

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	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
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

(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
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
services	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
	-	-	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 AMCs	-	-	-	-	-	-
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	3,160	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 NBFIs	-	-	-	-	-	-	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	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	Jun-26 P									
			Precious Metals	Securities, Shares & Other Financial Instruments	Merch- andise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
	Total	Total										
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	449,260	
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	178,474	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	-	59,545	
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	-	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

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*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	9,833	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									
				Securities, Shares & Other		Fixed Assets						
	Total	Total	Precious Metals	Financial Instruments	Merchandise	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	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
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									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	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

3.4.6 Advances 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
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	22,932
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	4	6,459	48,060
18.75	14,659	1,111	30	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
21.50	1,046	81	-	643	1,771
21.75	454	52	-	5,616	6,122
22.00	17,545	690	2	1,707	19,944
22.25	603	122	-	2,749	3,474
22.50	499	93	-	430	1,022
22.75	4,334	1,425	-	2,651	8,411
23.00	1,810	194	-	747	2,751
23.25	393	43	-	633	1,070
23.50	128,877	7,257	2	106,804	242,940
23.75	627	75	-	798	1,500
24.00	5,266	309	1	749	6,325
24.25	532	169	2	251	955
24.50	376	104	-	281	761
24.75	359	39	-	307	705
25.00 & above	271,194	27,280	10	29,438	327,922
Total	2,488,646	214,975	25,917	12,193,746	14,923,285

*01.00 stands for 00.25 to 01.00

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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	827,714	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	