited	Bank Al-Khalif Ltd.	Bank Al-Halab Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	Sindh Bank Limited	Sovereign Bank Ltd.	Bank Mubarakah (Islamic Bank of Sudan Limited)	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zeraf Tarapoti Bank Limited	Total
Abbottabad	2	5	2	2	6	3	4		1			3	1	13		40
Asture															1	1
Attock	3	5	5	3	2	2	1	6						3		30
Awaran															1	1
Badin	1			1											1	4
Bagh	2					1	5						1	3		12
Bahawalnagar	3	4	2	2	4	5	6	2	2				4	2		29
Bahawalpur	5	6	8	5	9	4	4	1				1	7			58
Bajaur Agency	2			1	1	1			1			2	1	12	1	12
Bannu	1	1	1	1	2		2					4	1	6	1	21
Batgram					1	1	1					1	1	1	1	9
Bhakkar					1	1	1						2	9		14
Bhimber	1	1		3	1	1	2						1			10
Bolan (Dhadar)							1									2
Buner	5	1		2	8	1			1			6	1	7	1	34
Chakwal	1	3	3	3	1	2	2	1					1	4		21
Charadda	2	2		1	6	1	1		2			8		5		28
Chiniot	1	1	2	1	1		1	1					1	1		12
Chitral	2	1		7	1	3				1		3	1	1		20
D.G.Khan	2	1	1	3	2	2	4	1	1				2	4		23
D.I.Khan	1	2	1	2	1	1	3	1	1			2	1	8		24
Dadu			1	2			2						1			6
Diamar		1					1		1	1						4
Faisalabad	25	9	27	15	23	5	12		5			1	7	22		151
Ghazni							1								1	2
Ghizer	1													2		4
Ghotki	2	1		1	1	1	2		1							9
Gilgit	5	5	10	11	16	7	3	1	3			1	6	19		87
Gujranwala	7	7	20	4	19	4	4	2	3			2	4	12	1	89
Gwadar	4				1									5		10
Hafizabad	1	1		1	1		2						1	2		9
Hangu	1	2		1	3							3		6	1	19
Haripur	1	6	1	3	6	1	4		2			4		11		39
Hattian Bala														1		1
Hatta	1															1
Hyderabad	3	6	2	6	12	2	7	2	4	1		1	2	10		58
Islamabad	17	34	37	21	25	11	12	3	10	2		15	7	25	1	220
Jacobabad			1				1									2
Jaffarabad/Dera Allah Y		2				1								3		6
Jamshoro	1	1			1		2		1							6
Jhang	3	1	3	3	1	1	2					1	3	1		19
Jhelum	2	1	1	3	4		5	2	3				2	4		27
Kalat														2	1	3
Kamher/Shahadkot					1				1							2
Karachi	33	45	65	70	105	61	28	29	33	5	1	12	11	136	2	636
Karak		1	1	2	5		3					2	1	6		21
Kashmore	1				1		1									3
Kasur	2	3	2		2	2	3	3	1				2	4		24
Kechi(Tarbat)		1												8		11
Khaiyur		1		2	2		1	1	1				1	1		10
Khanewal	6	1	4	2	3	3	2	2					4	3		30
Kharan							3									3
Khushab	3	2	3	1	1	2							1	2		15
Khuzdar	1		1				1							6		9
Khyber Agency		1	2	1	1	1	1		1			3		1	1	12
Killa Abdullah		1		1	3			1						1		8
Killa Saifullah				1	1								2			6
Kohat	2	2		2	11	1	4		3			6	1	8		40
Kohistan				1	1									1	1	5
Kotli	1	1			4		1	2				1	1	2		12
Kurram Agency		1		1			1					1		2		6
Lahore	32	43	74	40	69	26	25	14	21	1	1	10	35	74	2	467
Lakki Marwat				1	1							1		2	1	7
Larkana	1		3	2			2	1					1	2		12
Lasbella	1	1		1			4	1								9
Layyah	1		3	2	1	1	1						2	1	1	13
Lodhran		1	1		1		1		1					1		7
Loralai				1	2	1						2	1	2		9
Lower Dir	7	2	5	7	8	2	3		4			7	1	6	1	53
Mahmud Agency		5	2	2	9	4	1					1		2		5
Mahmud							2					3	2	6		39
Mandi Bahauddin	2	6	3	4	4	1	2						1	4		28
Manshra	2	7	1	2	5	2	4		1			4	1	8	2	39
Mardan	5	3	3	3	13	2	4					10		20	1	65
Mastung		1														2
Matiari						1	1	1	1							3
Miawali		1	1		1	1	1						2	2		9
Mirpur	3	1	1	1	6		5	1				1		2	1	27
Mirpur Khas	4	1	1	2	1	1	3		1							15
Multan	13	8	22	14	13	4	7		6			1	10	20	1	119
Muzaffarabad				1	3	1	3		1			1	1	3		14
Muzaffargarh		2	3	7	1	1	2	1						3	1	21
N.Waziristan Agency							1					1		2		4
Nankana Sahib		1	1		1			1	2				1			7
Narwal	1		3	3	2		2		1					2		19
Nasirabad		1				1										3
Naushe Feru	2		3	1	1	1	1						1			11
Noshki																4
Nowshera	2	2	3	1	9	2	4	1	2			11	2	9		48
Okara	2	3	2	3	3		3	3	2				1	8	2	32
Orakzai Agency						1						1				2
Pakpattan	3	2	2	2	2	1	1						2	1		16
Panipat		1														4
Peshawar	14	15	10	14	26	8	7	1	10			31	2	37	1	176
Pishin		1					1					1				5
Quetta	3	13	8	12	9	4	5	1	3			3	3	22		86
Rahim Yar Khan	6	5	6	8	6	6	7					1	4	11	1	61
Rajan Pur			1		2	3							1			8
Rawalpindi	12	30	25	24	27	11	12	2	20	1		3	12	28	3	210
Ravikot (Poonch)	1				1		1									8
S.Waziristan Agency												1				2
Sahiwal	7	2	6	3	6	1	2	2				1	6	10		46
Sakhalu		2			1					1					1	6
Sanghar		1		4			2	1								12
Sargodha	2	2	8	3	9	6	3		1				3	11		48
Shahed Benazirabad	2			2	1	1	3	1	3				1	2		16
Shangha		1		2		1	1					2				12
Sheikhupura	8	2	8	6	2	1	4	2	4			1	1	3		42
Sialkot	17	12	23	5	16	5	8		2			2	2	29		121
Sibi		1											1	1		3
South Waziristan												1				1
Sudhouthi	1				1	1								1		4
Sujawal				2					1							4
Sukkur	3	4	1		6		3		2				1	6		27
Swabi	2	1	1	3	10		2					9	1	10		41
Swat	3	4	6	17	20	7	3		10			9	2	15	1	97
Tando Allahyar				1												1
Tando Mohammad Khan				1												1
Tank						1								1	1	4
Tharparkar								1								4
Thatta	1						2		1							4
Toha Tek Singh	3	2	4	6	5	2	2		1				5	2		32
Tor Ghar												1				1
Umerkot						1										1
Upper Dir	3	1	2	3	6	2			1			5	1	4	1	29
Vehari	6	3	4	4	2		3					1	2	7		33
Zhob		1				1						1		1		4
Zirak							1							1		3
Grand Total	319	378	447	417	619	253	312	96	199	13	2	213	213	788	35	

Appendix-VII

Gender Code List

Group Name
Male ¹
Female ²
Both Male and Female ³
Others-Non-Natural Person- Private Partnership (individuals) / Private Limited Company (individuals)
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:

¹ It includes Male personal or sole proprietorship Accounts.

² It includes Female personal or sole proprietorship Accounts.

³ It will include Joint Personal and Business Accounts.

List of Acronyms

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