

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		2026
	Sep	Dec ^R	Mar ^P
Assets	59,470,094	64,091,310	64,177,788
I. Currency and Deposits	3,194,832	3,262,284	3,226,092
1. Currency	660,257	683,660	867,264
2. Transferable Deposits	2,349,300	2,396,034	2,185,911
3. Restricted/ compulsory deposits	54,264	66,565	66,140
4 Other Deposits	131,011	116,026	106,778
II. Securities(other than shares)	36,175,694	37,938,754	39,425,884
1. Short-term	4,784,942	5,140,568	5,525,529
2. Long-term	31,390,752	32,798,187	33,900,356
III. Loans extended (Advances)	14,821,931	16,291,730	15,634,928
1. Short-term	8,344,814	9,627,495	9,003,169
A) Money at call	262,292	240,816	71,511
B) Reverse Repo	527,781	689,486	518,476
C) Bills purchased and discounted	338,303	343,037	342,388
D) Other short-term advances	7,216,439	8,354,157	8,070,795
2. Long-term	6,477,117	6,664,235	6,631,759
IV. Shares and other equity	844,001	793,634	789,675
1. Quoted	393,274	410,739	329,157
2. Non quoted	436,587	361,997	431,893
3. Investment fund shares	14,141	20,897	28,626
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	12,381	10,627	10,188
VII. Other accounts receivable	2,655,310	3,954,153	3,170,989
1. Trade credit and advances	-	-	-
2. Others	2,655,310	3,954,153	3,170,989
A) Dividends receivable resident sector	260	198	843
B) Settlement accounts resident sector	42,523	51,628	43,185
C) Items in the process of collection	217	128	506
D) Miscellaneous assets residents sector	2,608,055	3,898,206	3,032,645
E) Other non- resident accounts receivable	4,255	3,992	93,809
VIII. Non-financial assets	1,765,945	1,840,129	1,920,032
1. Produced assets	1,330,826	1,387,238	1,438,892
A) Tangible fixed assets	1,192,772	1,239,911	1,267,433
a) Dwellings	253,598	260,733	252,765
i) Building on freehold land	10,517	10,636	11,078
ii) Building on leasehold land	243,081	250,097	241,687
b) Other buildings and structures	395,348	405,663	409,319
i) Building on freehold land	122,286	136,176	137,301
ii) Building on leasehold land	273,062	269,486	272,018
c) Machinery and equipment	444,632	469,055	497,758
i) Transport equipments	46,923	51,960	57,543
ii) Furniture & Fixtures	70,298	75,871	81,380
iii) Office equipments	259,001	272,416	286,579
iv) Other machinery & equipments	68,409	68,808	72,256
d) Other tangible fixed assets n.e.s	99,193	104,460	107,590
B) Intangible fixed assets	138,054	147,326	171,460
a) Computer software	102,592	111,863	136,038
b) Other intangible fixed assets n.e.s	35,462	35,463	35,421
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	399,712	416,567	437,916
A) Tangible non-produced assets	371,411	386,798	407,045
a) Land	228,128	231,417	249,421
i) Land underlying Buildings and structures	228,128	231,417	249,421
1. Freehold land	97,835	99,903	115,660
2. Leasehold land	130,293	131,513	133,761
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	143,283	155,381	157,625
B) Intangible non-produced assets	28,301	29,769	30,871
a) Leases and other transferable contracts	21,529	22,670	24,780
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	4,912	5,239	4,231
3. Capital work in progress	35,407	36,324	43,224

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		2026
	Sep	Dec ^R	Mar ^P
Liabilities	59,470,094	64,091,310	64,177,788
I. Deposits	35,986,191	38,385,406	38,395,551
1. Transferable Deposits	29,685,352	31,209,101	32,180,111
2. Restricted/ compulsory deposits	535,921	559,383	593,329
3. Other deposits	5,764,918	6,616,922	5,622,112
II. Securities (other than shares bonds/ debentures etc.)	112,909	112,616	104,421
1. Short-term	-	-	-
2. Long-term	112,909	112,616	104,421
III. Loans (Borrowings)	14,515,224	15,813,397	16,857,329
1. Short-term	13,746,467	15,049,645	16,108,521
A) Money at call	733,798	708,937	603,472
B) Repurchase agreements (Repo)	11,981,551	13,259,957	14,456,242
C) Other short-term borrowings	1,031,117	1,080,751	1,048,807
2. Long-term borrowings	768,757	763,752	748,809
IV. Financial Derivatives	25,769	23,742	24,377
V. Other accounts payable	4,807,858	5,422,914	5,126,702
1. Provision for losses	1,002,811	930,520	902,169
A) Provision for loan losses-Specific	914,073	844,826	814,875
B) Provision for loan losses-General	46,794	41,899	43,970
C) Provision for other losses	41,944	43,795	43,324
2. Accumulated Depreciation	517,853	517,174	547,925
3. Other accounts payable other resident Sectors	3,254,208	3,956,218	3,645,998
A) Dividends payable	7,694	7,765	35,372
B) Settlement accounts	37,364	26,498	25,466
C) Items in the process of collection	20,562	21,128	19,128
D) Miscellaneous liability items	3,188,587	3,900,827	3,566,032
a) Suspense account	163,701	158,714	172,960
b) Provision for expected costs	223,025	231,111	254,958
c) Deferred tax liabilities	66,972	86,107	91,016
d) Accrued wages	19,135	24,695	19,178
e) Accrued rent	651	707	731
f) Accrued taxes	907,794	964,637	1,088,115
g) Other miscellaneous liability items	1,807,310	2,434,856	1,939,074
4. Other non- resident accounts payable	32,986	19,001	30,610
A) Dividends payable non-residents	20,615	7,050	18,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	12,372	11,952	12,118
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	4,022,142	4,333,235	3,669,407
1. Quoted	451,497	322,171	322,305
2. Non quoted	272,917	254,914	254,634
3. Investment fund shares	-	-	-
4. Retained earnings	716,259	715,927	1,130,294
5. Current year result	805,872	1,026,490	585,365
6. General and special reserve	1,239,797	1,457,752	1,144,659
7. Valuation adjustments	535,801	555,980	232,150
VIII. Contingencies and Commitments	19,139,077	18,826,022	17,920,969
1. Guarantees	3,676,446	3,772,166	3,566,582
2. Commitments	15,206,165	14,754,896	14,107,627
A) Letter of Credit	4,747,324	4,790,098	5,180,675
B) Forward Foreign Exchange Transactions	7,522,788	7,174,671	6,203,136
C) Forward government Securities Transactions	356,236	556,631	498,776
D) Derivatives	108,958	112,833	313,757
E) Forward lending	474,126	594,219	438,160
F) Operating leases	533	457	496
G) Commitments for acquisition of :	62,846	70,340	69,821
i. Fixed assets	46,339	55,162	54,187
ii. Intangible assets	16,507	15,178	15,634
H) Other commitments	1,933,354	1,455,646	1,402,806
3. Other contingent liabilities	256,465	298,959	246,759

Source: Statistics and Data Services Department, SBP

Notes:

1. Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2. Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

4. This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

3.1.1 Scheduled Banks' Profit and Loss Accounts

Million Rupees

Profit/Loss Account	2025		2026
	Jul-Sep	Oct-Dec ^R	Jan-Mar ^P
A. Mark-Up/Return/Interest Earned	1,944,603	2,032,018	1,766,748
1. Loans and advances	418,597	455,940	376,257
2. Investments	1,198,154	1,240,058	1,059,565
3. Lendings to financial institutions	14,545	18,388	20,832
4. Balances with banks	5,903	3,412	2,647
5. Income from inter-office lending	301,632	308,579	302,302
6. Other	5,773	5,641	5,146
B. Mark-Up/Return/Interest Expensed	1,318,723	1,377,692	1,206,951
1. Deposits	556,897	599,948	471,998
2. Borrowings	354,888	355,743	351,889
3. Subordinated debt	7,170	7,816	4,757
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	19,496	22,801	17,958
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	10,319	50,442	10,689
6. Expense on inter-office borrowing	301,631	308,579	302,302
7. Other	68,322	32,364	47,358
I. Net Mark-UP/Return/Interest Income (A - B)	625,880	654,326	559,797
C. Non Mark-UP/Return/Interest Income	155,004	160,252	278,199
1. Fee & Commission Income	76,756	87,892	79,174
i. Branch banking customer fees	8,566	8,983	7,908
ii. Consumer finance related fees	6,819	9,115	8,652
iii. Card related fees (debit and credit cards)	26,745	30,228	26,981
iv. Credit related fees	2,410	2,048	3,028
v. Investment banking fee	2,209	2,482	2,911
vi. Commission on trade	14,893	15,860	11,661
vii. Commission on guarantees	4,753	6,195	4,916
viii. Commission on cash management	1,926	1,922	2,553
ix. Commission on remittances including home remittances	120	1,524	2,122
x. Commission on utility bills	182	169	171
xi. Commission income - Bancassurance	1,587	1,630	1,318
xii. Rent on lockers	1,218	473	533
xiii. Commission on investments services	177	129	215
xiv. Other Commission	5,150	7,134	6,205
2. Dividend Income	7,032	11,283	11,829
3. Foreign exchange income	37,048	35,503	133,785
4. Income from derivatives	1,739	1,435	(294)
5. Gain on securities	29,682	14,511	50,287
i. Realised	24,661	14,482	56,668
ii. Unrealised - held for trading	5,021	29	(6,381)
6. Other Income	2,746	9,627	3,419
i. Rent on property	251	358	223
ii. Gain on sale of fixed assets-net	1,060	6,376	1,026
iii. Loss on termination of lease liability against right of use assets	575	772	607
iv. Gain on sale of non banking assets - net	180	1,158	10
v. Other	679	963	1,553
II. Total Income (I + C)	780,884	814,578	837,996
D. Non Mark-UP/Return/Interest Expenses	378,711	419,035	397,159
1. Operating expenses	369,263	409,995	389,149
i. Total compensation expense	159,440	174,383	147,089
ii. Property expense	59,869	61,751	53,632
a. Rent and taxes	6,373	2,650	2,940
b. Insurance	330	451	392
c. Utilities cost	14,673	13,707	8,770
d. Lease rental	-	-	-
e. Fuel expense generators	1,191	1,320	911
f. Security (including guards)	9,827	11,410	8,946
g. Repair and maintenance (including janitorial charges)	7,064	8,040	6,782
h. Depreciation on right-of-use assets	12,292	13,730	11,701
i. Depreciation	8,118	10,443	13,190
iii. Information technology expenses	36,421	42,832	33,887
iv. Other operating expenses	113,534	131,029	154,540
2. Workers welfare fund	7,613	7,735	7,199
3. Other charges	1,835	1,305	810
i. Penalties imposed by State Bank of Pakistan	1,115	354	33
ii. Penalties imposed by other regulatory bodies (to be specified)	-	3	-
iii. Others (to be specified, if material)	720	947	777
III. Profit before provisions (II - D)	402,173	395,543	440,837
E. Provisions / (reversals) and write offs - net	(178)	(17,433)	3,551
1. (Reversals) / provisions against balance with Banks	(384)	(1,085)	(119)
2. (Reversals) / provisions for diminution in value of investments	(4,601)	(2,209)	(159)
3. (Reversals) / provisions against loans & advances	1,351	(5,198)	(135)
4. (Reversals) / provisions against off balance sheet items	4,861	(3,877)	3,191
5. Reversals against other assets	1,458	(434)	1,063
6. Recovery of written off / charged off bad debts	(2,863)	(4,629)	(290)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	402,351	412,975	437,286
G. Taxation	224,835	225,306	204,884
1. Current	226,019	199,701	211,296
2. Prior	1,777	6,764	1,447
3. Deferred	(2,961)	18,841	(7,859)
V. Profit After Taxation (IV - G)	177,517	187,669	232,402
Notes on Human Resources			
Number of Employees*	228,045	231,442	238,923
1. Permanent	201,399	206,780	208,190
a. Male	160,669	164,862	167,869
of which: Branch Managers	15,269	15,196	15,360
b. Female	40,730	41,918	40,321
of which: Branch Managers	1,035	1,035	1,079
2. Contractual	26,646	24,662	30,733
a. Male	23,595	21,905	26,494
of which: Branch Managers	520	559	584
b. Female	3,051	2,757	4,239
of which: Branch Managers	25	29	28

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

Note:

Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

Source: Statistics and Data Services Department, SBP

3.2 Classification of Scheduled Banks' Deposits Distributed by Type of Account

Amount in Million Rupees
No. of Accounts in Unit

END OF PERIOD	2025							
	Jun		Sep		Dec ^R		Mar ^F	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	146,051,751	12,931,825.8	148,903,874	12,600,049.0	161,238,836	12,844,127.0	169,139,786	13,935,448.9
Call Deposits	360,532	636,599.1	305,284	443,981.0	327,687	580,384.3	280,199	546,145.2
Other Deposits Accounts	111,062	1,085,284.6	173,708	907,648.0	270,576	1,112,780.2	104,072	848,891.8
Saving Deposits	24,586,952	14,967,854.6	28,241,736	14,888,851.0	23,576,698	15,735,281.1	24,541,475	15,632,743.9
FIXED DEPOSITS	565,722	4,918,767.8	550,792	5,567,148.0	542,868	6,304,952.5	471,442	5,659,398.1
Less Than 6 months	83,893	1,528,670.2	87,200	1,840,036.0	70,380	2,030,772.5	58,277	1,488,601.0
For 6 months & over but less than 1 year	14,414	616,185.5	25,345	623,787.0	32,123	624,001.7	12,712	630,934.3
For 1 year & over but less than 2 years	326,573	2,391,594.8	307,334	2,768,031.0	298,914	3,318,936.8	281,148	3,241,860.5
For 2 years & over but less than 3 years	5,466	46,859.9	5,196	39,092.0	9,745	14,389.6	5,570	14,145.9
For 3 years & over but less than 4 years	13,785	106,935.5	13,995	120,780.0	14,022	109,653.5	11,964	109,351.2
For 4 years & over but less than 5 years	7,478	5,235.8	5,872	10,992.0	15,417	13,244.5	4,163	6,341.6
For 5 years & over	114,113	223,286.2	105,850	164,429.0	102,267	193,953.8	97,608	168,163.7
Total Deposits	166,918,590	31,063,359.6	178,175,394	34,407,676.0	185,956,665	36,577,525.1	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March, 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks
As on 31st March, 2026

Amount in Million Rupees
No. of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	112,282,214	7,910,204.2	53,873,860	1,870,472.5	872,340	479,884.8	2,111,372	3,674,887.4	169,139,786	13,935,448.9
of which:										
Basic Banking Accounts	2,906,078	173,795.8	826,799	69,244.2	43,352	5,398.8	10,102	587.5	3,786,331	249,026.3
II. Call Deposits	157,763	92,835.2	6,483	15,941.6	8,161	9,476.7	107,792	427,891.7	280,199	546,145.2
III. Other Deposit Accounts	72,499	4,948.4	18,111	102.1	1,025	5.6	12,437	843,835.6	104,072	848,891.8
IV. Saving Deposits	16,965,030	5,631,228.0	6,233,287	2,139,683.0	868,349	1,062,948.0	474,809	6,798,884.9	24,541,475	15,632,743.9
V. Fixed or Term Deposits	190,697	582,334.2	125,616	214,152.5	113,367	193,389.5	41,762	4,669,522.0	471,442	5,659,398.1
1) Less Than Three Months	21,554	115,700.5	9,014	32,199.9	6,897	25,120.9	8,478	734,519.2	45,943	907,540.6
2) For Three Months and Over but Less Than Six Months	5,012	42,508.8	2,733	16,855.7	1,774	12,251.1	2,815	509,444.7	12,334	581,060.4
3) For Six Months and Over but Less Than One Year	5,288	92,393.4	2,819	30,142.1	1,679	20,968.0	2,926	487,430.9	12,712	630,934.3
4) For One Year & Over but Less Than Two Years	106,254	277,426.0	79,525	111,057.3	73,131	114,423.1	22,238	2,738,954.1	281,148	3,241,860.5
5) For Two Years & Over but Less Than Three Years	3,186	4,573.9	1,696	2,606.1	417	505.9	271	6,459.9	5,570	14,145.9
6) For Three Years & Over but Less Than Four Years	5,726	8,405.3	3,766	3,309.0	1,834	2,601.7	638	95,035.3	11,964	109,351.2
7) For Four Years & Over but Less Than Five Years	2,906	3,252.6	921	926.2	258	249.2	78	1,913.5	4,163	6,341.6
8) For Five Years and Over but Less Than Ten Years	30,147	24,390.3	19,722	13,026.1	26,847	16,656.5	3,205	62,667.4	79,921	116,740.3
9) For ten years and over	10,624	13,683.2	5,420	4,030.0	530	613.1	1,113	33,097.0	17,687	51,423.4
Total	129,668,203	14,221,550.0	60,257,357	4,240,351.7	1,863,242	1,745,704.6	2,748,172	16,415,021.6	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

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

Notes:

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

End period: Million Rupees

Category of Deposit Holder	2025				2026
	Mar	Jun	Sep	Dec ^R	Mar ^P
1. FOREIGN CONSTITUENTS	953,539.1	1,008,777.3	1,018,522.0	1,452,001.6	1,488,892.4
I. Official	95,636.3	96,953.3	99,584.0	115,512.0	117,243.8
II. Business	192,854.0	164,156.8	137,242.0	212,243.3	212,659.1
III. Personal	664,912.9	747,209.4	781,312.0	1,123,961.1	1,158,563.8
IV. Trust Funds and Non Profit Organizations	127.4	457.8	383.0	285.3	425.8
2. DOMESTIC CONSTITUENTS	30,109,820.4	33,531,554.6	33,389,153.0	35,125,523.5	35,133,735.5
I. GOVERNMENT	4,547,588.8	5,221,315.6	5,264,710.0	5,563,162.6	5,777,801.3
a. Federal Government	2,681,844.8	3,164,353.2	3,131,311.0	3,308,940.2	3,471,722.2
b. Provincial Governments	1,628,938.2	1,837,843.0	1,910,157.0	2,034,165.6	2,096,766.1
c. Local Bodies	236,805.8	219,119.4	223,243.0	220,056.8	209,313.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,489,373.1	1,996,529.3	2,031,562.0	2,083,779.4	2,185,416.0
a. Agriculture, hunting and forestry	1,013.0	1,637.0	1,599.0	2,025.7	1,744.5
b. Services	41,135.1	37,065.2	39,337.0	45,222.4	48,298.0
c. Utilities	593,088.2	794,135.4	922,790.0	984,640.5	1,003,441.4
d. Transport, storage and communications	83,598.9	112,211.8	115,991.0	125,436.6	143,257.1
e. Manufacturing	191,925.7	273,302.7	324,852.0	280,843.4	293,692.8
f. Mining and Quarrying	316,770.8	390,386.1	375,017.0	407,581.1	409,758.0
g. Construction	42,265.9	102,072.8	50,458.0	48,829.4	56,343.9
h. Commerce and Trade	37,945.6	81,450.8	32,867.0	56,543.7	36,693.0
i. Others	181,630.0	204,267.5	168,652.0	132,656.7	192,187.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,096,680.0	1,748,466.5	1,643,347.0	2,307,263.6	1,840,123.3
a. Mutual Funds and AMCs	462,847.5	1,128,590.3	1,092,097.0	1,530,666.9	1,128,268.5
b. Insurance & Pension Funds	287,779.5	211,746.6	225,685.0	319,280.4	254,868.5
c. MFIs and DFIs	50,221.5	47,585.5	42,108.0	54,356.3	43,618.1
d. Stock Exchange & Brokerage Houses	137,936.9	140,341.1	125,723.0	158,926.9	179,600.4
e. Modarabas	6,008.0	13,941.1	5,110.0	5,292.0	3,643.4
f. Other NBFIs	151,886.5	206,261.8	152,624.0	238,741.1	230,124.3
IV. PRIVATE SECTOR (BUSINESS)	6,618,613.8	7,306,151.0	6,841,542.0	7,127,853.2	7,092,435.7
a. Agriculture, forestry and fishing	239,309.3	248,109.9	265,624.0	245,429.7	202,146.3
01. Crop and animal production, hunting and related service activities	232,804.2	239,812.7	257,890.0	235,164.1	193,321.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	110,072.0	114,177.1	103,529.0	100,351.2	72,827.3
ii. Growing of tropical, subtropical, pome and stone fruits & vegetable	17,005.6	16,167.4	17,138.0	16,596.3	9,710.1
iii. Growing of other fruits, vegetables and crops	33,805.8	35,010.0	32,236.0	36,496.2	33,209.7
iv. Raising of livestock and other related activities	54,062.3	55,647.3	89,906.0	64,628.6	61,645.8
v. Other agricultural support activities	17,731.9	18,704.0	14,970.0	16,997.1	15,738.5
vi. Hunting, trapping and related service activities	126.6	106.9	111.0	94.8	190.4
02 - Forestry and logging	715.0	475.5	1,121.0	1,829.6	599.2
03 - Fishing and aquaculture	5,790.1	7,821.7	6,613.0	8,436.0	8,225.3
b. Mining and quarrying	292,273.7	396,575.7	325,990.0	320,770.0	255,663.6
01 - Mining of coal and lignite	104,478.6	169,658.5	133,362.0	122,639.0	66,784.7
02 - Extraction of crude petroleum and natural gas	154,791.0	171,471.9	140,380.0	143,363.0	128,408.2
03 - Mining of metal ores	4,305.0	26,736.6	25,307.0	33,273.8	35,824.4
04-Other mining and quarrying	27,353.2	27,220.4	25,404.0	19,828.1	21,935.3
05- Mining support service activities	1,345.9	1,488.4	1,537.0	1,666.0	2,711.0
c. Manufacturing	1,564,522.9	1,798,917.3	1,616,622.0	1,797,999.2	1,815,076.9
01 - Manufacture of food products	290,693.0	318,701.7	325,833.0	338,921.6	349,208.9
02 - Manufacture of beverages	45,439.9	55,581.9	64,620.0	56,125.3	61,711.5
03 - Manufacture of tobacco products	35,278.4	29,630.2	28,250.0	28,431.4	29,002.9
04 - Manufacture of textiles	221,898.5	286,029.0	214,916.0	263,802.2	249,095.8
i. Preparation and spinning of textile fibers	66,148.5	108,386.3	56,682.0	66,334.2	65,174.7
ii. Weaving of textiles	24,867.2	23,385.1	18,204.0	21,583.2	19,781.5
iii. Finishing of textiles	21,036.8	39,464.1	21,888.0	34,333.2	24,430.2
iv. Manufacture of knitted and crocheted fabrics	15,033.1	18,446.6	18,943.0	23,855.6	24,830.1
v. Manufacture of made-up textile articles, except apparel	32,040.5	32,584.2	35,611.0	41,800.6	36,644.6
vi. Manufacture of carpets and rugs	1,905.7	1,579.4	1,744.0	2,044.7	1,975.8
vii. Manufacture of other textiles n.e.c.	60,866.8	62,183.1	61,845.0	73,850.7	76,258.9
05 - Manufacture of wearing apparel	64,043.2	66,808.2	72,004.0	76,735.6	80,661.8
06 - Manufacture of leather and related products	24,085.8	22,469.0	23,115.0	26,587.7	27,002.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,385.2	5,927.7	6,912.0	7,175.4	6,689.4
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,192.5	3,374.0	3,611.0	4,219.2	4,782.8
iii. Manufacture of footwear	15,508.1	13,167.4	12,592.0	15,193.1	15,529.9
a). Leather wear	12,643.7	10,511.0	10,406.0	10,547.8	12,349.9
b). Rubber and Plastic wear	2,864.4	2,656.4	2,186.0	4,645.3	3,180.0

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

End period: Million Rupees

Category of Deposit Holder	2025				2026
	Mar	Jun	Sep	Dec ^R	Mar ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,618.8	4,091.2	4,896.0	8,349.4	5,843.0
08 - Manufacture of paper and paper products	10,097.5	12,870.3	13,252.0	14,056.9	14,450.6
09 - Printing and reproduction of recorded media	20,885.9	22,768.6	22,120.0	21,320.3	24,044.6
10 - Manufacture of coke and refined petroleum products	176,638.0	186,769.4	136,569.0	164,609.5	164,724.8
11 - Manufacture of chemicals and chemical products	122,761.0	121,658.2	121,251.0	143,239.2	137,305.5
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,149.3	92,153.3	92,409.0	108,859.1	100,351.0
13 - Manufacture of rubber and plastics products	26,708.4	30,881.2	33,901.0	33,511.5	35,588.9
14 - Manufacture of other non-metallic mineral products	35,708.2	40,197.2	38,935.0	52,419.4	44,188.6
15 - Manufacture of basic metals	46,803.5	54,906.7	42,414.0	45,548.0	51,003.3
16 - Manufacture of fabricated metal products, except machinery and equipment	9,064.4	11,850.0	10,198.0	13,450.1	12,742.8
17 - Manufacture of computer, electronic and optical products	27,510.1	37,203.9	28,547.0	26,486.3	25,594.2
18 - Manufacture of electrical equipment	55,777.0	73,722.4	62,045.0	62,448.1	66,252.7
19 - Manufacture of machinery and equipment	24,129.3	29,345.9	33,586.0	33,803.6	30,154.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	88,607.8	113,747.1	81,586.0	96,692.6	110,703.7
21 - Manufacture of other transport equipment	13,653.7	19,199.4	17,911.0	16,532.7	22,522.0
22 - Manufacture of furniture	3,995.3	4,151.1	4,039.0	4,463.6	4,696.8
23 - Other manufacturing	132,088.9	158,370.1	138,467.0	153,771.9	155,050.3
24 - Repair and installation of machinery and equipment	5,887.0	5,811.3	5,758.0	7,833.3	13,176.8
d. Electricity, gas, steam and air conditioning supply	780,600.3	665,285.3	707,593.0	832,516.7	755,056.9
e. Water supply; sewerage, waste management and remediation activities	11,444.9	14,181.8	14,793.0	12,838.1	13,850.9
f. Construction	422,115.6	561,891.7	449,596.0	444,831.4	433,865.4
01 - Construction of buildings	169,297.2	223,978.4	185,438.0	182,274.0	180,042.2
02 - Civil engineering	200,013.0	266,293.6	205,123.0	206,386.2	196,474.2
03 - Specialized construction activities	52,805.5	71,619.7	59,036.0	56,171.2	57,349.0
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,263,885.3	1,388,652.2	1,390,411.0	1,453,432.4	1,539,204.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	62,082.4	66,268.6	55,503.0	59,540.9	61,455.8
02 - Wholesale trade, except of motor vehicles and motorcycles	397,628.9	425,826.7	460,740.0	474,901.9	527,017.5
03 - Retail trade, except of motor vehicles and motorcycles	804,174.1	896,556.9	874,168.0	918,989.6	950,730.7
h. Transportation and storage	404,022.7	399,975.0	395,548.0	368,169.9	335,073.8
i. Accommodation and food service activities	37,576.1	45,938.9	43,602.0	41,236.4	47,230.2
j. Information and communication	270,804.7	291,907.0	319,133.0	344,119.1	361,660.8
k. Real estate activities	140,912.2	146,227.5	140,679.0	138,176.7	151,096.5
l. Professional, scientific and technical activities	179,775.8	201,034.0	245,630.0	176,597.2	184,963.5
01 - Legal and accounting activities	22,295.0	24,781.1	22,418.0	22,699.1	23,540.1
02 - Activities of head offices; management consultancy activities	16,809.8	16,030.9	14,667.0	14,516.2	14,974.5
03 - Architectural and engineering activities; technical testing and analysis	34,877.6	35,068.1	30,577.0	46,777.8	38,843.4
04 - Scientific research and development	5,491.8	6,844.2	6,768.0	5,616.0	4,950.0
05 - Advertising and market research	15,452.0	15,518.2	17,729.0	18,738.3	18,952.0
06 - Other professional, scientific and technical activities	82,751.9	100,415.7	151,235.0	64,552.8	80,000.5
07 - Veterinary activities	2,097.7	2,375.8	2,235.0	3,697.0	3,703.1
m. Administrative and support service activities	146,757.0	176,920.6	145,349.0	166,990.3	185,463.3
01 - Rental and leasing activities	5,005.7	5,638.5	5,539.0	6,321.0	5,382.7
02 - Employment activities	3,447.8	3,316.9	2,777.0	2,710.3	2,826.9
03 - Travel agency, tour operator, reservation service and related activities	40,677.5	42,583.3	35,978.0	48,215.3	55,474.0
04 - Security and investigation activities	4,362.7	5,659.7	4,896.0	6,481.5	7,224.5
05 - Services to buildings and landscape activities	5,745.0	13,020.1	7,265.0	7,320.7	7,260.4
06 - Office administrative, office support and other business support activities	87,518.3	106,702.1	88,893.0	95,941.6	107,294.8
n. Education	144,083.1	139,663.7	130,898.0	134,560.3	152,462.8
o. Human health and social work activities	111,024.1	115,690.8	100,223.0	85,288.0	90,924.1
p. Arts, entertainment and recreation	5,829.2	3,277.3	5,550.0	6,178.9	6,242.9
q. Other service activities	603,676.7	711,902.5	544,301.0	558,719.0	562,453.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	716,930.8	762,893.6	773,311.0	814,157.6	874,791.7
VI. PERSONAL	15,592,399.0	16,446,005.3	16,764,950.0	17,151,761.6	17,325,076.8
VII. OTHER	48,235.0	50,193.3	69,732.0	77,545.6	38,090.7
TOTAL	31,063,359.6	34,540,331.9	34,407,676.0	36,577,525.1	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2026

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1,572,865	856,696.7	155,100	178,836.8	121,917	220,454.5	11,296	232,904.4	1,861,178	1,488,892.4
1) Official	62,866	52,740.0	6,074	6,750.1	17,067	25,780.7	888	31,973.0	86,895	117,243.8
2) Business	10,529	14,104.5	954	6,318.8	2,226	7,010.5	7,688	185,225.3	21,397	212,659.1
3) Personal	1,499,470	789,852.2	148,072	165,767.9	102,624	187,663.4	2,680	15,280.3	1,752,846	1,158,563.8
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	40	425.8	40	425.8
2. DOMESTIC CONSTITUENTS	128,095,338	13,364,853.3	60,102,257	4,061,514.9	1,741,325	1,525,250.1	2,736,876	16,182,117.2	192,675,796	35,133,735.5
I. GOVERNMENT	-	-	-	-	-	-	689,383	5,777,801.3	689,383	5,777,801.3
A. Federal Government	-	-	-	-	-	-	139,005	3,471,722.2	139,005	3,471,722.2
B. Provincial Governments	-	-	-	-	-	-	507,097	2,096,766.1	507,097	2,096,766.1
C. Local Bodies	-	-	-	-	-	-	43,281	209,313.0	43,281	209,313.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25,022	2,185,416.0	25,022	2,185,416.0
Agriculture, hunting and forestry	-	-	-	-	-	-	495	1,744.5	495	1,744.5
Services	-	-	-	-	-	-	2,471	48,298.0	2,471	48,298.0
Utilities	-	-	-	-	-	-	10,672	1,003,441.4	10,672	1,003,441.4
Transport, storage and communications	-	-	-	-	-	-	5,640	143,257.1	5,640	143,257.1
Manufacturing	-	-	-	-	-	-	2,581	293,692.8	2,581	293,692.8
Mining and Quarrying	-	-	-	-	-	-	505	409,758.0	505	409,758.0
Construction	-	-	-	-	-	-	176	56,343.9	176	56,343.9
Commerce and Trade	-	-	-	-	-	-	729	36,693.0	729	36,693.0
Others	-	-	-	-	-	-	1,753	192,187.3	1,753	192,187.3
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	105,992	1,840,123.3	105,992	1,840,123.3
Mutual Funds and AMCs	-	-	-	-	-	-	5,238	1,128,268.5	5,238	1,128,268.5
Insurance & Pension Funds	-	-	-	-	-	-	18,745	254,868.5	18,745	254,868.5
MFIs and DFIs	-	-	-	-	-	-	11,350	43,618.1	11,350	43,618.1
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	17,826	179,600.4	17,826	179,600.4
Modarabas	-	-	-	-	-	-	541	3,643.4	541	3,643.4
Other NBFIs	-	-	-	-	-	-	52,292	230,124.3	52,292	230,124.3
IV. PRIVATE SECTOR (BUSINESS)	4,468,970	1,321,708.6	485,073	185,478.8	116,226	114,678.6	1,800,158	5,470,569.7	6,870,427	7,092,435.7
A. Agriculture, forestry and fishing	1,849,993	105,843.6	120,142	11,831.8	26,502	8,170.6	39,089	76,300.3	2,035,726	202,146.3
1. Crop and animal production, hunting and related service activities	1,848,121	103,907.4	120,071	11,567.2	26,426	8,147.4	36,775	69,699.8	2,031,393	193,321.7
Growing of Wheat, Rice, Sugar Cane & Cotton	1,128,501	52,400.6	73,259	4,822.7	10,923	3,235.1	12,873	12,368.8	1,225,556	72,827.3
Growing of tropical, subtropical, pome and stone fruits & vegetables	121,772	5,696.1	6,147	324.5	973	429.5	1,897	3,260.1	130,789	9,710.1
Growing of other fruits, vegetables and crops	341,801	15,576.8	21,962	2,198.4	10,944	1,668.0	4,945	13,766.6	379,652	33,209.7
Raising of livestock and other related activities	207,462	24,266.5	15,883	3,883.6	2,175	1,484.6	9,852	32,011.1	235,372	61,645.8
Other agricultural support activities	48,538	5,951.3	2,813	316.9	1,401	1,326.9	6,989	8,143.3	59,741	15,738.5
Hunting, trapping and related service activities	47	16.0	7	21.0	10	3.4	219	149.9	283	190.4
02 - Forestry and logging	286	77.0	14	7.9	18	10.1	503	504.2	821	599.2
03 - Fishing and aquaculture	1,586	1,859.3	57	256.7	58	13.1	1,811	6,096.2	3,512	8,225.3
B. Mining and quarrying	3,918	4,241.7	307	224.2	395	868.4	12,073	250,329.3	16,693	255,663.6
05 - Mining of coal and lignite	636	445.1	42	64.0	53	110.9	2,562	66,164.7	3,293	66,784.7
06 - Extraction of crude petroleum and natural gas	824	500.0	165	102.1	122	46.6	3,061	127,759.4	4,172	128,408.2
07 - Mining of metal ores	313	642.3	14	2.4	30	288.4	1,010	34,891.2	1,367	35,824.4
08-Other mining and quarrying	1,800	2,515.9	79	55.3	164	402.6	4,703	18,961.5	6,746	21,935.3
09 - Mining support service activities	345	138.3	7	0.4	26	19.8	737	2,552.5	1,115	2,711.0
C. Manufacturing	168,111	142,509.5	18,160	27,619.5	15,404	31,505.7	357,638	1,613,442.2	559,313	1,815,076.9
10 - Manufacture of food products	37,237	24,851.0	3,031	5,845.3	4,799	13,989.5	64,147	304,523.1	109,214	349,208.9
11 - Manufacture of beverages	997	519.5	92	40.9	265	2,214.9	3,116	58,936.3	4,470	61,711.5
12 - Manufacture of tobacco products	121	16.0	10	0.3	46	386.9	382	28,599.7	559	29,002.9
13 - Manufacture of textiles	21,603	26,327.7	3,194	7,351.1	2,818	2,432.7	49,744	212,984.3	77,359	249,095.8
Preparation and spinning of textile fibres	6,228	3,735.9	662	899.2	1,376	1,065.5	14,416	59,474.0	22,682	65,174.7
Weaving of textiles	2,007	1,783.2	199	402.0	419	340.5	6,869	17,255.8	9,494	19,781.5
Finishing of textiles	3,403	1,578.0	364	111.5	665	294.1	6,450	22,446.6	10,882	24,430.2
Manufacture of knitted and crocheted fabrics	1,060	3,464.6	275	1,206.6	73	119.7	3,106	20,039.2	4,514	24,830.1
Manufacture of made-up textile articles, except apparel	3,122	5,465.5	612	1,084.1	78	29.7	6,436	30,065.3	10,248	36,644.6
Manufacture of carpets and rugs	285	124.0	33	13.5	25	3.6	621	1,834.7	964	1,975.8
Manufacture of other textiles n.e.c.	5,498	10,176.5	1,049	3,634.2	182	579.6	11,846	61,868.6	18,575	76,258.9
14 - Manufacture of wearing apparel	8,654	11,520.9	3,888	2,747.6	524	747.1	12,444	65,646.3	25,510	80,661.8
15 - Manufacture of leather and related products	4,469	5,561.4	632	1,255.8	235	213.2	7,173	19,971.7	12,509	27,002.0
Tanning and dressing of leather; dressing and dyeing of fur	918	722.9	227	183.2	81	65.3	1,933	5,717.9	3,159	6,689.4
Manufacture of luggage, handbags and the like, saddlery and harness	551	522.4	54	197.3	70	46.9	1,343	4,016.2	2,018	4,782.8
Manufacture of footwear	3,000	4,316.1	351	875.3	84	101.0	3,897	10,237.6	7,332	15,529.9
a. Leather wear	2,112	2,638.7	265	783.9	67	68.1	3,059	8,859.2	5,503	12,349.9
b. Rubber and Plastic wear	888	1,677.3	86	91.3	17	32.9	838	1,378.4	1,829	3,180.0

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2026

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,356	1,376.1	120	213.0	105	70.3	2,916	4,183.6	5,497	5,843.0
17 - Manufacture of paper and paper products	1,333	778.7	131	51.6	120	70.0	12,270	13,550.3	13,854	14,450.6
18 - Printing and reproduction of recorded media	9,742	6,439.8	822	703.5	690	306.8	10,835	16,594.5	22,089	24,044.6
Printing and other service activities related to printing	9,549	6,203.9	804	698.8	619	299.9	10,230	15,389.6	21,202	22,592.2
Reproduction of recorded media	193	235.9	18	4.7	71	6.8	605	1,205.0	887	1,452.4
19 - Manufacture of coke and refined petroleum products	871	730.0	143	131.3	136	359.3	3,663	163,504.2	4,813	164,724.8
20 - Manufacture of chemicals and chemical products	5,770	7,573.5	748	1,229.5	681	1,025.9	39,626	127,476.6	46,825	137,305.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparation	1,950	4,122.2	344	761.1	615	731.8	13,179	94,735.9	16,088	100,351.0
22 - Manufacture of rubber and plastics products	3,751	4,121.3	407	735.2	191	184.7	17,733	30,547.7	22,082	35,588.9
23 - Manufacture of other non-metallic mineral products	5,584	3,230.7	270	282.9	332	552.4	7,322	40,122.6	13,508	44,188.6
24 - Manufacture of basic metals	7,517	6,074.0	495	853.5	519	1,036.0	14,846	43,039.8	23,377	51,003.3
25 - Manufacture of fabricated metal products, except machinery and equipment	2,701	1,864.7	189	344.1	138	255.7	4,011	10,278.3	7,039	12,742.8
26 - Manufacture of computer, electronic and optical products	4,398	2,340.8	400	653.9	265	150.7	4,015	22,448.8	9,078	25,594.2
27 - Manufacture of electrical equipment	6,206	4,456.6	400	390.8	423	2,446.4	25,955	58,958.9	32,984	66,252.7
28 - Manufacture of machinery and equipment	6,730	5,321.4	440	989.2	529	308.8	8,540	23,535.0	16,239	30,154.4
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,875	2,423.8	216	529.6	277	558.7	6,632	107,191.5	10,000	110,703.7
30 - Manufacture of other transport equipment	820	492.6	41	15.7	66	121.6	1,636	21,892.1	2,563	22,522.0
31 - Manufacture of furniture	4,145	1,337.3	174	168.0	108	53.5	3,217	3,138.0	7,644	4,696.8
32 - Other manufacturing	26,320	20,257.3	1,890	2,257.6	1,452	3,281.1	39,647	129,254.3	69,309	155,050.3
Manufacture of jewellery and related articles	3,738	1,544.8	124	90.7	122	96.3	2,483	1,371.2	6,467	3,102.9
Manufacture of imitation jewellery and related articles	353	212.5	30	3.1	6	1.1	638	1,217.5	1,027	1,434.2
Manufacture of musical instruments	576	298.3	24	8.8	26	205.2	932	3,197.1	1,558	3,709.4
Manufacture of sports goods	7,894	8,710.9	802	1,193.0	553	1,979.7	8,927	38,160.2	18,176	50,043.7
Manufacture of games and toys	89	136.1	7	0.2	11	19.9	123	67.9	230	224.1
Manufacture of medical and dental instruments and supplies	1,556	1,439.4	105	106.7	489	561.2	5,077	15,109.2	7,227	17,216.5
Manufacture of Handicrafts	349	81.5	254	75.0	29	2.2	534	1,110.0	1,166	1,268.7
Other manufacturing n.e.c.	11,765	7,833.9	544	780.0	216	415.5	20,933	69,021.3	33,458	78,050.8
33 - Repair and installation of machinery and equipment	1,961	772.3	83	68.2	70	7.7	4,589	12,328.6	6,703	13,176.8
D. Electricity, gas, steam and air conditioning supply	202	2,287.4	20	2.9	6	13.4	12,975	752,753.2	13,203	755,056.9
Electric power generation, transmission and distribution	101	2,266.3	11	2.1	4	2.8	10,054	714,544.1	10,170	716,815.4
a) Hydal	13	1.4	2	0.0	-	-	836	69,250.0	851	69,251.4
b) Thermal	-	-	-	-	-	-	521	8,655.5	521	8,655.5
c) Coal Based	1	0.0	-	-	-	-	420	290,023.7	421	290,023.7
d) Wind	-	-	-	-	-	-	550	11,568.7	550	11,568.7
e) Solar	40	9.2	4	0.9	3	0.0	3,286	31,763.7	3,333	31,773.8
f) Other	47	2,255.7	5	1.2	1	2.8	4,441	303,282.5	4,494	305,542.2
Manufacture of gas; distribution of gaseous fuels through mains	77	16.9	9	0.8	2	10.6	2,301	37,557.2	2,389	37,585.5
Steam and air conditioning supply	24	4.1	-	-	-	-	620	651.8	644	656.0
E. Water supply; sewerage, waste management and remediation activities	3,191	2,668.9	170	1,790.5	260	57.6	5,202	9,334.0	8,823	13,850.9
36 - Water collection, treatment and supply	781	241.7	35	18.8	163	22.6	1,928	1,709.1	2,907	1,992.1
37 - Sewerage	506	182.5	44	42.8	11	0.2	1,450	163.5	2,011	389.1
38 - Waste collection, treatment and disposal activities; materials recovery	1,718	2,193.1	76	1,728.1	52	28.9	1,553	7,036.0	3,399	10,986.1
39 - Remediation activities and other waste management services	186	51.6	15	0.8	34	5.9	271	425.3	506	483.6
F. Construction	79,924	56,388.5	3,225	3,919.5	4,798	20,982.5	134,894	352,574.9	222,841	433,865.4
41 - Construction of buildings	34,780	23,333.1	1,065	2,957.6	1,981	2,979.4	71,262	150,772.1	109,088	180,042.2
42 - Civil engineering	34,257	25,937.8	1,215	588.1	2,170	17,308.4	46,353	152,639.9	83,995	196,474.2
43 - Specialized construction activities	10,887	7,117.7	945	373.7	647	694.7	17,279	49,162.9	29,758	57,349.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,600,671	673,631.2	106,780	62,590.3	42,919	27,195.9	574,099	775,786.5	2,324,469	1,539,204.0
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,926	17,630.5	1,175	770.6	1,363	1,206.4	37,704	41,848.3	82,168	61,455.8
46 - Wholesale trade, except of motor vehicles and motorcycles	166,224	93,706.3	8,139	5,197.6	13,808	7,348.6	274,021	420,765.1	462,192	527,017.5
47 - Retail trade, except of motor vehicles and motorcycles	1,392,521	562,294.5	97,466	56,622.1	27,748	18,640.9	262,374	313,173.2	1,780,109	950,730.7

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2026

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	36,810	30,944.6	2,038	2,319.8	1,368	1,537.6	38,382	300,271.8	78,598	335,073.8
49 - Land transport and transport via pipelines	19,962	13,496.4	1,063	559.5	566	595.8	17,680	29,954.8	39,271	44,606.5
50 - Water transport	430	591.0	30	106.6	52	8.4	1,551	35,711.3	2,063	36,417.3
51 - Air transport	1,145	848.7	72	76.2	29	5.6	2,924	101,482.2	4,170	102,412.7
52 - Warehousing and support activities for transportation	14,092	14,607.5	772	1,397.1	658	858.2	14,090	119,390.0	29,612	136,252.9
53 - Courier activities other than national post activities	1,181	1,400.9	101	180.3	63	69.6	2,137	13,733.6	3,482	15,384.4
I. Accommodation and food service activities	21,797	8,731.6	1,810	1,117.3	714	718.4	23,889	36,662.8	48,210	47,230.2
55 - Accommodation	4,492	1,986.4	306	145.9	192	256.5	5,430	12,282.2	10,420	14,671.0
56-Food and beverage service activities	17,305	6,745.2	1,504	971.4	522	461.9	18,459	24,380.6	37,790	32,559.1
J. Information and communication	27,598	22,980.1	3,391	3,883.5	1,226	1,116.7	59,679	333,680.6	91,894	361,660.8
58 - Publishing activities	4,295	5,171.6	473	218.3	293	296.4	8,171	29,028.8	13,232	34,715.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	689	155.7	126	47.4	30	0.8	1,065	1,612.7	1,910	1,816.6
60 - Programming and broadcasting activities	230	33.1	55	3.5	15	5.7	1,119	3,883.2	1,419	3,925.6
61 - Telecommunications	9,115	3,101.3	384	384.1	371	132.1	13,954	157,630.6	23,824	161,248.1
62 - Computer programming, consultancy and related activities	10,635	13,344.4	1,930	2,966.5	393	646.6	25,345	94,029.2	38,303	110,986.7
63 - Information service activities	2,634	1,174.0	423	263.7	124	35.1	10,025	47,496.1	13,206	48,968.9
K. Real estate activities	83,016	49,474.6	3,063	4,796.9	3,031	2,908.6	27,713	93,916.5	116,823	151,096.5
L. Professional, scientific and technical activities	28,381	17,225.3	5,837	3,628.4	1,928	2,448.6	56,600	161,661.2	92,746	184,963.5
69 - Legal and accounting activities	10,294	7,213.8	3,383	1,239.6	675	1,038.7	7,570	14,047.9	21,922	23,540.1
70 - Activities of head offices; management consultancy activities	1,492	388.5	145	52.8	62	17.6	3,630	14,515.5	5,329	14,974.5
71 - Architectural and engineering activities; technical testing and analysis	5,183	4,789.4	554	1,032.5	182	389.6	6,270	32,631.9	12,189	38,843.4
72 - Scientific research and development	990	355.3	94	82.1	129	54.4	1,456	4,458.2	2,669	4,950.0
73 - Advertising and market research	5,180	2,253.0	803	781.2	219	505.6	7,398	15,412.2	13,600	18,952.0
74 - Other professional, scientific and technical activities	4,737	1,886.8	834	383.5	631	313.1	29,288	77,417.1	35,490	80,000.5
75 - Veterinary activities	505	338.4	24	56.7	30	129.6	988	3,178.4	1,547	3,703.1
M. Administrative and support service activities	47,184	49,043.6	2,943	1,711.7	3,010	1,582.4	98,885	133,125.6	152,022	185,463.3
77 - Rental and leasing activities	5,856	2,099.0	225	192.8	180	161.0	2,123	2,929.9	8,384	5,382.7
78 - Employment activities	865	1,156.8	87	64.7	66	79.7	1,056	1,525.8	2,074	2,826.9
79 - Travel agency, tour operator, reservation service and related activities	12,398	6,473.8	892	626.8	945	394.1	37,340	47,979.4	51,575	55,474.0
80 - Security and investigation activities	599	315.8	26	10.3	154	308.1	1,851	6,590.3	2,630	7,224.5
81. Services to buildings and landscape activities	2,328	1,883.5	65	71.6	172	115.1	3,433	5,190.2	5,998	7,260.4
82 - Office administrative, office support and other business support activities	25,138	37,114.7	1,648	745.6	1,493	524.4	53,082	68,910.1	81,361	107,294.8
N. Education	29,674	12,199.0	22,553	5,848.0	1,190	749.1	39,913	133,666.7	93,330	152,462.8
O. Human health and social work activities	11,040	9,292.1	2,425	2,224.9	1,659	2,715.0	18,383	76,692.1	33,507	90,924.1
86 - Human health activities	10,455	9,055.7	2,313	2,146.2	1,482	2,616.9	14,547	62,908.4	28,797	76,727.3
87 - Residential care activities	247	70.1	57	32.4	25	17.1	489	965.5	818	1,085.1
88. Social work activities with and without accommodation	338	166.3	55	46.3	152	80.9	3,347	12,818.3	3,892	13,111.8
P. Arts, entertainment and recreation	1,279	680.9	470	193.9	186	181.1	3,548	5,187.0	5,483	6,242.9
Q. Other service activities	476,181	133,565.9	191,739	51,775.7	11,630	11,927.1	297,196	365,185.2	976,746	562,453.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	103,885	874,791.7	103,885	874,791.7
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	42,130	565,022.6	42,130	565,022.6
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	61,755	309,769.1	61,755	309,769.1
VI. PERSONAL	123,619,010	12,040,179.5	59,615,176	3,874,462.5	1,624,813	1,410,346.7	1,659	88.0	184,860,658	17,325,076.8
A. Salaried persons	24,767,136	3,500,665.7	6,975,292	1,347,036.2	381,155	320,242.7	760	26.2	32,124,343	5,167,970.8
B. Self employed	22,299,731	5,936,013.5	3,529,239	846,867.0	663,303	539,890.4	86	22.2	26,492,359	7,322,793.1
C. Other Personal	76,552,143	2,603,500.4	49,110,645	1,680,559.3	580,355	550,213.7	813	39.6	126,243,956	4,834,312.9
VII. OTHER	7,358	2,965.2	2,008	1,573.5	286	224.7	10,777	33,327.2	20,429	38,090.7
Total	129,668,203	14,221,550.0	60,257,357	4,240,351.7	1,863,242	1,745,704.6	2,748,172	16,415,021.6	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:

1. Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories
2.This Data is being published on quarterly basis w.e.f. December, 2023.

3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st March, 2026 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC'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 25,000	1,137,121	2,993.4	448,222	1,578.7	16,844	21.6	93,344	46.8	4,865,172	12,438.1
25,000 to 50,000	95,626	3,414.6	48,869	1,765.9	710	25.3	1,436	50.9	276,156	9,765.5
50,000 to 100,000	140,194	10,518.4	44,457	3,150.1	729	52.8	1,157	82.4	257,506	18,301.5
100,000 to 150,000	61,582	7,448.1	23,386	2,865.3	416	50.7	682	83.2	159,293	19,412.5
150,000 to 200,000	40,741	7,043.1	15,033	2,597.2	282	48.7	429	74.7	114,978	20,036.9
200,000 to 300,000	60,797	14,733.1	18,935	4,615.3	368	89.3	611	150.5	176,095	43,367.4
300,000 to 400,000	41,023	14,063.4	11,314	3,914.7	236	82.4	447	155.3	135,080	46,849.3
400,000 to 500,000	27,179	12,183.7	7,305	3,256.0	204	91.2	296	132.3	116,502	52,157.6
500,000 to 750,000	48,719	29,411.9	12,014	7,355.4	440	269.3	647	396.2	209,638	127,457.4
750,000 to 1,000,000	29,254	25,363.6	7,019	6,079.9	266	230.8	374	325.8	114,608	99,030.2
1,000,000 to 2,000,000	65,866	92,164.5	14,759	20,687.9	611	866.2	978	1,393.3	179,062	245,978.9
2,000,000 to 3,000,000	31,778	77,712.1	6,759	16,389.1	315	777.8	479	1,171.0	69,170	168,118.8
3,000,000 to 4,000,000	17,408	59,576.9	4,052	14,084.6	191	664.6	414	1,413.5	39,542	135,797.0
4,000,000 to 5,000,000	11,604	51,851.4	2,604	11,693.7	169	751.9	272	1,212.8	25,620	114,259.5
5,000,000 to 6,000,000	9,566	51,577.2	2,075	11,290.0	128	699.8	256	1,391.5	20,974	113,274.3
6,000,000 to 7,000,000	5,789	37,464.6	1,663	10,792.5	99	641.0	165	1,070.5	13,425	86,701.5
7,000,000 to 8,000,000	4,571	34,029.9	1,239	9,240.6	82	616.4	155	1,164.6	10,499	78,293.8
8,000,000 to 9,000,000	3,732	31,597.2	986	8,343.3	61	515.6	140	1,187.1	8,220	69,542.7
9,000,000 to 10,000,000	3,049	28,934.5	882	8,389.3	71	675.2	131	1,247.8	7,135	67,723.1
10,000,000 to 100,000,000	24,667	559,652.5	12,505	404,549.4	1,450	53,561.4	2,269	75,661.4	64,212	1,668,437.6
100,000,000 to 500,000,000	811	137,677.6	3,545	748,900.8	646	142,200.5	797	174,139.6	6,216	1,204,601.6
500,000,000 to 1,000,000,000	45	29,147.0	785	529,101.7	285	196,572.4	182	115,221.8	711	486,077.3
1,000,000,000 to 5,000,000,000	46	86,378.7	788	1,551,177.3	320	672,539.2	243	543,363.3	510	974,185.0
5,000,000,000 to 10,000,000,000	9	61,066.0	108	676,064.1	52	350,367.8	62	398,858.9	76	509,679.7
10,000,000,000 & Over	1	22,889.0	79	1,719,918.6	47	763,004.0	26	520,128.2	27	720,948.5
TOTAL	1,861,178	1,488,892.4	689,383	5,777,801.3	25,022	2,185,416.0	105,992	1,840,123.3	6,870,427	7,092,435.7

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st March, 2026 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	63,105	284.0	160,858,241	243,283.2	11,104	27.9	166,356,032	257,680.3	167,493,153	260,673.7
25,000 to 50,000	5,117	180.8	4,640,104	168,187.6	1,119	41.0	4,973,511	180,016.9	5,069,137	183,431.5
50,000 to 100,000	6,520	439.1	4,618,113	333,310.3	1,451	99.7	4,929,933	355,436.0	5,070,127	365,954.4
100,000 to 150,000	2,928	355.5	2,759,970	338,275.3	602	71.9	2,947,277	361,114.4	3,008,859	368,562.5
150,000 to 200,000	1,200	207.2	1,795,471	312,905.4	488	82.8	1,927,881	335,952.8	1,968,622	342,995.9
200,000 to 300,000	1,945	469.6	2,307,750	565,460.9	963	231.5	2,506,667	614,384.7	2,567,464	629,117.8
300,000 to 400,000	1,585	547.6	1,454,663	504,537.8	953	334.3	1,604,278	556,421.5	1,645,301	570,484.9
400,000 to 500,000	915	408.2	1,031,871	461,232.5	810	361.4	1,157,903	517,639.2	1,185,082	529,823.0
500,000 to 750,000	1,938	1,164.2	1,582,309	959,879.4	459	269.8	1,807,445	1,096,791.7	1,856,164	1,126,203.6
750,000 to 1,000,000	1,252	1,111.9	833,892	724,726.5	545	457.8	957,956	831,962.8	987,210	857,326.5
1,000,000 to 2,000,000	3,543	5,035.3	1,414,067	1,960,715.0	608	792.2	1,613,628	2,235,468.8	1,679,494	2,327,633.3
2,000,000 to 3,000,000	1,856	4,550.3	547,825	1,332,843.9	395	887.9	626,799	1,524,738.8	658,577	1,602,450.9
3,000,000 to 4,000,000	1,219	4,277.0	286,178	983,104.7	125	425.0	331,721	1,139,766.3	349,129	1,199,343.2
4,000,000 to 5,000,000	902	4,114.7	172,638	769,571.6	237	1,120.7	202,442	902,725.0	214,046	954,576.4
5,000,000 to 6,000,000	1,009	5,371.5	128,218	692,673.7	101	542.6	152,761	825,243.4	162,327	876,820.6
6,000,000 to 7,000,000	541	3,493.8	78,604	507,850.4	32	208.4	94,529	610,758.1	100,318	648,222.7
7,000,000 to 8,000,000	421	3,139.8	59,014	440,342.9	50	370.2	71,460	533,168.3	76,031	567,198.2
8,000,000 to 9,000,000	438	3,714.8	44,322	374,938.5	36	309.8	54,203	458,551.8	57,935	490,149.0
9,000,000 to 10,000,000	449	4,346.8	35,055	332,423.7	21	199.8	43,744	415,005.7	46,793	443,940.2
10,000,000 to 100,000,000	5,450	174,340.1	208,435	4,251,436.4	271	7,276.4	294,592	6,635,262.7	319,259	7,194,915.2
100,000,000 to 500,000,000	1,274	275,431.3	3,660	625,018.9	49	10,425.4	16,187	3,180,718.1	16,998	3,318,395.6
500,000,000 to 1,000,000,000	141	94,070.2	146	99,065.1	5	3,222.9	2,255	1,523,331.3	2,300	1,552,478.3
1,000,000,000 to 5,000,000,000	128	213,447.1	82	145,704.1	5	10,331.4	2,076	4,110,747.5	2,122	4,197,126.1
5,000,000,000 to10,000,000,000	6	36,280.4	27	158,806.2	-	-	331	2,130,057.2	340	2,191,123.1
10,000,000,000 & Over	3	38,010.3	3	38,782.6	-	-	185	3,800,792.2	186	3,823,681.3
TOTAL	103,885	874,791.7	184,860,658	17,325,076.8	20,429	38,090.7	192,675,796	35,133,735.5	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:

1. The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-25			Dec-25			Mar-26 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	94.8	923.7	1,018.5	154.6	1,297.4	1,452.0	194.5	1,294.4	1,488.9
	Government	104.1	5,160.6	5,264.7	302.8	5,260.4	5,563.2	103.8	5,674.0	5,777.8
	Non-Financial Public Sector Enterprises	27.0	2,004.5	2,031.6	57.6	2,026.2	2,083.8	23.0	2,162.4	2,185.4
	NBFCs & Financial Auxiliaries	2.0	1,641.3	1,643.4	2.3	2,304.9	2,307.3	2.1	1,838.1	1,840.1
	Private Sector (Business)	472.3	6,369.3	6,841.5	470.3	6,657.6	7,127.9	466.0	6,626.4	7,092.4
	Trust Funds & Non Profit Organizations	16.0	757.3	773.3	15.8	798.3	814.2	12.6	862.2	874.8
	Personal/Individuals	2,700.4	14,064.5	16,765.0	2,528.3	14,623.4	17,151.8	2,783.1	14,542.0	17,325.1
	Others	1.9	67.8	69.7	1.4	76.2	77.5	1.0	37.1	38.1
	Total	3,418.6	30,989.1	34,407.7	3,533.0	33,044.5	36,577.5	3,586.0	33,036.6	36,622.6
Punjab	Foreign Constituents	67.6	380.9	448.4	98.7	462.3	561.0	114.6	524.7	639.3
	Government	28.0	2,128.7	2,156.7	169.3	2,053.6	2,222.9	30.6	2,253.4	2,284.0
	Non-Financial Public Sector Enterprises	7.3	1,021.7	1,029.0	10.1	1,007.2	1,017.3	12.1	1,132.1	1,144.3
	NBFCs & Financial Auxiliaries	0.5	135.4	135.9	0.5	179.1	179.6	0.5	173.7	174.1
	Private Sector (Business)	303.7	2,674.0	2,977.8	299.1	2,815.1	3,114.2	290.8	2,831.0	3,121.8
	Trust Funds & Non Profit Organizations	9.3	249.6	259.0	10.3	273.5	283.7	7.1	296.0	303.1
	Personal/Individuals	1,583.1	7,165.9	8,749.0	1,457.3	7,003.7	8,461.0	1,652.0	7,336.7	8,988.7
	Others	0.8	35.6	36.3	0.8	44.1	44.9	0.4	15.6	16.0
	Total	2,000.3	13,791.8	15,792.0	2,046.0	13,838.5	15,884.6	2,108.0	14,563.2	16,671.3
Sindh	Foreign Constituents	0.7	379.8	380.6	1.6	617.3	618.9	1.3	516.8	518.1
	Government	16.3	1,133.2	1,149.4	18.2	1,408.8	1,426.9	17.6	1,259.6	1,277.2
	Non-Financial Public Sector Enterprises	16.1	416.8	432.9	46.1	376.5	422.5	7.8	385.0	392.8
	NBFCs & Financial Auxiliaries	0.1	1,375.8	1,375.9	0.2	1,936.9	1,937.1	0.1	1,503.9	1,503.9
	Private Sector (Business)	42.7	2,609.6	2,652.2	42.3	2,716.7	2,759.0	43.9	2,713.3	2,757.2
	Trust Funds & Non Profit Organizations	2.1	349.1	351.2	1.7	361.3	363.0	1.9	398.9	400.8
	Personal/Individuals	224.2	4,036.7	4,260.9	258.4	4,819.5	5,077.8	239.7	4,351.1	4,590.8
	Others	0.0	17.5	17.5	0.0	23.6	23.6	0.1	16.1	16.2
	Total	302.2	10,318.5	10,620.6	368.4	12,260.6	12,628.9	312.3	11,144.7	11,457.0
Khyber Pakhtunk	Foreign Constituents	9.8	33.0	42.8	15.4	39.3	54.7	19.8	47.3	67.1
	Government	20.9	457.8	478.7	21.5	471.6	493.1	18.5	600.7	619.1
	Non-Financial Public Sector Enterprises	2.6	24.2	26.8	0.3	56.2	56.4	1.8	31.6	33.4
	NBFCs & Financial Auxiliaries	0.1	5.8	5.9	0.1	45.7	45.8	0.1	4.5	4.6
	Private Sector (Business)	74.1	161.3	235.4	78.6	210.3	288.9	75.7	171.8	247.5
	Trust Funds & Non Profit Organizations	1.5	32.5	34.0	1.3	50.4	51.8	1.0	49.4	50.4
	Personal/Individuals	496.4	1,082.1	1,578.5	445.3	1,005.0	1,450.3	506.5	1,051.7	1,558.2
	Others	0.9	5.6	6.5	0.4	3.5	3.9	0.3	1.8	2.1
	Total	606.2	1,802.4	2,408.6	563.0	1,881.9	2,444.9	623.6	1,958.8	2,582.4
Balochistan	Foreign Constituents	0.1	1.9	2.0	0.3	2.8	3.2	0.2	1.7	2.0
	Government	23.7	191.8	215.5	27.9	202.5	230.4	22.7	170.7	193.4
	Non-Financial Public Sector Enterprises	0.8	13.1	13.9	0.8	14.9	15.7	1.0	14.4	15.4
	NBFCs & Financial Auxiliaries	-	0.3	0.3	0.0	0.2	0.3	-	4.7	4.7
	Private Sector (Business)	29.6	102.9	132.5	29.1	93.1	122.2	31.8	96.9	128.7
	Trust Funds & Non Profit Organizations	0.2	8.4	8.6	0.1	7.3	7.4	0.2	5.5	5.7
	Personal/Individuals	86.0	285.1	371.1	86.3	281.1	367.4	92.7	310.8	403.5
	Others	0.1	0.9	1.0	0.0	0.5	0.5	0.0	0.7	0.7
	Total	140.4	604.3	744.8	144.7	602.5	747.2	148.7	605.4	754.2
Islamabad	Foreign Constituents	1.6	102.4	104.0	1.8	129.4	131.2	1.9	138.6	140.5
	Government	1.4	1,198.6	1,200.0	8.0	1,039.6	1,047.7	1.3	1,326.5	1,327.8
	Non-Financial Public Sector Enterprises	-	515.8	515.8	0.0	514.9	514.9	0.0	586.2	586.2
	NBFCs & Financial Auxiliaries	-	100.8	100.8	0.0	119.6	119.6	0.0	128.4	128.4
	Private Sector (Business)	5.8	789.3	795.1	4.9	787.1	792.0	7.7	780.4	788.1
	Trust Funds & Non Profit Organizations	1.3	111.8	113.1	1.2	99.9	101.1	1.2	106.2	107.4
	Personal/Individuals	32.8	1,059.9	1,092.7	33.0	1,082.1	1,115.1	35.1	1,080.4	1,115.5
	Others	-	8.2	8.2	0.0	4.5	4.5	0.0	2.8	2.8
	Total	42.8	3,886.8	3,929.6	48.9	3,777.2	3,826.1	47.2	4,149.5	4,196.8
Gilgit-Baltistan	Foreign Constituents	1.2	1.3	2.4	1.2	1.4	2.6	1.3	2.1	3.3
	Government	11.7	23.7	35.3	11.6	21.0	32.7	11.8	24.6	36.4
	Non-Financial Public Sector Enterprises	0.3	12.2	12.5	0.2	12.5	12.7	0.3	12.6	12.9
	NBFCs & Financial Auxiliaries	1.2	6.7	7.9	1.3	7.3	8.6	1.4	7.4	8.8
	Private Sector (Business)	9.3	11.4	20.7	9.6	13.1	22.7	9.6	13.3	22.9
	Trust Funds & Non Profit Organizations	1.1	1.1	2.2	0.9	1.2	2.1	0.8	1.3	2.1
	Personal/Individuals	34.5	62.0	96.5	31.9	56.7	88.6	35.8	60.5	96.3
	Others	0.1	0.0	0.1	0.1	0.0	0.1	0.0	0.1	0.1
	Total	59.3	118.4	177.7	56.9	113.3	170.1	61.0	121.9	182.9

3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-25			Dec-25			Mar-26 ^p		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	13.9	24.5	38.4	35.6	44.8	80.4	55.4	63.2	118.5
	Government	2.2	26.9	29.1	46.2	63.2	109.4	1.4	38.5	39.9
	Non-Financial Public Sector Enterprises	0.1	0.6	0.7	0.1	44.2	44.2	0.1	0.5	0.5
	NBFCs & Financial Auxiliaries	0.2	16.5	16.7	0.2	16.0	16.2	0.1	15.5	15.6
	Private Sector (Business)	7.1	20.7	27.9	6.6	22.3	28.9	6.5	19.7	26.2
	Trust Funds & Non Profit Organizations	0.4	4.9	5.3	0.4	4.7	5.1	0.4	4.9	5.3
	Personal/Individuals	243.5	372.8	616.3	216.1	375.4	591.5	221.4	350.6	571.9
	Others	-	-	-	0.0	0.0	0.0	0.0	0.0	0.1
	Total	267.4	467.0	734.3	305.1	570.6	875.7	285.2	492.8	778.0

Source: Statistics and Data Services Department, SBP

Notes:

1.This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025				2026	
	Sep		Dec ^R		Mar ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	146,194,681	253,708.0	154,144,601	282,483.6	167,493,153	260,673.7
25,000 to 50,000	5,614,176	203,511.0	5,153,024	186,376.0	5,069,137	183,431.5
50,000 to 100,000	6,910,789	499,026.0	7,294,436	525,872.6	5,070,127	365,954.4
100,000 to 150,000	4,360,388	531,165.0	3,487,114	425,493.6	3,008,859	368,562.5
150,000 to 200,000	2,745,603	474,703.0	2,664,037	454,971.4	1,968,622	342,995.9
200,000 to 300,000	3,277,778	799,768.0	3,247,803	795,832.5	2,567,464	629,117.8
300,000 to 400,000	1,942,133	672,495.0	1,949,333	674,005.6	1,645,301	570,484.9
400,000 to 500,000	1,243,092	554,055.0	1,435,546	642,264.0	1,185,082	529,823.0
500,000 to 750,000	1,750,142	1,055,391.0	2,060,915	1,248,647.7	1,856,164	1,126,203.6
750,000 to 1,000,000	903,761	779,017.0	956,265	821,444.7	987,210	857,326.5
1,000,000 to 2,000,000	1,442,088	1,983,547.0	1,774,151	2,368,297.3	1,679,494	2,327,633.3
2,000,000 to 3,000,000	577,392	1,401,970.0	580,459	1,404,875.2	658,577	1,602,450.9
3,000,000 to 4,000,000	308,975	1,058,782.0	303,223	1,039,647.3	349,129	1,199,343.2
4,000,000 to 5,000,000	186,279	828,947.0	191,085	851,474.9	214,046	954,576.4
5,000,000 to 6,000,000	143,970	776,535.0	146,524	790,674.7	162,327	876,820.6
6,000,000 to 7,000,000	86,685	559,544.0	87,012	561,644.5	100,318	648,222.7
7,000,000 to 8,000,000	72,037	535,817.0	69,518	518,424.7	76,031	567,198.2
8,000,000 to 9,000,000	52,517	443,890.0	54,011	455,972.8	57,935	490,149.0
9,000,000 to 10,000,000	41,604	394,495.0	41,512	393,676.2	46,793	443,940.2
10,000,000 to 100,000,000	299,670	6,791,641.0	294,017	6,688,704.4	319,259	7,194,915.2
100,000,000 to 500,000,000	16,667	3,203,602.0	16,975	3,235,084.1	16,998	3,318,395.6
500,000,000 to 1,000,000,000	2,472	1,646,156.0	2,305	1,528,695.5	2,300	1,552,478.3
1,000,000,000 to 5,000,000,000	2,088	4,143,167.0	2,280	4,337,051.0	2,122	4,197,126.1
5,000,000,000 to 10,000,000,000	259	1,724,670.0	300	1,981,989.9	340	2,191,123.1
10,000,000,000 & Over	148	3,092,071.0	219	4,363,921.1	186	3,823,681.3
TOTAL	178,175,394	34,407,676.0	185,956,665	36,577,525.2	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.

2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000

3. 'No of Accounts' represents the total number of deposit accounts which fall in the respective class.

4. 'Amount' represents the total amount of all deposits falling in the particular class.

5. This Data is being published on quarterly basis w.e.f. March, 2023.

6. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st March, 2026

Million Rupees

Number of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	102,211,192	80,555.0	50,639,254	26,614.8	781,470	664.1	1,444,415	1,027.6	155,076,331	108,861.6
5,000 to 10,000	3,904,225	27,907.4	1,129,412	7,944.4	98,627	705.7	162,416	1,134.3	5,294,680	37,691.8
10,000 to 20,000	3,595,682	50,372.3	1,618,819	23,122.1	94,909	1,349.6	153,613	2,142.9	5,463,023	76,986.9
20, 000 to 25,000	1,203,341	26,942.5	375,418	8,400.7	29,352	656.2	51,008	1,134.1	1,659,119	37,133.4
25,000 to 50,000	3,562,857	129,446.2	1,265,608	45,397.1	88,930	3,168.7	151,742	5,419.5	5,069,137	183,431.5
50,000 to 100,000	3,602,459	260,917.5	1,233,340	88,518.4	94,373	6,673.3	139,955	9,845.2	5,070,127	365,954.4
100,000 to 150,000	2,142,026	262,960.9	722,010	88,386.2	70,348	8,207.8	74,475	9,007.5	3,008,859	368,562.5
150,000 to 200,000	1,389,349	242,089.7	495,615	86,419.0	37,667	6,530.8	45,991	7,956.4	1,968,622	342,995.9
200,000 to 300,000	1,773,449	434,885.6	665,555	163,014.5	63,586	15,427.1	64,874	15,790.5	2,567,464	629,117.8
300,000 to 400,000	1,145,138	397,477.0	411,063	142,273.9	46,558	16,024.7	42,542	14,709.4	1,645,301	570,484.9
400,000 to 500,000	833,509	372,700.4	282,294	126,192.6	37,126	16,590.8	32,153	14,339.2	1,185,082	529,823.0
500,000 to 750,000	1,285,313	781,307.0	429,476	260,819.0	84,998	49,862.2	56,377	34,215.4	1,856,164	1,126,203.6
750,000 to 1,000,000	670,904	582,187.3	233,837	203,303.5	46,939	40,946.8	35,530	30,888.8	987,210	857,326.5
1,000,000 to 2,000,000	1,100,727	1,531,197.2	380,598	525,143.7	116,314	156,548.2	81,855	114,744.2	1,679,494	2,327,633.3
2,000,000 to 3,000,000	431,466	1,050,596.9	134,587	326,997.6	51,693	125,429.2	40,831	99,427.2	658,577	1,602,450.9
3,000,000 to 4,000,000	227,240	780,697.3	68,776	236,159.7	27,974	95,772.9	25,139	86,713.3	349,129	1,199,343.2
4,000,000 to 5,000,000	136,777	609,645.3	42,071	187,858.5	17,748	79,009.5	17,450	78,063.0	214,046	954,576.4
5,000,000 to 6,000,000	100,155	542,035.8	30,668	165,529.0	16,458	88,048.8	15,046	81,207.1	162,327	876,820.6
6,000,000 to 7,000,000	63,294	409,143.2	18,323	118,263.7	8,844	57,112.3	9,857	63,703.5	100,318	648,222.7
7,000,000 to 8,000,000	47,538	354,675.1	13,846	103,271.3	6,852	51,113.6	7,795	58,138.3	76,031	567,198.2
8,000,000 to 9,000,000	36,040	304,872.7	10,134	85,726.9	5,391	45,640.3	6,370	53,909.0	57,935	490,149.0
9,000,000 to 10,000,000	28,491	270,224.6	7,929	75,160.5	4,516	42,779.1	5,857	55,776.0	46,793	443,940.2
10,000,000 to 100,000,000	173,203	3,601,594.4	47,877	969,082.8	31,881	686,060.6	66,298	1,938,177.5	319,259	7,194,915.2
100,000,000 to 500,000,000	3,549	620,709.1	809	135,952.9	650	105,369.9	11,990	2,456,363.8	16,998	3,318,395.6
500,000,000 to 1,000,000,000	147	101,406.2	27	18,258.6	30	18,824.1	2,096	1,413,989.4	2,300	1,552,478.3
1,000,000,000 to 5,000,000,000	99	180,271.1	11	22,540.5	6	12,999.7	2,006	3,981,314.9	2,122	4,197,126.1
5,000,000,000 to 10,000,000,000	30	175,949.6	-	-	2	14,188.7	308	2,000,984.8	340	2,191,123.1
10,000,000,000 & Over	3	38,782.6	-	-	-	-	183	3,784,898.7	186	3,823,681.3
Total	129,668,203	14,221,550.0	60,257,357	4,240,351.7	1,863,242	1,745,704.6	2,748,172	16,415,021.6	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

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

Notes:

1. This Data is being published on quarterly basis w.e.f. December, 2023.

2. Effective March 2025, Easy paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

In Thousands

Items		Dec-24	Jun-25 ^R	Dec-25 ^P
No. of Accounts	Total Accounts	227,053	243,086	267,913
	Active Accounts	138,008	140,932	158,295
	Dormant Accounts	89,046	102,154	109,617
	Total Accounts-Male	154,769	165,337	178,883
	Active Accounts-Male	95,162	97,159	105,640
	Dormant Accounts-Male	59,608	68,178	73,244
	Total Accounts-Female	67,516	72,477	82,902
	Active Accounts-Female	40,051	40,799	49,233
	Dormant Accounts-Female	27,465	31,679	33,670
	Total Accounts-Transgender	4	5	6
	Active Accounts-Transgender	2	3	4
	Dormant Accounts-Transgender	2	2	2
No. of Depositors²	Total Depositors	96,312	99,023	103,089
	Active Depositors	76,447	75,927	80,142
	Dormant Depositors	57,285	62,447	65,243
	Total Depositors-Male	60,262	61,538	63,218
	Active Depositors-Male	48,564	48,088	49,930
	Dormant Depositors-Male	37,412	40,253	41,653
	Total Depositors-Female	35,881	37,575	39,657
	Active Depositors-Female	27,540	27,509	29,731
	Dormant Depositors-Female	19,647	21,799	22,968
	Total Depositors-Transgender	3	3	3
	Active Depositors-Transgender	2	2	2
	Dormant Depositors-Transgender	1	1	1

Source: Statistics and Data Services Department, SBP

Notes:

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Development Finance Institutions and EMIs.

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs/EMIs is counted once.

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

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025				2026	
	Sep		Dec		Mar ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	3,084,401	11,200.0	2,887,200	9,090.7	2,961,573	8,788.6
25,000 to 50,000	403,091	14,257.0	414,316	14,845.4	413,622	14,792.1
50,000 to 100,000	1,138,817	92,531.0	622,109	45,336.5	637,502	46,729.3
100,000 to 150,000	409,306	50,161.0	775,366	87,405.1	782,034	89,704.2
150,000 to 200,000	277,593	48,169.0	278,471	48,242.4	291,237	50,496.7
200,000 to 300,000	370,065	91,813.0	361,109	89,741.6	374,405	92,701.1
300,000 to 400,000	250,397	84,853.0	232,833	79,346.1	224,222	76,088.8
400,000 to 500,000	265,332	116,862.0	238,540	105,677.3	281,548	125,743.7
500,000 to 750,000	216,103	130,797.0	207,228	127,710.3	160,694	97,415.6
750,000 to 1,000,000	105,191	91,883.0	100,353	88,224.8	102,427	90,315.9
1,000,000 to 2,000,000	270,677	393,941.0	298,188	430,429.6	311,892	449,055.3
2,000,000 to 3,000,000	109,070	265,422.0	119,073	290,092.7	122,983	300,173.8
3,000,000 to 4,000,000	41,727	143,922.0	45,876	158,541.2	48,051	166,575.8
4,000,000 to 5,000,000	32,575	146,391.0	39,678	178,589.9	42,244	189,156.5
5,000,000 to 6,000,000	18,324	99,724.0	20,203	109,592.2	19,800	108,351.1
6,000,000 to 7,000,000	14,862	96,324.0	15,464	100,127.2	16,383	106,424.9
7,000,000 to 8,000,000	11,232	84,022.0	12,087	90,344.8	12,638	94,530.4
8,000,000 to 9,000,000	7,833	66,638.0	9,093	77,232.8	9,771	83,060.7
9,000,000 to 10,000,000	8,711	82,820.0	9,254	88,109.5	9,517	90,739.6
10,000,000 to 100,000,000	55,676	1,597,162.0	62,527	1,783,954.3	61,674	1,756,563.2
100,000,000 to 500,000,000	9,444	2,022,365.0	10,782	2,252,376.3	10,305	2,170,920.7
500,000,000 to 1,000,000,000	1,539	1,059,813.0	1,745	1,188,396.9	1,839	1,261,024.5
1,000,000,000 to 5,000,000,000	1,256	2,483,155.0	1,359	2,678,314.2	1,437	2,885,184.5
5,000,000,000 to 10,000,000,000	151	976,050.0	148	974,072.7	142	907,758.7
10,000,000,000 & Over	91	2,849,163.0	128	3,440,698.8	107	2,953,800.6
Total	7,103,464	13,099,438.0	6,763,130	14,536,493.3	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances accounts which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.
6. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 31st March, 2026

Million Rupees
Number of Accounts in Unit

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
1 to Less Than 5000	1,943,136	1,957.5	491,496	564.6	80	0.01	32,573	25.2	2,467,285	2,547.3
5,000 to 10,000	155,742	1,021.3	23,225	149.2	3	0.0	6,609	51.7	185,579	1,222.3
10,000 to 20,000	200,632	2,878.7	21,705	301.1	3	0.0	6,719	102.3	229,059	3,282.2
20, 000 to 25,000	69,491	1,514.8	8,475	184.2	1	0.02	1,683	37.7	79,650	1,736.8
25,000 to 50,000	334,033	11,574.8	34,816	1,197.4	12	0.4	44,761	2,019.5	413,622	14,792.1
50,000 to 100,000	532,878	38,836.8	76,680	6,257.3	21	1.6	27,923	1,633.5	637,502	46,729.3
100,000 to 150,000	729,114	83,421.5	43,856	5,076.7	24	2.8	9,040	1,203.3	782,034	89,704.2
150,000 to 200,000	261,959	45,393.3	21,634	3,740.8	20	3.5	7,624	1,359.1	291,237	50,496.7
200,000 to 300,000	324,382	80,194.0	28,298	6,987.2	48	12.3	21,677	5,507.6	374,405	92,701.1
300,000 to 400,000	196,769	66,571.6	18,689	6,382.3	39	13.5	8,725	3,121.4	224,222	76,088.8
400,000 to 500,000	209,522	92,797.2	13,850	6,174.0	55	25.4	58,121	26,747.1	281,548	125,743.7
500,000 to 750,000	130,725	79,028.2	15,360	9,237.6	249	160.5	14,360	8,989.3	160,694	97,415.6
750,000 to 1,000,000	77,980	68,504.6	8,128	7,072.6	163	143.1	16,156	14,595.6	102,427	90,315.9
1,000,000 to 2,000,000	222,641	323,571.4	28,879	39,393.3	977	1,469.8	59,395	84,620.8	311,892	449,055.3
2,000,000 to 3,000,000	84,301	204,061.4	11,657	28,231.5	725	1,803.2	26,300	66,077.7	122,983	300,173.8
3,000,000 to 4,000,000	27,644	95,503.8	2,698	9,308.1	523	1,802.7	17,186	59,961.1	48,051	166,575.8
4,000,000 to 5,000,000	25,532	113,142.9	1,999	8,867.7	386	1,717.4	14,327	65,428.5	42,244	189,156.5
5,000,000 to 6,000,000	11,292	61,781.8	959	5,185.9	264	1,430.1	7,285	39,953.3	19,800	108,351.1
6,000,000 to 7,000,000	9,330	60,559.0	716	4,656.8	166	1,079.3	6,171	40,129.8	16,383	106,424.9
7,000,000 to 8,000,000	6,783	50,694.6	511	3,801.3	159	1,188.0	5,185	38,846.5	12,638	94,530.4
8,000,000 to 9,000,000	5,191	44,196.5	379	3,230.8	146	1,243.0	4,055	34,390.5	9,771	83,060.7
9,000,000 to 10,000,000	5,200	49,437.6	366	3,479.0	100	931.5	3,851	36,891.5	9,517	90,739.6
10,000,000 to 100,000,000	18,179	393,074.7	1,163	25,224.9	247	6,071.7	42,085	1,332,192.0	61,674	1,756,563.2
100,000,000 to 500,000,000	655	126,774.0	34	6,169.3	19	4,059.4	9,597	2,033,918.1	10,305	2,170,920.7
500,000,000 to 1,000,000,000	96	73,120.0	2	1,097.3	2	1,347.2	1,739	1,185,460.0	1,839	1,261,024.5
1,000,000,000 to 5,000,000,000	55	109,935.9	2	2,113.5	-	-	1,380	2,773,135.0	1,437	2,885,184.5
5,000,000,000 to 10,000,000,000	1	5,913.7	-	-	-	-	141	901,845.0	142	907,758.7
10,000,000,000 & Over	2	59,437.5	-	-	-	-	105	2,894,363.2	107	2,953,800.6
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

Notes:

1. Number of accounts with zero liability includes overdraft facility/credit card related accounts

2. This Data is being published on quarterly basis w.e.f. December, 2023.

3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 31st March, 2026 (Provisional)

Million Rupees

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25,000	-	-	31	0.0	78	-	114	0.0	345,786	1,114.7	4,133	13.1	2,611,426	7,660.8	5	-	2,961,573	8,788.6
25,000 to 50,000	-	-	-	-	1	0.0	3	0.1	154,368	5,709.0	762	26.2	258,488	9,056.7	-	-	413,622	14,792.1
50,000 to 100,000	-	-	-	-	-	-	9	0.6	319,181	22,626.5	359	25.8	317,953	24,076.4	-	-	637,502	46,729.3
100,000 to 150,000	-	-	-	-	-	-	7	0.9	157,778	19,591.1	87	10.2	624,162	70,102.0	-	-	782,034	89,704.2
150,000 to 200,000	-	-	1	0.2	14	2.3	10	1.8	132,997	22,519.5	12	2.1	158,203	27,970.9	-	-	291,237	50,496.7
200,000 to 300,000	-	-	-	-	-	-	8	2.0	191,078	47,396.1	59	14.7	183,260	45,288.3	-	-	374,405	92,701.1
300,000 to 400,000	-	-	1	0.3	9	3.0	117	39.0	108,040	35,698.8	14	5.0	116,038	40,341.6	3	1.0	224,222	76,088.8
400,000 to 500,000	-	-	-	-	3	1.4	18	8.1	106,840	48,556.4	46	20.8	174,636	77,154.8	5	2.3	281,548	125,743.7
500,000 to 750,000	-	-	4	2.8	12	7.8	46	27.1	80,578	48,759.2	41	25.2	80,009	48,591.2	4	2.4	160,694	97,415.6
750,000 to 1,000,000	-	-	6	5.2	5	4.4	30	25.9	56,071	49,695.1	111	86.7	46,204	40,498.5	-	-	102,427	90,315.9
1,000,000 to 2,000,000	-	-	41	62.1	14	18.6	108	163.5	123,938	174,743.2	91	142.4	187,685	273,902.6	15	22.9	311,892	449,055.3
2,000,000 to 3,000,000	-	-	58	139.4	5	12.0	74	187.9	49,894	123,115.9	34	80.9	72,913	176,625.9	5	11.8	122,983	300,173.8
3,000,000 to 4,000,000	-	-	38	131.2	15	55.4	111	386.3	27,703	96,127.2	20	67.1	20,164	69,808.6	-	-	48,051	166,575.8
4,000,000 to 5,000,000	-	-	43	190.1	7	30.0	110	496.3	27,173	121,821.6	13	57.5	14,897	66,556.7	1	4.3	42,244	189,156.5
5,000,000 to 6,000,000	-	-	17	94.3	3	15.6	36	195.1	12,393	67,928.5	9	48.7	7,342	40,068.9	-	-	19,800	108,351.1
6,000,000 to 7,000,000	-	-	5	31.2	6	39.8	53	341.3	9,895	64,187.6	2	13.0	6,422	41,812.1	-	-	16,383	106,424.9
7,000,000 to 8,000,000	-	-	3	22.2	6	45.7	33	247.8	8,424	63,027.1	3	22.5	4,169	31,165.3	-	-	12,638	94,530.4
8,000,000 to 9,000,000	-	-	2	16.8	1	8.7	20	170.0	6,216	52,718.1	4	34.5	3,527	30,104.6	1	8.0	9,771	83,060.7
9,000,000 to 10,000,000	-	-	11	104.4	-	-	14	132.1	5,680	54,426.9	4	38.7	3,808	36,037.6	-	-	9,517	90,739.6
10,000,000 to 100,000,000	-	-	28	885.6	61	2,600.0	178	7,042.0	51,859	1,558,802.7	66	2,840.2	9,476	183,970.3	6	422.3	61,674	1,756,563.2
100,000,000 to 500,000,000	-	-	14	3,352.9	116	30,116.9	165	40,504.3	9,867	2,069,981.9	10	2,229.5	127	23,843.4	6	891.8	10,305	2,170,920.7
500,000,000 to 1,000,000,000	-	-	10	6,822.6	47	35,343.4	62	43,447.9	1,715	1,172,322.9	4	2,501.0	1	586.8	-	-	1,839	1,261,024.5
1,000,000,000 to 5,000,000,000	-	-	17	35,132.2	132	353,536.9	73	150,305.3	1,203	2,329,839.5	2	2,856.0	10	13,514.6	-	-	1,437	2,885,184.5
5,000,000,000 to 10,000,000,000	-	-	9	61,213.2	48	324,689.2	3	24,432.0	82	497,424.3	-	-	-	-	-	-	142	907,758.7
10,000,000,000 & Over	-	-	12	587,423.8	72	1,951,989.9	4	114,772.9	18	240,176.6	-	-	1	59,437.5	-	-	107	2,953,800.6
Total	-	-	351	695,630.4	655	2,698,520.9	1,406	382,930.1	1,988,777	8,988,310.3	5,886	11,161.7	4,900,921	1,438,176.1	51	1,366.9	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

Note:-
Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025			2026		
	Dec			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	14,536,493.3	14,378,415.6	158,077.7	14,216,096.4	14,058,752.6	157,343.8
I. GOVERNMENT	634,067.6	634,067.6	-	695,630.4	695,630.4	-
a. Federal Government	419,252.0	419,252.0	-	553,687.8	553,687.8	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	214,815.6	214,815.6	-	141,942.6	141,942.6	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,881,948.1	2,881,948.1	-	2,698,520.9	2,698,520.9	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	772.7	772.7	-	472.0	472.0	-
03. Utilities	373,138.2	373,138.2	-	210,998.9	210,998.9	-
04. Transport, storage and communications	898,256.0	898,256.0	-	809,421.0	809,421.0	-
05. Manufacturing	81,034.4	81,034.4	-	87,162.2	87,162.2	-
06. Mining and Quarrying	62,088.6	62,088.6	-	57,920.7	57,920.7	-
07. Construction	5,664.3	5,664.3	-	9,884.2	9,884.2	-
08. Commerce and Trade	688,584.5	688,584.5	-	628,861.5	628,861.5	-
09. Others	772,409.5	772,409.5	-	893,800.4	893,800.4	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	595,181.0	595,181.0	-	382,930.1	382,930.1	-
01. Mutual Funds and AMCs	14,347.2	14,347.2	-	16,223.5	16,223.5	-
02. Insurance & Pension Funds	5,694.8	5,694.8	-	5,331.1	5,331.1	-
03. MFIs and DFIs	383,814.9	383,814.9	-	218,665.6	218,665.6	-
04. Stock Exchange & Brokerage Houses	48,637.4	48,637.4	-	35,022.3	35,022.3	-
05. Modarabas	9,706.3	9,706.3	-	10,448.4	10,448.4	-
06. Other NBFIs	132,980.4	132,980.4	-	97,239.2	97,239.2	-
IV. PRIVATE SECTOR (BUSINESS)	9,044,979.8	8,890,246.8	154,733.1	8,988,310.3	8,834,146.1	154,164.2
a. Agriculture, forestry and fishing	617,737.2	477,320.6	140,416.6	593,091.8	453,821.8	139,270.1
01. Crop and animal production, hunting and related service activities	614,864.5	474,613.8	140,250.6	590,158.1	451,140.5	139,017.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	290,629.6	254,069.0	36,560.6	286,136.9	250,259.3	35,877.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	20,266.6	10,180.2	10,086.5	19,637.9	9,514.6	10,123.3
iii. Growing of other fruits, vegetables and crops	34,443.3	32,785.0	1,658.3	33,561.8	31,936.8	1,625.0
iv. Raising of livestock and other related activities	176,802.5	104,012.1	72,790.5	159,765.1	86,571.5	73,193.7
v. Other agricultural support activities	92,578.3	73,423.5	19,154.8	90,913.1	72,715.1	18,198.0
vi. Hunting, trapping and related service activities	144.2	144.2	-	143.2	143.2	-
02 - Forestry and logging	40.8	23.0	17.8	37.8	21.0	16.8
03 - Fishing and aquaculture	2,831.9	2,683.8	148.2	2,895.8	2,660.2	235.6
b. Mining and quarrying	85,015.4	85,015.4	-	74,825.7	74,825.7	-
01. Mining of coal and lignite	49,310.8	49,310.8	-	43,996.6	43,996.6	-
02. Extraction of crude petroleum and natural gas	19,580.0	19,580.0	-	20,806.4	20,806.4	-
03. Mining of metal ores	255.4	255.4	-	201.6	201.6	-
04. Other mining and quarrying	15,810.5	15,810.5	-	9,779.0	9,779.0	-
05. Mining support service activities	58.6	58.6	-	42.0	42.0	-
c. Manufacturing	5,714,191.9	5,704,893.8	9,298.2	5,697,410.2	5,688,213.1	9,197.1
01. Manufacture of food products	1,253,170.6	1,244,106.6	9,064.0	1,423,605.2	1,414,635.1	8,970.1
02. Manufacture of beverages	43,357.3	43,357.3	-	53,294.4	53,294.4	-
03. Manufacture of tobacco products	13,224.7	13,100.3	124.4	13,234.6	13,121.3	113.3
04. Manufacture of textiles	1,908,367.4	1,908,367.4	-	1,835,167.1	1,835,167.1	-
i. Preparation and spinning of textile fibers	588,363.2	588,363.2	-	546,672.8	546,672.8	-
ii. Weaving of textiles	374,244.8	374,244.8	-	360,914.1	360,914.1	-
iii. Finishing of textiles	361,813.6	361,813.6	-	334,475.0	334,475.0	-
iv. Manufacture of knitted and crocheted fabrics	69,932.6	69,932.6	-	71,681.2	71,681.2	-
v. Manufacture of made-up textile articles, except apparel	252,324.2	252,324.2	-	274,581.7	274,581.7	-
vi. Manufacture of carpets and rugs	723.7	723.7	-	695.3	695.3	-
vii. Manufacture of other textiles n.e.c.	260,965.3	260,965.3	-	246,147.1	246,147.1	-
05. Manufacture of wearing apparel	278,430.7	278,321.4	109.4	248,629.3	248,515.9	113.3
06. Manufacture of leather and related products	51,722.6	51,722.6	-	50,686.2	50,686.2	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,298.9	8,298.9	-	7,927.1	7,927.1	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,595.3	3,595.3	-	3,935.3	3,935.3	-
iii. Manufacture of footwear	39,828.4	39,828.4	-	38,823.8	38,823.8	-
a). Leather wear	32,474.6	32,474.6	-	32,217.9	32,217.9	-
b). Rubber and Plastic wear	7,353.9	7,353.9	-	6,606.0	6,606.0	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025			2026		
	Dec			Mar *		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	13,765.9	13,765.4	0.5	15,129.7	15,129.2	0.5
08. Manufacture of paper and paper products	154,422.0	154,422.0	-	154,213.2	154,213.2	-
09. Printing and reproduction of recorded media	21,218.4	21,218.4	-	19,713.1	19,713.1	-
10. Manufacture of coke and refined petroleum products	196,891.3	196,891.3	-	146,020.9	146,020.9	-
11. Manufacture of chemicals and chemical products	502,057.9	502,057.9	-	497,711.5	497,711.5	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	128,336.3	128,336.3	-	125,644.3	125,644.3	-
13. Manufacture of rubber and plastics products	148,637.0	148,637.0	-	123,121.1	123,121.1	-
14. Manufacture of other non-metallic mineral products	254,690.5	254,690.5	-	293,071.2	293,071.2	-
15. Manufacture of basic metals	250,457.1	250,457.1	-	241,850.3	241,850.3	-
16. Manufacture of fabricated metal products, except machinery and equipment	28,643.2	28,643.2	-	27,550.5	27,550.5	-
17. Manufacture of computer, electronic and optical products	27,618.6	27,618.6	-	31,836.1	31,836.1	-
18. Manufacture of electrical equipment	169,467.2	169,467.2	-	162,456.3	162,456.3	-
19. Manufacture of machinery and equipment	24,161.3	24,161.3	-	27,708.3	27,708.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	142,367.5	142,367.5	-	106,504.6	106,504.6	-
21. Manufacture of other transport equipment	10,684.9	10,684.9	-	10,336.3	10,336.3	-
22. Manufacture of furniture	9,545.9	9,545.9	-	9,184.4	9,184.4	-
23 Other manufacturing	78,746.8	78,746.8	-	73,588.7	73,588.7	-
24. Repair and installation of machinery and equipment	4,206.9	4,206.9	-	7,153.0	7,153.0	-
d. Electricity, gas, steam and air conditioning supply	402,178.0	402,178.0	-	376,972.5	376,972.5	-
e. Water supply; sewerage, waste management and remediation activities	45,613.3	45,613.3	-	44,715.5	44,715.5	-
f. Construction	218,684.3	218,684.3	-	217,253.2	217,253.2	-
01. Construction of buildings	145,175.9	145,175.9	-	145,983.0	145,983.0	-
02. Civil engineering	69,238.1	69,238.1	-	67,033.4	67,033.4	-
03. Specialized construction activities	4,270.3	4,270.3	-	4,236.9	4,236.9	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	802,000.0	802,000.0	-	811,924.1	811,924.1	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	31,813.3	31,813.3	-	31,335.7	31,335.7	-
02. Wholesale trade, except of motor vehicles and motorcycles	399,220.4	399,220.4	-	409,140.7	409,140.7	-
03. Retail trade, except of motor vehicles and motorcycles	370,966.2	370,966.2	-	371,447.6	371,447.6	-
h. Transportation and storage	155,759.5	152,110.4	3,649.0	170,525.9	166,367.9	4,158.0
i. Accommodation and food service activities	56,574.6	56,574.6	-	57,456.8	57,456.8	-
j. Information and communication	581,779.6	581,779.6	-	563,794.7	563,794.7	-
k. Real estate activities	43,991.6	43,991.6	-	45,993.3	45,993.3	-
l. Professional, scientific and technical activities	105,956.7	105,956.7	-	114,181.1	114,181.1	-
m. Administrative and support service activities	62,830.6	61,461.3	1,369.3	61,378.5	59,839.4	1,539.0
n. Education	31,767.0	31,767.0	-	30,002.6	30,002.6	-
o. Human health and social work activities	17,408.4	17,408.4	-	15,704.5	15,704.5	-
p. Arts, entertainment and recreation	1,848.4	1,848.4	-	3,764.9	3,764.9	-
q. Other service activities	101,643.3	101,643.3	-	109,314.9	109,314.9	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	8,310.5	7,787.0	523.5	11,161.7	10,698.0	463.7
VI. PERSONAL	1,370,176.1	1,367,354.9	2,821.2	1,438,176.1	1,435,460.2	2,715.9
a. Bank Employees	371,470.2	368,991.6	2,478.6	377,875.9	375,477.2	2,398.6
b. Consumer Financing	998,197.6	997,855.1	342.6	1,059,747.4	1,059,430.1	317.3
01. For house building	220,308.5	220,308.5	-	227,511.2	227,511.2	-
02. For transport i.e., purchase of car etc	319,447.6	319,296.1	151.5	344,991.2	344,854.4	136.8
03. Credit cards	181,595.3	181,595.3	-	197,562.3	197,562.3	-
04. Consumers durable	8,951.0	8,833.6	117.4	9,075.0	8,943.5	131.4
05. Personal loans	267,895.3	267,821.6	73.7	280,607.7	280,558.6	49.1
c. Other	508.2	508.2	-	552.9	552.9	-
VII. OTHER	1,830.1	1,830.1	-	1,366.9	1,366.9	-
TOTAL	14,536,493.3	14,378,415.6	158,077.7	14,216,096.4	14,058,752.6	157,343.8

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2026

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
II. DOMESTIC CONSTITUENTS	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4
I. GOVERNMENT	-	-	-	-	-	-	351	695,630.4	351	695,630.4
A. Federal Government	-	-	-	-	-	-	175	553,687.8	175	553,687.8
B. Provincial Governments	-	-	-	-	-	-	176	141,942.6	176	141,942.6
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	655	2,698,520.9	655	2,698,520.9
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	10	472.0	10	472.0
Utilities	-	-	-	-	-	-	212	210,998.9	212	210,998.9
Transport, storage and communications	-	-	-	-	-	-	127	809,421.0	127	809,421.0
Manufacturing	-	-	-	-	-	-	90	87,162.2	90	87,162.2
Mining and Quarrying	-	-	-	-	-	-	2	57,920.7	2	57,920.7
Construction	-	-	-	-	-	-	17	9,884.2	17	9,884.2
Commerce and Trade	-	-	-	-	-	-	76	628,861.5	76	628,861.5
Others	-	-	-	-	-	-	121	893,800.4	121	893,800.4
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,406	382,930.1	1,406	382,930.1
Mutual Funds and AMCs	-	-	-	-	-	-	86	16,223.5	86	16,223.5
Insurance & Pension Funds	-	-	-	-	-	-	352	5,331.1	352	5,331.1
MFIs and DFIs	-	-	-	-	-	-	156	218,665.6	156	218,665.6
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	362	35,022.3	362	35,022.3
Modarabas	-	-	-	-	-	-	61	10,448.4	61	10,448.4
Other NBFIs	-	-	-	-	-	-	389	97,239.2	389	97,239.2
IV. PRIVATE SECTOR (BUSINESS)	1,458,636	1,066,612.1	81,891	49,075.0	1,792	9,329.8	446,458	7,863,293.5	1,988,777	8,988,310.3
A. Agriculture, forestry and fishing	1,196,845	343,049.0	59,252	18,503.1	1,612	2,835.6	201,974	228,704.2	1,459,683	593,091.8
1. Crop and animal production, hunting and related service activities	1,196,031	341,380.2	59,239	18,483.6	1,611	2,820.7	201,905	227,473.7	1,458,786	590,158.1
Growing of Wheat, Rice, Sugar Cane & Cotton	867,048	159,198.5	40,895	6,615.5	327	494.0	108,914	119,828.9	1,017,184	286,136.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	30,943	13,879.2	1,520	734.2	88	223.0	1,844	4,801.5	34,395	19,637.9
Growing of other fruits, vegetables and crops	28,106	21,234.4	927	715.9	58	115.0	5,427	11,496.5	34,518	33,561.8
Raising of livestock and other related activities	238,767	97,506.5	12,794	7,651.4	99	242.8	18,487	54,364.4	270,147	159,765.1
Other agricultural support activities	31,120	49,423.0	3,102	2,765.3	1,039	1,746.0	67,232	36,978.8	102,493	90,913.1
Hunting, trapping and related service activities	47	138.5	1	1.3	-	-	1	3.4	49	143.2
02 - Forestry and logging	111	37.8	-	-	-	-	-	-	111	37.8
03 - Fishing and aquaculture	703	1,631.0	13	19.5	1	14.9	69	1,230.5	786	2,895.8
B. Mining and quarrying	477	1,374.0	19	111.0	1	5.0	2,246	73,335.6	2,743	74,825.7
05 - Mining of coal and lignite	38	108.0	2	56.8	-	-	820	43,831.8	860	43,996.6
06 - Extraction of crude petroleum and natural gas	214	568.8	5	19.1	-	-	1,020	20,218.5	1,239	20,806.4
07 - Mining of metal ores	59	133.1	-	-	-	-	18	68.6	77	201.6
08-Other mining and quarrying	152	541.3	8	29.2	1	5.0	386	9,203.5	547	9,779.0
09 - Mining support service activities	14	22.9	4	5.9	-	-	2	13.2	20	42.0
C. Manufacturing	45,626	319,877.6	3,348	7,962.9	87	1,815.4	92,531	5,367,754.4	141,592	5,697,410.2
10 - Manufacture of food products	29,929	99,190.2	2,459	3,560.6	4	15.7	20,206	1,320,838.7	52,598	1,423,605.2
11 - Manufacture of beverages	91	1,515.5	4	33.2	-	-	1,106	51,745.7	1,201	53,294.4
12 - Manufacture of tobacco products	282	117.7	10	4.4	-	-	361	13,112.5	653	13,234.6
13 - Manufacture of textiles	2,503	88,687.0	80	482.0	2	772.8	25,996	1,745,225.2	28,581	1,835,167.1
Preparation and spinning of textile fibres	1,225	50,482.7	8	64.1	-	-	8,328	496,126.0	9,561	546,672.8
Weaving of textiles	438	5,604.5	10	61.1	-	-	5,334	355,248.5	5,782	360,914.1
Finishing of textiles	227	17,550.3	26	105.0	-	-	4,465	316,819.7	4,718	334,475.0
Manufacture of knitted and crocheted fabrics	86	1,418.6	6	63.5	-	-	727	70,199.1	819	71,681.2
Manufacture of made-up textile articles, except apparel	192	9,893.0	8	113.7	2	772.8	3,831	263,802.1	4,033	274,581.7
Manufacture of carpets and rugs	27	99.6	-	-	-	-	61	595.7	88	695.3
Manufacture of other textiles n.e.c.	308	3,638.1	22	74.7	-	-	3,250	242,434.2	3,580	246,147.1
14 - Manufacture of wearing apparel	614	16,114.8	126	341.7	-	-	3,400	232,172.7	4,140	248,629.3
15 - Manufacture of leather and related products	238	2,604.8	56	699.2	1	12.7	1,689	47,369.5	1,984	50,686.2
Tanning and dressing of leather; dressing and dyeing of fur	40	337.0	45	580.9	-	-	384	7,009.1	469	7,927.1
Manufacture of luggage, handbags and the like, saddlery and harness	47	397.5	6	102.3	1	12.7	133	3,422.8	187	3,935.3
Manufacture of footwear	151	1,870.2	5	16.0	-	-	1,172	36,937.6	1,328	38,823.8
a. Leather wear	104	1,512.7	2	6.6	-	-	803	30,698.6	909	32,217.9
b. Rubber and Plastic wear	47	357.6	3	9.4	-	-	369	6,239.0	419	6,606.0

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2026

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	75	467.6	2	0.3	-	-	448	14,661.8	525	15,129.7
17 - Manufacture of paper and paper products	233	4,959.3	7	70.7	-	-	1,829	149,183.2	2,069	154,213.2
18 - Printing and reproduction of recorded media	271	1,328.8	15	214.1	-	-	794	18,170.3	1,080	19,713.1
Printing and other service activities related to printing	266	1,312.3	15	214.1	-	-	786	17,181.3	1,067	18,707.6
Reproduction of recorded media	5	16.5	-	-	-	-	8	989.0	13	1,005.5
19 - Manufacture of coke and refined petroleum products	72	43,929.0	-	-	-	-	1,679	102,091.9	1,751	146,020.9
20 - Manufacture of chemicals and chemical products	433	7,600.7	13	127.8	1	12.7	9,068	489,970.3	9,515	497,711.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	316	1,244.3	20	48.5	-	-	7,506	124,351.5	7,842	125,644.3
22 - Manufacture of rubber and plastics products	405	2,435.7	43	202.6	6	42.8	2,705	120,440.0	3,159	123,121.1
23 - Manufacture of other non-metallic mineral products	344	7,435.2	4	140.8	24	311.6	1,674	285,183.6	2,046	293,071.2
24 - Manufacture of basic metals	617	12,272.9	12	50.5	24	575.7	4,602	228,951.2	5,255	241,850.3
25 - Manufacture of fabricated metal products, except machinery and equipment	192	1,453.1	1	1.9	-	-	666	26,095.4	859	27,550.5
26 - Manufacture of computer, electronic and optical products	57	224.6	-	-	-	-	328	31,611.4	385	31,836.1
27 - Manufacture of electrical equipment	334	6,978.7	11	83.3	24	71.5	2,523	155,322.9	2,892	162,456.3
28 - Manufacture of machinery and equipment	192	1,398.0	5	209.2	-	-	708	26,101.1	905	27,708.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	182	1,431.3	11	422.1	-	-	1,912	104,651.2	2,105	106,504.6
30 - Manufacture of other transport equipment	87	1,289.3	1	-	-	-	471	9,047.0	559	10,336.3
31 - Manufacture of furniture	133	739.4	5	38.5	-	-	378	8,406.5	516	9,184.4
32 - Other manufacturing	7,956	16,219.7	463	1,231.4	1	-	2,425	56,137.6	10,845	73,588.7
Manufacture of jewellery and related articles	85	434.4	1	10.5	-	-	67	423.2	153	868.2
Manufacture of imitation jewellery and related articles	3	37.3	1	0.8	1	-	25	97.5	30	135.6
Manufacture of musical instruments	3	8.0	-	-	-	-	45	1,097.0	48	1,105.0
Manufacture of sports goods	163	3,169.7	14	287.3	-	-	360	7,737.0	537	11,193.9
Manufacture of games and toys	5	19.6	-	-	-	-	2	47.9	7	67.5
Manufacture of medical and dental instruments and supplies	89	589.5	6	37.0	-	-	247	5,123.9	342	5,750.4
Manufacture of Handicrafts	17	45.5	6	1.9	-	-	30	784.5	53	831.9
Other manufacturing n.e.c.	7,591	11,915.6	435	893.9	-	-	1,649	40,826.7	9,675	53,636.2
33 - Repair and installation of machinery and equipment	70	240.0	-	-	-	-	57	6,913.0	127	7,153.0
D. Electricity, gas, steam and air conditioning supply	42	5,253.7	2	12.6	1	12.9	2,716	371,693.3	2,761	376,972.5
Electric power generation, transmission and distribution	30	5,183.9	2	12.6	1	12.9	2,555	363,201.6	2,588	368,411.1
a) Hydal	1	-	-	-	-	-	253	9,345.8	254	9,345.8
b) Thermal	1	-	-	-	-	-	167	84,280.1	168	84,280.1
c) Coal Based	3	24.0	-	-	-	-	81	104,856.5	84	104,880.5
d) Wind	9	5,023.5	-	-	-	-	146	32,731.4	155	37,754.9
e) Solar	9	41.7	2	12.6	-	-	266	15,949.4	277	16,003.8
f) Other	7	94.7	-	-	1	12.9	1,642	116,038.5	1,650	116,146.0
Manufacture of gas; distribution of gaseous fuels through mains	7	32.0	-	-	-	-	151	8,458.9	158	8,490.8
Steam and air conditioning supply	5	37.8	-	-	-	-	10	32.8	15	70.6
E. Water supply; sewerage, waste management and remediation activities	62	4,865.4	5	1,026.7	-	-	329	38,823.3	396	44,715.5
36 - Water collection, treatment and supply	10	33.6	-	-	-	-	43	34,056.4	53	34,090.0
37 - Sewerage	5	14.0	-	-	-	-	1	90.5	6	104.5
38 - Waste collection, treatment and disposal activities; materials recovery	38	4,783.4	5	1,026.7	-	-	53	4,200.0	96	10,010.1
39 - Remediation activities and other waste management services	9	34.4	-	-	-	-	232	476.5	241	510.9
F. Construction	2,088	29,497.6	46	886.7	10	1,451.6	2,686	185,417.5	4,830	217,253.2
41 - Construction of buildings	1,106	25,332.2	11	749.7	9	1,445.2	1,372	118,455.9	2,498	145,983.0
42 - Civil engineering	823	3,110.8	19	107.1	1	6.3	1,115	63,809.2	1,958	67,033.4
43 - Specialized construction activities	159	1,054.6	16	29.9	-	-	199	3,152.4	374	4,236.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	110,876	229,841.9	9,641	10,330.4	40	650.2	106,473	571,101.7	227,030	811,924.1
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,190	6,723.6	63	821.4	-	-	1,557	23,790.8	4,810	31,335.7
46 - Wholesale trade, except of motor vehicles and motorcycles	44,503	140,595.9	3,606	5,801.7	29	621.0	26,222	262,122.0	74,360	409,140.7
47 - Retail trade, except of motor vehicles and motorcycles	63,183	82,522.4	5,972	3,707.3	11	29.1	78,694	285,188.9	147,860	371,447.6

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2026

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	20,348	57,792.9	1,623	4,694.8	2	6.3	6,949	108,032.0	28,922	170,525.9
49 - Land transport and transport via pipelines	5,536	28,264.5	512	2,190.9	2	6.3	3,219	38,397.0	9,269	68,858.7
50 - Water transport	14	147.1	1	0.4	-	-	133	1,689.0	148	1,836.5
51 - Air transport	29	168.9	1	5.0	-	-	142	1,904.2	172	2,078.1
52 - Warehousing and support activities for transportation	14,743	29,049.7	1,109	2,498.5	-	-	2,178	55,217.0	18,030	86,765.1
53 - Courier activities other than national post activities	26	162.7	-	-	-	-	1,277	10,824.8	1,303	10,987.5
I. Accommodation and food service activities	1,211	4,838.5	64	147.7	1	103.8	1,344	52,366.8	2,620	57,456.8
55 - Accommodation	215	1,030.3	15	62.0	-	-	342	30,300.9	572	31,393.2
56-Food and beverage service activities	996	3,808.2	49	85.7	1	103.8	1,002	22,065.9	2,048	26,063.6
J. Information and communication	706	4,775.1	26	56.6	-	-	3,150	558,963.0	3,882	563,794.7
58 - Publishing activities	104	454.9	2	5.1	-	-	598	4,709.3	704	5,169.3
59 - Motion picture, video and television programme production, sound recording and music publishing activities	110	41.3	2	0.7	-	-	45	3,029.4	157	3,071.3
60 - Programming and broadcasting activities	7	6.8	-	-	-	-	32	938.7	39	945.5
61 - Telecommunications	148	2,630.1	5	17.0	-	-	1,405	521,887.3	1,558	524,534.4
62 - Computer programming, consultancy and related activities	259	1,237.3	13	26.9	-	-	877	20,060.9	1,149	21,325.1
63 - Information service activities	78	404.7	4	7.0	-	-	193	8,337.4	275	8,749.2
K. Real estate activities	369	2,064.8	8	54.1	7	1,386.6	663	42,487.8	1,047	45,993.3
L. Professional, scientific and technical activities	394	2,075.4	21	185.0	1	1.4	11,946	111,919.2	12,362	114,181.1
69 - Legal and accounting activities	41	164.4	-	-	-	-	196	6,421.2	237	6,585.7
70 - Activities of head offices; management consultancy activities	23	605.7	2	4.3	-	-	103	1,975.0	128	2,586.0
71 - Architectural and engineering activities; technical testing and analysis	60	308.2	3	125.6	-	-	559	9,881.9	622	10,315.7
72 - Scientific research and development	15	102.4	1	0.4	-	-	113	1,669.3	129	1,772.1
73 - Advertising and market research	124	352.3	7	28.4	-	-	777	5,416.3	908	5,797.0
74 - Other professional, scientific and technical activities	64	314.0	3	9.6	1	1.4	10,162	86,358.6	10,230	86,683.7
75 - Veterinary activities	67	228.5	5	16.7	-	-	36	196.8	108	442.0
M. Administrative and support service activities	4,925	10,111.1	263	563.6	4	69.2	3,062	50,634.6	8,254	61,378.5
77 - Rental and leasing activities	204	810.6	6	145.2	1	52.0	569	3,952.8	780	4,960.7
78 - Employment activities	7	61.6	1	7.9	-	-	28	1,547.2	36	1,616.7
79 - Travel agency, tour operator, reservation service and related activities	315	1,907.8	13	227.9	-	-	717	12,521.7	1,045	14,657.4
80 - Security and investigation activities	24	1,088.7	1	14.3	-	-	560	3,071.5	585	4,174.6
81. Services to buildings and landscape activities	64	282.2	1	1.4	-	-	51	331.2	116	614.8
82 - Office administrative, office support and other business support activities	4,311	5,960.2	241	166.8	3	17.2	1,137	29,210.1	5,692	35,354.3
N. Education	445	2,240.2	192	412.8	-	-	1,044	27,349.6	1,681	30,002.6
O. Human health and social work activities	543	3,227.8	73	200.8	2	82.2	875	12,193.7	1,493	15,704.5
86 - Human health activities	538	3,219.0	71	199.5	2	82.2	859	12,099.6	1,470	15,600.3
87 - Residential care activities	1	-	-	-	-	-	4	4.2	5	4.2
88. Social work activities with and without accommodation	4	8.9	2	1.3	-	-	12	89.9	18	100.0
P. Arts, entertainment and recreation	88	301.2	4	2.5	-	-	65	3,461.3	157	3,764.9
Q. Other service activities	73,591	45,425.8	7,304	3,923.8	24	909.6	8,405	59,055.6	89,324	109,314.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,886	11,161.7	5,886	11,161.7
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	54	3,311.7	54	3,311.7
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	152	7,015.8	152	7,015.8
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,680	834.2	5,680	834.2
VI. PERSONAL	4,124,594	1,277,989.0	773,681	145,007.8	2,640	15,176.8	6	2.6	4,900,921	1,438,176.1
A. Bank Employees	168,987	324,558.2	32,425	53,206.0	10	111.7	-	-	201,422	377,875.9
1) For house building	74,843	257,425.5	15,132	34,299.3	10	111.7	-	-	89,985	291,836.4
2) For transport i.e. purchase of car etc.	51,733	58,454.0	11,026	17,909.5	-	-	-	-	62,759	76,363.5
3) Other purposes	42,411	8,678.7	6,267	997.2	-	-	-	-	48,678	9,675.9
B. Consumer Financing	3,952,792	952,912.2	741,134	91,767.5	2,630	15,065.1	6	2.6	4,696,562	1,059,747.4
1) For house building	29,071	191,332.8	3,985	21,353.0	2,461	14,825.4	-	-	35,517	227,511.2
2) For transport i.e. purchase of car etc	275,805	317,676.8	24,089	27,098.1	142	216.3	-	-	300,036	344,991.2
3) Credit cards	1,344,613	185,827.7	171,724	11,734.6	-	-	-	-	1,516,337	197,562.3
4) Consumers durable	34,098	7,075.7	16,607	1,984.6	13	14.6	-	-	50,718	9,075.0
5) Personal loans	2,269,205	250,999.2	524,729	29,597.2	14	8.7	6	2.6	2,793,954	280,607.7
C) Other	2,815	518.6	122	34.3	-	-	-	-	2,937	552.9
VII. OTHER	35	297.8	5	1.9	-	-	11	1,067.2	51	1,366.9
Total	5,583,265	2,344,899	855,577	194,085	4,432	24,507	454,773	11,652,606	6,898,047	14,216,896

Source: Statistics and Data Services Department, SBP

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

Notes:

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

2. This Data is being published on quarterly basis w.e.f. December, 2022.

3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

End of Period: Million Rupees

SECURITIES	2025			2026		
	Dec ^R			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	145,042.0	145,042.0	-	138,779.5	138,779.5	
II. Securities, Shares and Other Financial Instruments	411,920.6	411,920.6	0.0	355,206.0	355,206.0	0.0
A. Quoted on the Stock Exchange:	116,817.5	116,817.5	-	114,298.9	114,298.9	
1. To Stock Brokers and Dealers:	48,737.9	48,737.9	-	54,182.9	54,182.9	
(a) Government and Other Trustee Securities	16,805.6	16,805.6	-	19,013.7	19,013.7	
(b) Shares and Debentures	30,491.7	30,491.7	-	34,160.5	34,160.5	
(c) Participation Term Certificates	2.7	2.7	-	2.9	2.9	
(d) Others	1,437.9	1,437.9	-	1,005.8	1,005.8	
2. To Others:	68,079.6	68,079.6	-	60,116.0	60,116.0	
(a) Government and Other Trustee Securities	37,888.3	37,888.3	-	31,726.3	31,726.3	
(b) Shares and Debentures	26,556.2	26,556.2	-	26,625.0	26,625.0	
(c) Participation Term Certificates	7.9	7.9	-	7.9	7.9	
(d) Others	3,627.1	3,627.1	-	1,756.7	1,756.7	
B. Unquoted on the Stock Exchange:	295,103.1	295,103.1	0.0	240,907.1	240,907.1	0.0
1. To Stock Brokers and Dealers:	8,201.1	8,201.1	-	8,366.1	8,366.1	
(a) Government and Other Trustee Securities	4,000.0	4,000.0	-	4,000.0	4,000.0	
(b) Shares and Debentures	3,661.1	3,661.1	-	4,025.9	4,025.9	
(c) Participation Term Certificates	-	-	-	-	-	
(d) Others	540.0	540.0	-	340.2	340.2	
2. To Others:	286,902.0	286,902.0	0.0	232,541.0	232,541.0	0.0
(a) Government and Other Trustee Securities	98,426.4	98,426.4	0.0	102,737.4	102,737.4	0.0
(b) Shares and Debentures	920.4	920.4	-	728.8	728.8	
(c) Participation Term Certificates	-	-	-	-	-	
(d) Others	187,555.2	187,555.2	-	129,074.8	129,074.8	
III. Merchandise	2,733,827.4	2,733,789.6	37.8	2,785,869.8	2,785,845.2	24.6
A. Food Items:	714,234.4	714,196.5	37.8	794,263.6	794,239.0	24.6
1. Wheat	165,092.3	165,092.3	-	134,768.2	134,768.2	-
2. Rice and Paddy	146,768.5	146,768.5	-	144,928.2	144,928.2	
3. Other Grains & Pulses:	16,853.3	16,816.0	37.3	11,641.2	11,617.1	24.1
(a) Indigenous	16,057.2	16,019.9	37.3	11,545.3	11,521.3	24.1
(b) Imported	796.1	796.1	-	95.8	95.8	
4. Edible Oils:	78,665.8	78,665.8	-	74,331.1	74,331.1	
(a) Indigenous	75,633.7	75,633.7	-	67,599.5	67,599.5	
(b) Imported	3,032.1	3,032.1	-	6,731.5	6,731.5	
5. Sugar:	194,018.9	194,018.9	-	324,896.8	324,896.8	
(a) Indigenous	193,635.8	193,635.8	-	321,869.5	321,869.5	
(b) Imported	383.1	383.1	-	3,027.3	3,027.3	
6. Kariana And Spices	914.2	914.2	-	856.3	856.3	
7. Fish And Fish Preparations	18.1	18.1	-	79.0	79.0	
8. Other Food Items:	111,903.4	111,902.8	0.5	102,762.9	102,762.4	0.5
(a) Indigenous	111,301.9	111,301.4	0.5	100,772.1	100,771.6	0.5
(b) Imported	601.4	601.4	-	1,990.8	1,990.8	
B. Raw Materials:	911,620.1	911,620.1	-	865,684.0	865,684.0	
1. Cotton Raw:	182,119.8	182,119.8	-	167,735.4	167,735.4	
(a) Indigenous	150,433.1	150,433.1	-	136,245.9	136,245.9	
(b) Imported	31,686.7	31,686.7	-	31,489.5	31,489.5	
2. Synthetic Fibers:	8,479.1	8,479.1	-	8,328.6	8,328.6	
(a) Indigenous	7,933.2	7,933.2	-	7,507.5	7,507.5	
(b) Imported	545.8	545.8	-	821.1	821.1	
3. Fertilizers:	58,642.4	58,642.4	-	87,542.7	87,542.7	
(a) Indigenous	55,025.9	55,025.9	-	82,203.6	82,203.6	
(b) Imported	3,616.6	3,616.6	-	5,339.2	5,339.2	
4. Petroleum Crude:	106,076.0	106,076.0	-	97,521.6	97,521.6	
(a) Indigenous	93,605.4	93,605.4	-	85,287.4	85,287.4	
(b) Imported	12,470.6	12,470.6	-	12,234.2	12,234.2	
5. Iron and Steel:	116,188.8	116,188.8	-	110,692.6	110,692.6	
(a) Indigenous	80,746.7	80,746.7	-	76,312.6	76,312.6	
(b) Imported	35,442.2	35,442.2	-	34,380.0	34,380.0	
6. Wool & Goat Hair	66.8	66.8	-	46.5	46.5	
7. Hides & Skins	5,419.4	5,419.4	-	3,613.5	3,613.5	
8. Oil Seeds	3,574.1	3,574.1	-	4,336.3	4,336.3	
9. Pesticides & Insecticides:	5,543.1	5,543.1	-	4,775.9	4,775.9	
(a) Indigenous	5,407.4	5,407.4	-	4,639.7	4,639.7	
(b) Imported	135.7	135.7	-	136.1	136.1	
10. Other Raw Materials:	425,510.6	425,510.6	-	381,091.0	381,091.0	
(a) Indigenous	392,866.8	392,866.8	-	353,653.4	353,653.4	
(b) Imported	32,643.9	32,643.9	-	27,437.5	27,437.5	

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025			2026		
	Dec ^R			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,107,972.9	1,107,972.9	-	1,125,922.2	1,125,922.2	
1. Cotton Textiles:	196,128.1	196,128.1	-	166,599.8	166,599.8	
(a) Indigenous	159,818.4	159,818.4	-	134,446.8	134,446.8	
(b) Imported	36,309.7	36,309.7	-	32,153.0	32,153.0	
2. Cotton Yarn:	70,045.0	70,045.0	-	59,095.4	59,095.4	
(a) Indigenous	69,294.7	69,294.7	-	56,510.3	56,510.3	
(b) Imported	750.3	750.3	-	2,585.1	2,585.1	
3. Other Textiles:	266,411.8	266,411.8	-	277,822.7	277,822.7	
(a) Indigenous	261,841.7	261,841.7	-	273,423.4	273,423.4	
(b) Imported	4,570.1	4,570.1	-	4,399.3	4,399.3	
4. Machinery:	140,334.2	140,334.2	-	123,044.7	123,044.7	
(a) Indigenous	83,001.1	83,001.1	-	72,897.7	72,897.7	
(b) Imported	57,333.1	57,333.1	-	50,147.0	50,147.0	
5. Handloom Products	20.0	20.0	-	110.9	110.9	
6. Carpets & Rugs	102.9	102.9	-	46.5	46.5	
7. Readymade Garments	48,911.3	48,911.3	-	50,199.8	50,199.8	
8. Cement and Cement Products:	60,489.3	60,489.3	-	89,824.9	89,824.9	
(a) Indigenous	59,801.3	59,801.3	-	89,136.9	89,136.9	
(b) Imported	688.0	688.0	-	688.0	688.0	
9. Sports Goods	3,353.3	3,353.3	-	3,893.0	3,893.0	
10. Surgical Instruments	3,917.2	3,917.2	-	6,974.9	6,974.9	
11. Chemicals & Dyes	57,295.8	57,295.8	-	51,877.3	51,877.3	
12. Other Finished Goods:	260,963.9	260,963.9	-	296,432.3	296,432.3	
(a) Indigenous	251,652.6	251,652.6	-	288,196.3	288,196.3	
(b) Imported	9,311.3	9,311.3	-	8,236.0	8,236.0	
IV. Fixed Assets Including Machinery	2,616,305.6	2,615,071.0	1,234.6	2,569,947.9	2,568,840.0	1,107.9
A. Transport Equipments	944,741.6	943,900.6	841.1	991,384.4	990,628.7	755.6
B. Furniture & Fixtures	5,671.9	5,671.9	-	2,966.7	2,966.7	
C. Office Equipments	50,545.7	50,545.7	-	50,435.2	50,435.2	
D. Other Machinery & Equipments	1,615,346.3	1,614,952.8	393.5	1,525,161.6	1,524,809.4	352.2
V. Real Estate	2,074,185.2	1,923,783.0	150,402.2	2,102,483.1	1,952,295.1	150,188.1
A. Land	758,053.8	607,680.1	150,373.7	790,657.5	640,499.0	150,158.5
1. Residential	265,358.3	264,348.3	1,010.0	271,822.1	270,780.0	1,042.2
(a) House	218,203.9	217,193.9	1,010.0	212,107.7	211,065.6	1,042.2
(b) Flat	47,154.4	47,154.4	-	59,714.4	59,714.4	
2. Non-Residential	492,695.6	343,331.8	149,363.7	518,835.3	369,719.0	149,116.3
(a) Commercial	136,844.2	136,839.0	5.2	144,424.7	144,418.6	6.2
(b) Industrial	105,968.6	105,955.5	13.0	100,147.7	100,130.5	17.2
c) Agriculture	203,246.9	53,940.4	149,306.5	231,764.7	82,711.1	149,053.6
(c) Others	46,635.9	46,596.9	39.0	42,498.2	42,458.9	39.3
B. Buildings:	1,316,131.4	1,316,102.9	28.5	1,311,825.7	1,311,796.1	29.6
1. Residential	865,264.2	865,241.2	22.9	888,387.2	888,363.2	24.0
(a) House	532,025.4	532,003.4	21.9	526,752.3	526,729.3	23.0
(b) Flat	333,238.8	333,237.8	1.0	361,634.9	361,633.9	1.0
2. Non-Residential	450,867.2	450,861.6	5.6	423,438.5	423,432.9	5.6
(a) Commercial	217,534.2	217,534.2	-	201,244.0	201,244.0	
(b) Industrial	133,844.1	133,843.1	1.0	134,199.0	134,198.1	0.9
c) Agriculture	31,798.0	31,793.4	4.6	30,080.8	30,076.0	4.7
(c) Others	67,690.9	67,690.9	-	57,914.7	57,914.7	
VI. Fixed Deposits and Insurance Policies	437,631.7	437,631.3	0.3	248,510.0	248,509.7	0.3
A. Bank Deposits	437,526.8	437,526.4	0.3	248,424.9	248,424.6	0.3
1. Security Deposits	68,550.2	68,550.2	-	52,642.8	52,642.8	
2. Term Deposits (TDRs)	209,440.1	209,440.1	-	71,999.3	71,999.3	
3. Other Deposits	159,536.5	159,536.1	0.3	123,782.7	123,782.4	0.3
B. Insurance Policies	104.9	104.9	-	85.1	85.1	
VII. Others	5,315,203.0	5,314,971.5	231.5	5,188,894.5	5,188,535.4	359.1
A. Other Secured Advances	2,912,207.5	2,911,977.7	229.8	2,851,186.1	2,850,902.1	283.9
1. Receivables	493,758.9	493,758.9	-	510,536.9	510,536.9	
2. Employees Benefits	4,458.4	4,228.6	229.8	3,668.7	3,384.8	283.9
3. Others	2,413,990.2	2,413,990.2	-	2,336,980.5	2,336,980.5	
B. Advances Secured by Guarantee(s)	2,402,995.5	2,402,993.8	1.7	2,337,708.4	2,337,633.3	75.1
1. Institutional Guarantee(s)	2,116,089.4	2,116,089.4	-	1,998,031.7	1,998,031.7	
2. Individual Guarantee(s)	286,906.1	286,904.4	1.7	339,676.7	339,601.5	75.1
VIII. Unsecured Advances	802,377.7	796,206.5	6,171.2	826,405.7	820,741.7	5,664.0
1. Credit Cards	283,064.7	283,064.7	-	305,230.4	305,230.4	
2. Personal Loan	130,262.5	130,262.5	-	128,308.2	128,308.2	
3. Others	389,050.5	382,879.3	6,171.2	392,867.1	387,203.1	5,664.0
TOTAL	14,536,493.3	14,378,415.6	158,077.7	14,216,096.4	14,058,752.6	157,343.8

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.11.1 Advances Classified by Securities and Gender
All Banks
As on 31st March, 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
Ornaments and Precious Metals	94,987	40,444.7	21,104	8,253.9	2	-	140,358	90,080.8	256,451	138,779.5
Financial Instruments:	183	8,407.1	39	97.5	11	389.8	638	346,311.6	871	355,206.0
A. Quoted on the Stock Exchange:	119	5,658.9	37	97.3	6	372.6	523	108,170.1	685	114,298.9
1. To Stock Brokers and Dealers:	33	622.6	10	50.9	-	-	401	53,509.5	444	54,182.9
(a) Government and Other Trustee Securities	14	65.8	9	11.8	-	-	126	18,936.1	149	19,013.7
(b) Shares and Debentures	17	553.8	1	39.1	-	-	268	33,567.6	286	34,160.5
(c) Participation Term Certificates	2	2.9	-	-	-	-	-	-	2	2.9
(d) Others	-	-	-	-	-	-	7	1,005.8	7	1,005.8
2. To Others:	86	5,036.4	27	46.4	6	372.6	122	54,660.6	241	60,116.0
(a) Government and Other Trustee Securities	4	8.8	12	10.5	-	-	13	31,707.0	29	31,726.3
(b) Shares and Debentures	63	5,004.4	5	22.9	3	370.9	80	21,226.8	151	26,625.0
(c) Participation Term Certificates	1	5.0	-	-	-	-	1	2.9	2	7.9
(d) Others	18	18.1	10	13.0	3	1.7	28	1,723.9	59	1,756.7
B. Unquoted on the Stock Exchange:	64	2,748.2	2	0.2	5	17.2	115	238,141.4	186	240,907.1
1. To Stock Brokers and Dealers:	1	1,183.9	-	-	-	-	23	7,182.2	24	8,366.1
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000.0	1	4,000.0
(b) Shares and Debentures	1	1,183.9	-	-	-	-	15	2,842.0	16	4,025.9
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	7	340.2	7	340.2
2. To Others:	63	1,564.3	2	0.2	5	17.2	92	230,959.3	162	232,541.0
(a) Government and Other Trustee Securities	38	1,006.0	2	0.2	1	2.6	20	101,728.7	61	102,737.4
(b) Shares and Debentures	2	63.4	-	-	4	14.7	3	650.7	9	728.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	23	494.9	-	-	-	-	69	128,579.9	92	129,074.8
III. Merchandise	7,637	217,705.7	198	3,061.4	16	185.7	47,571	2,564,917.0	55,422	2,785,869.8
A. Food Items:	1,611	44,154.1	61	1,067.5	3	12.0	13,833	749,030.0	15,508	794,263.6
1. Wheat	265	1,319.8	37	30.0	-	-	4,584	133,418.3	4,886	134,768.2
2. Rice and Paddy	469	35,285.3	8	950.5	-	-	1,946	108,692.4	2,423	144,928.2
3. Other Grains & Pulses:	119	468.7	-	-	-	-	167	11,172.5	286	11,641.2
(a) Indigenous	117	435.7	-	-	-	-	161	11,109.7	278	11,545.3
(b) Imported	2	33.0	-	-	-	-	6	62.8	8	95.8
4. Edible Oils:	126	1,897.7	1	3.5	1	-	1,016	72,429.9	1,144	74,331.1
(a) Indigenous	116	1,848.8	1	3.5	1	-	964	65,747.2	1,082	67,599.5
(b) Imported	10	48.8	-	-	-	-	52	6,682.7	62	6,731.5
5. Sugar:	75	570.6	2	0.2	-	-	1,314	324,326.0	1,391	324,896.8
(a) Indigenous	75	570.6	2	0.2	-	-	1,309	321,298.7	1,386	321,869.5
(b) Imported	-	-	-	-	-	-	5	3,027.3	5	3,027.3
6. Kariana And Spices	89	183.9	1	0.0	-	-	49	672.3	139	856.3
7. Fish And Fish Preparations	2	1.6	-	-	-	-	6	77.4	8	79.0
8. Other Food Items:	466	4,426.5	12	83.2	2	12.0	4,751	98,241.2	5,231	102,762.9
(a) Indigenous	461	4,403.2	12	83.2	2	12.0	4,728	96,273.7	5,203	100,772.1
(b) Imported	5	23.3	-	-	-	-	23	1,967.5	28	1,990.8
B. Raw Materials:	2,310	98,723.4	52	1,200.6	11	129.8	22,110	765,630.3	24,483	865,684.0
1. Cotton Raw:	329	14,959.4	3	0.3	-	-	16,611	152,775.6	16,943	167,735.4
(a) Indigenous	270	12,372.4	3	0.3	-	-	1,773	123,873.1	2,046	136,245.9
(b) Imported	59	2,587.0	-	-	-	-	14,838	28,902.5	14,897	31,489.5
2. Synthetic Fibers:	5	79.8	-	-	-	-	84	8,248.8	89	8,328.6
(a) Indigenous	5	79.8	-	-	-	-	63	7,427.7	68	7,507.5
(b) Imported	-	-	-	-	-	-	21	821.1	21	821.1
3. Fertilizers:	883	9,668.8	13	84.5	11	129.8	447	77,659.7	1,354	87,542.7
(a) Indigenous	864	9,456.4	9	80.5	11	129.8	441	72,537.0	1,325	82,203.6
(b) Imported	19	212.5	4	4.0	-	-	6	5,122.7	29	5,339.2
4. Petroleum Crude:	70	37,077.9	-	-	-	-	1,199	60,443.6	1,269	97,521.6
(a) Indigenous	45	35,053.9	-	-	-	-	1,177	50,233.6	1,222	85,287.4
(b) Imported	25	2,024.1	-	-	-	-	22	10,210.1	47	12,234.2
5. Iron and Steel:	166	3,936.9	8	1,022.7	-	-	1,646	105,733.0	1,820	110,692.6
(a) Indigenous	142	2,383.2	8	1,022.7	-	-	1,472	72,906.7	1,622	76,312.6
(b) Imported	24	1,553.7	-	-	-	-	174	32,826.3	198	34,380.0
6. Wool & Goat Hair	1	14.7	-	-	-	-	4	31.8	5	46.5
7. Hides & Skins	3	1.1	-	-	-	-	69	3,612.4	72	3,613.5
8. Oil Seeds	7	17.0	1	-	-	-	71	4,319.3	79	4,336.3
9. Pesticides & Insecticides:	29	196.1	-	-	-	-	379	4,579.8	408	4,775.9
(a) Indigenous	29	196.1	-	-	-	-	373	4,443.7	402	4,639.7
(b) Imported	-	-	-	-	-	-	6	136.1	6	136.1
10. Other Raw Materials:	817	32,771.6	27	93.0	-	-	1,600	348,226.3	2,444	381,091.0
(a) Indigenous	800	32,757.0	26	91.7	-	-	1,415	320,804.7	2,241	353,653.4
(b) Imported	17	14.6	1	1.3	-	-	185	27,421.6	203	27,437.5

3.11.1 Advances Classified by Securities and Gender

All Banks As on 31st March, 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:	3,716	74,828.2	85	793.4	2	44.0	11,628	1,050,256.7	15,431	1,125,922.2
1. Cotton Textiles:	1,003	29,149.5	-	-	-	-	1,179	137,450.3	2,182	166,599.8
(a) Indigenous	946	17,091.7	-	-	-	-	1,031	117,355.2	1,977	134,446.8
(b) Imported	57	12,057.9	-	-	-	-	148	20,095.1	205	32,153.0
2. Cotton Yarn:	93	476.2	3	20.8	-	-	994	58,598.4	1,090	59,095.4
(a) Indigenous	93	476.2	3	20.8	-	-	918	56,013.3	1,014	56,510.3
(b) Imported	-	-	-	-	-	-	76	2,585.1	76	2,585.1
3. Other Textiles:	167	24,271.4	3	1.7	-	-	1,771	253,549.5	1,941	277,822.7
(a) Indigenous	165	24,181.6	3	1.7	-	-	1,738	249,240.1	1,906	273,423.4
(b) Imported	2	89.8	-	-	-	-	33	4,309.4	35	4,399.3
4. Machinery:	192	356.6	5	20.9	1	1.3	802	122,665.9	1,000	123,044.7
(a) Indigenous	180	278.9	5	20.9	-	-	458	72,597.9	643	72,897.7
(b) Imported	12	77.8	-	-	1	1.3	344	50,068.0	357	50,147.0
5. Handloom Products	-	-	-	-	-	-	3	110.9	3	110.9
6. Carpets & Rugs	6	29.8	-	-	-	-	5	16.8	11	46.5
7. Readymade Garments	35	7,742.1	8	12.7	-	-	749	42,445.0	792	50,199.8
8. Cement and Cement Products:	17	75.8	1	4.9	-	-	352	89,744.2	370	89,824.9
(a) Indigenous	17	75.8	1	4.9	-	-	351	89,056.2	369	89,136.9
(b) Imported	-	-	-	-	-	-	1	688.0	1	688.0
9. Sports Goods	9	11.0	-	-	-	-	88	3,882.0	97	3,893.0
10. Surgical Instruments	11	266.6	1	14.9	1	42.7	79	6,650.7	92	6,974.9
11. Chemicals & Dyes	105	1,745.6	-	-	-	-	975	50,131.8	1,080	51,877.3
12. Other Finished Goods:	2,078	10,703.6	64	717.4	-	-	4,631	285,011.3	6,773	296,432.3
(a) Indigenous	2,022	10,556.8	64	717.4	-	-	4,482	276,922.1	6,568	288,196.3
(b) Imported	56	146.8	-	-	-	-	149	8,089.2	205	8,236.0
IV. Fixed Assets Including Machinery	377,402	568,922.7	38,651	55,962.5	251	404.5	54,844	1,944,658.2	471,148	2,569,947.9
A. Transport Equipments	365,900	551,839.5	36,877	54,594.2	250	403.7	41,488	384,547.1	444,515	991,384.4
B. Furniture & Fixtures	70	60.0	6	3.8	-	-	106	2,902.9	182	2,966.7
C. Office Equipments	9	93.1	1	2.5	-	-	245	50,339.6	255	50,435.2
D. Other Machinery & Equipments	11,423	16,930.1	1,767	1,361.9	1	0.8	13,005	1,506,868.7	26,196	1,525,161.6
V. Real Estate	555,345	791,225.8	42,469	73,119.6	3,715	21,397.9	38,056	1,216,739.9	639,585	2,102,483.1
A. Land	448,458	258,580.1	23,789	14,334.5	925	1,943.5	15,680	515,799.4	488,852	790,657.5
1. Residential	10,926	38,891.8	605	2,266.2	94	460.0	6,077	230,204.1	17,702	271,822.1
(a) House	10,514	37,224.4	555	2,085.8	77	412.8	4,830	172,384.7	15,976	212,107.7
(b) Flat	412	1,667.4	50	180.4	17	47.3	1,247	57,819.4	1,726	59,714.4
2. Non-Residential	437,532	219,688.3	23,184	12,068.3	831	1,483.5	9,603	285,595.3	471,150	518,835.3
(a) Commercial	1,923	20,522.5	52	359.0	59	75.9	2,893	123,467.3	4,927	144,424.7
(b) Industrial	411	5,939.6	9	191.3	-	-	990	94,016.8	1,410	100,147.7
c) Agriculture	434,679	189,560.4	23,096	11,424.8	766	1,390.1	4,831	29,389.5	463,372	231,764.7
d) Other	519	3,665.7	27	93.2	6	17.6	889	38,721.8	1,441	42,498.2
B. Buildings:	106,887	532,645.7	18,680	58,785.1	2,790	19,454.3	22,376	700,940.5	150,733	1,311,825.7
1. Residential	100,999	454,985.4	18,510	55,065.9	2,394	15,173.3	15,446	363,162.5	137,349	888,387.2
(a) House	80,893	340,992.8	16,428	44,712.9	2,322	13,573.5	4,167	127,473.0	103,810	526,752.3
(b) Flat	20,106	113,992.6	2,082	10,352.9	72	1,599.8	11,279	235,689.5	33,539	361,634.9
2. Non-Residential	5,888	77,660.3	170	3,719.2	396	4,281.0	6,930	337,778.0	13,384	423,438.5
(a) Commercial	2,771	52,019.7	85	1,391.3	102	3,946.3	2,405	143,886.7	5,363	201,244.0
(b) Industrial	568	6,130.4	7	33.3	11	38.9	2,384	127,996.3	2,970	134,199.0
c) Agriculture	1,874	13,232.7	51	236.9	279	282.1	881	16,329.1	3,085	30,080.8
d) Other	675	6,277.5	27	2,057.7	4	13.7	1,260	49,565.8	1,966	57,914.7
VI. Fixed Deposits and Insurance Policies	5,045	22,234.8	724	832.1	29	577.6	5,974	224,865.6	11,772	248,510.0
A. Bank Deposits	5,042	22,231.8	724	832.1	29	577.6	5,955	224,783.5	11,750	248,424.9
1. Security Deposits	1,232	8,014.1	148	246.9	8	455.9	1,485	43,925.9	2,873	52,642.8
2. Term Deposits (TDRs)	1,855	10,095.3	223	145.8	18	111.4	2,128	61,646.8	4,224	71,999.3
3. Other Deposits	1,955	4,122.4	353	439.3	3	10.3	2,342	119,210.8	4,653	123,782.7
B. Insurance Policies	3	3.0	-	-	-	-	19	82.1	22	85.1
VII. Others	339,929	281,802.3	31,613	19,809.0	407	1,550.8	159,233	4,885,732.4	531,182	5,188,894.5
A. Other Secured Advances	26,016	92,755.7	2,988	6,076.1	300	909.9	145,765	2,751,444.3	175,069	2,851,186.1
1. Receivables	788	15,770.4	23	238.2	-	-	2,039	494,528.2	2,850	510,536.9
2. Employees Benefits	1,077	279.8	70	16.7	-	-	1	3,372.2	1,148	3,668.7
3. Others	24,151	76,705.5	2,895	5,821.2	300	909.9	143,725	2,253,543.9	171,071	2,336,980.5
B. Advances Secured by Guarantee(s)	313,913	189,046.6	28,625	13,732.8	107	640.9	13,468	2,134,288.2	356,113	2,337,708.4
1. Institutional Guarantee(s)	1,811	17,339.8	19	193.6	3	13.0	6,808	1,980,485.3	8,641	1,998,031.7
2. Individual Guarantee(s)	312,102	171,706.7	28,606	13,539.2	104	627.8	6,660	153,802.9	347,472	339,676.7
VIII. Unsecured Advances	4,202,737	414,155.8	720,779	32,948.8	1	0.3	8,099	379,300.9	4,931,616	826,405.7
1. Credit Cards	2,141,917	288,473.5	212,863	16,757.0	-	-	-	-	2,354,780	305,230.4
2. Personal Loan	1,998,552	110,434.4	504,691	15,775.7	1	0.3	1,937	2,097.9	2,505,181	128,308.2
3. Others	62,268	15,247.9	3,225	416.2	-	-	6,162	377,203.0	71,655	392,867.1
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.) Source: Statistics and Data Services Department, SBP

Notes:

- This Data is being published on quarterly basis w.e.f. March 2023.
- Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2025								2026	
	Mar		Jun		Sep		Dec		Mar ^p	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0.00	6,378,959	5,732,977.6	6,140,428	6,356,959.0	6,140,428	6,356,959.0	5,881,560	7,284,678.3	5,866,967	6,502,288.5
5.00	51,274	205,455.1	55,657	293,492.2	55,657	293,492.2	74,764	621,871.7	55,503	312,444.1
10.00	97,962	1,161,572.2	123,135	1,213,723.0	123,135	1,213,723.0	36,598	426,575.9	178,921	1,729,048.4
15.00	26,119	421,380.0	21,064	159,328.3	21,064	159,328.3	21,413	227,350.1	27,803	460,132.7
20.00	411,376	1,289,771.8	383,548	639,225.0	383,548	639,225.0	395,562	855,331.0	394,439	820,196.2
25.00	107,278	2,028,147.6	67,699	1,872,055.6	67,699	1,872,055.6	62,752	2,589,049.8	57,185	1,858,313.1
30.00	64,768	394,752.0	68,408	247,900.0	68,408	247,900.0	76,449	338,592.8	72,283	299,232.1
33.33	49,934	20,010.6	878	8,421.4	878	8,421.4	644	7,585.0	744	13,912.3
35.00	25,176	158,990.3	28,748	193,288.3	28,748	193,288.3	29,378	176,489.0	29,598	188,110.0
40.00	29,921	193,209.1	84,735	198,220.6	84,735	198,220.6	30,010	143,405.6	24,316	185,842.1
45.00	6,921	115,372.5	8,745	95,488.5	8,745	95,488.5	8,274	78,470.1	8,636	93,214.1
50.00	15,943	194,648.3	18,685	211,563.0	18,685	211,563.0	15,375	195,578.2	16,823	168,618.6
55.00	9,396	121,978.4	10,278	68,593.8	10,278	68,593.8	12,177	73,660.5	13,162	99,992.0
60.00	6,915	100,005.5	8,570	85,407.6	8,570	85,407.6	8,338	69,388.0	8,934	72,090.0
65.00	6,715	134,744.3	5,345	103,389.2	5,345	103,389.2	5,980	76,668.2	6,218	69,522.8
70.00	5,899	72,549.3	4,083	77,955.1	4,083	77,955.1	5,102	50,719.3	5,658	50,745.5
75.00	8,578	323,596.6	5,683	316,364.6	5,683	316,364.6	6,523	437,698.9	7,838	414,186.9
80.00	7,726	82,372.0	3,485	47,866.0	3,485	47,866.0	11,622	45,779.9	11,020	44,344.7
85.00	6,249	82,494.5	3,535	65,561.9	3,535	65,561.9	6,786	58,572.9	13,952	103,303.2
90.00	5,659	124,221.0	3,704	90,249.9	3,704	90,249.9	13,532	93,735.4	36,230	95,445.9
95.00	4,565	83,222.1	6,503	204,679.0	6,503	204,679.0	4,719	86,727.1	6,336	94,687.5
99.99	17,621	76,733.7	50,548	549,706.6	50,548	549,706.6	55,572	598,565.8	55,481	540,425.7
TOTAL	7,344,954	13,118,204.6	7,103,464	13,099,438.4	7,103,464	13,099,438.4	6,763,130	14,536,493.3	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

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3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st March, 2026

Amount in Million Rupees
No. of Accounts in Unit

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	4,804,914	1,046,499.4	780,912	96,013.3	151	1,015.0	280,990	5,358,760.9	5,866,967	6,502,288.5
05.00	6,532	17,558.8	426	1,014.2	19	301.6	48,526	293,569.5	55,503	312,444.1
10.00	133,239	284,788.9	10,863	23,293.1	286	1,397.8	34,533	1,419,568.5	178,921	1,729,048.4
15.00	13,196	37,577.4	4,292	11,636.9	107	771.0	10,208	410,147.4	27,803	460,132.7
20.00	364,320	239,701.7	23,423	18,133.9	333	2,236.7	6,363	560,124.0	394,439	820,196.2
25.00	29,355	230,988.1	2,612	10,478.3	783	5,754.4	24,435	1,611,092.2	57,185	1,858,313.1
30.00	59,199	95,692.3	4,557	7,097.3	90	533.5	8,437	195,908.9	72,283	299,232.1
33.33	590	2,357.6	55	110.0	1	372.8	98	11,071.8	744	13,912.3
35.00	25,187	42,401.0	2,414	2,604.8	594	2,894.1	1,403	140,210.2	29,598	188,110.0
40.00	19,147	41,773.7	1,211	2,848.4	117	2,305.8	3,841	138,914.2	24,316	185,842.1
45.00	6,390	25,873.9	670	1,487.0	443	2,444.2	1,133	63,409.1	8,636	93,214.1
50.00	13,858	96,084.4	1,206	2,711.2	78	375.3	1,681	69,447.8	16,823	168,618.6
55.00	11,049	19,317.2	1,285	1,456.0	53	297.4	775	78,921.4	13,162	99,992.0
60.00	7,125	16,436.9	805	1,120.5	78	759.2	926	53,773.4	8,934	72,090.0
65.00	4,681	11,400.9	749	978.8	81	459.7	707	56,683.4	6,218	69,522.8
70.00	3,973	8,624.7	767	709.9	109	249.0	809	41,161.9	5,658	50,745.5
75.00	4,484	6,742.3	939	692.8	79	171.1	2,336	406,580.7	7,838	414,186.9
80.00	7,477	7,434.9	2,724	1,133.8	99	134.2	720	35,641.8	11,020	44,344.7
85.00	9,900	9,834.6	3,431	2,371.8	94	127.8	527	90,968.9	13,952	103,303.2
90.00	24,354	11,356.5	10,541	2,691.2	94	284.6	1,241	81,113.6	36,230	95,445.9
95.00	3,157	6,969.3	288	506.2	39	68.9	2,852	87,143.1	6,336	94,687.5
99.99	31,138	85,484.4	1,407	4,995.2	704	1,552.5	22,232	448,393.7	55,481	540,425.7
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st March, 2026

Amount in Million Rupees
No. of Accounts in Unit

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	4,020,329	720,753.5	683,130	37,792.6	679	6,476.4	212,970	6,755,855.4	4,917,108	7,520,878.0
1.1. Overnight	12,388	26,887.3	1,004	1,852.0	43	72.4	8,444	625,813.7	21,879	654,625.5
1.2. 2 days to 7 days	3,344	6,631.9	424	625.1	37	127.2	916	49,733.5	4,721	57,117.7
1.3. For 8 days to 1 month	270,913	54,137.2	57,524	2,851.5	29	104.5	1,761	114,295.3	330,227	171,388.4
1.4. For above 1 month but <= 3 month	1,624,606	121,261.4	430,485	3,796.7	15	116.6	7,537	640,588.6	2,062,643	765,763.2
1.5. For above 3 months but <= 6 months	720,884	123,829.7	35,364	9,987.6	45	241.7	22,604	2,113,953.1	778,897	2,248,012.0
1.6. For above 6 months but <= one year	1,388,194	388,006.1	158,329	18,679.8	510	5,814.1	171,708	3,211,471.1	1,718,741	3,623,971.1
2. Medium Term	498,360	271,124.4	67,741	19,755.0	35	195.2	72,946	763,080.1	639,082	1,054,154.7
2.1. For above 1 year but <= 2 years	321,067	185,778.5	49,454	12,517.3	7	15.6	20,119	618,096.5	390,647	816,407.8
2.2. For above 2 years but <= 3 years	177,293	85,345.9	18,287	7,237.8	28	179.6	52,827	144,983.6	248,435	237,746.9
3. Long Term	1,064,576	1,353,020.9	104,706	136,537.0	3,718	17,834.9	168,857	4,133,670.9	1,341,857	5,641,063.7
3.1. For above 3 years but <= 4 years	187,313	220,260.9	35,680	40,030.7	232	550.4	33,017	523,479.7	256,242	784,321.7
3.2. For above 4 years but <= 5 years	207,864	254,857.7	23,176	25,150.6	463	871.8	36,894	977,854.3	268,397	1,258,734.4
3.3. For above 5 years but <= 7 years	507,619	415,230.8	29,905	27,470.5	348	858.5	85,457	1,182,286.1	623,329	1,625,845.8
3.4. For above 7 years but <= 10 years	56,136	103,315.5	6,468	10,401.1	444	1,892.3	7,202	870,072.5	70,250	985,681.4
3.5. For above 10 years but <= 15 years	27,410	76,632.4	3,586	9,096.0	533	3,296.9	5,124	468,686.1	36,653	557,711.3
3.6. For above 15 years but <= 20 years	23,746	107,275.5	2,981	10,746.5	532	3,201.8	676	76,875.3	27,935	198,099.1
3.7. For above 20 years but <= 25 years	47,793	149,344.5	2,115	10,506.7	1,125	6,727.6	202	15,561.3	51,235	182,140.2
3.8. For above 25 years but <= 30 years	6,470	25,360.4	769	3,082.4	40	431.3	177	14,279.3	7,456	43,153.4
3.9. For above 30 years	225	743.2	26	52.5	1	4.4	108	4,576.2	360	5,376.4
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

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3.12.3 Advances Classified by Nature and Gender

All Banks
As on 31st March, 2026

Amount in Million Rupees
No. of Accounts in Unit

Nature	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	5,024,831	1,730,123.5	801,807	145,043.3	1,396	7,515.0	397,545	6,795,659.9	6,225,579	8,678,341.7
2. ISLAMIC	558,434	614,775.3	53,770	49,041.4	3,036	16,991.6	57,228	4,856,946.5	672,468	5,537,754.8
A. Ijara Finance	72,362	123,588.9	5,825	9,769.3	9	13.8	16,391	139,310.7	94,587	272,682.7
B. Diminishing Musharaka	67,955	140,817.4	6,362	8,074.2	812	2,332.4	13,845	1,479,831.2	88,974	1,631,855.3
C. Istisna	634	13,550.2	15	2,018.6	-	-	6,585	568,985.4	7,234	584,554.2
D. Mudaraba	111	1,729.0	-	-	-	-	-	-	111	1,729.0
E. Murabaha	9,403	19,051.9	690	661.9	13	21.6	6,267	164,934.8	16,373	184,670.2
F. Musawamah finance	25,939	12,046.3	3,699	1,867.4	-	-	2,548	76,434.8	32,186	90,348.5
G. Musharaka Finance	14,200	37,053.3	1,367	2,519.9	7	34.4	2,365	352,225.4	17,939	391,833.0
H. Salam Finance	146	2,448.1	-	-	-	-	1,302	112,120.1	1,448	114,568.2
I. Commodity Murabahah / Tawwaruq	312,962	37,518.8	29,421	3,112.9	-	-	1	0.5	342,384	40,632.2
J. Advance against financing	1,076	1,924.3	104	104.4	-	-	116	54,275.7	1,296	56,304.4
K. Other Islamic Modes of Financing	53,646	225,047.1	6,287	20,112.7	2,195	14,589.4	7,808	1,908,828.0	69,936	2,168,577.1
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

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3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 31st March, 2026

Amount in Million Rupees
No. of Accounts in Unit

Category of Financing	Males		Females		Both Males and Females		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	853	73,163.8	64	2,388.8	-	-	9,357	1,202,574.1	10,274	1,278,126.6
1.1. Export finance schemes	338	20,885.4	7	13.8	-	-	2,842	351,569.4	3,187	372,468.5
1.2. Others	515	52,278.4	57	2,375.0	-	-	6,515	851,004.7	7,087	905,658.1
2. Import financing	488	7,183.0	18	148.8	-	-	7,859	546,249.4	8,365	553,581.2
3. Government self employment schemes	39,910	91,250.4	3,947	7,119.4	17	31.2	19,871	37,429.2	63,745	135,830.2
4. Working capital/short term	4,141,654	792,090.3	667,427	42,743.1	551	2,639.1	305,507	5,384,914.0	5,115,139	6,222,386.6
4.1. Small Loans	2,986,718	238,597.0	586,944	19,427.3	17	44.5	79,216	273,911.2	3,652,895	531,980.0
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	16	4.1	4	-	-	-	532	10,555.7	552	10,559.8
4.4. Others	1,154,874	552,565.0	80,479	23,315.8	534	2,594.7	225,392	4,045,785.1	1,461,279	4,624,260.5
4.5. Commodity Operations Financing	46	924.2	-	-	-	-	367	1,054,662.0	413	1,055,586.3
5. Fixed investment/long term	1,400,360	1,381,211.3	184,121	141,684.5	3,864	21,836.2	112,179	4,481,439.8	1,700,524	6,026,171.9
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	290	2,561.2	5	68.9	-	-	12,424	389,600.8	12,719	392,230.9
5.2. Financing Power Plants Using Renewable Energy	514	5,877.7	22	35.1	4	2.6	2,132	68,448.1	2,672	74,363.5
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	1	16.7	-	-	-	-	22	327.7	23	344.4
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	85	820.3	627	637.6	-	-	391	3,218.7	1,103	4,676.6
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	47	868.6	-	-	-	-	195	5,664.1	242	6,532.6
5.6. Small Loans	379,292	266,740.2	60,735	26,271.8	480	988.9	20,862	154,870.1	461,369	448,871.0
5.7. Others	918,377	686,107.3	104,566	64,641.8	905	3,163.0	72,666	3,670,675.8	1,096,514	4,424,587.9
5.8. Financing for Construction Purposes	95,904	399,870.4	17,996	49,517.0	2,475	17,681.7	1,172	110,046.5	117,547	577,115.6
5.9. SME Asaan Finance (SAAF) Scheme	5,836	18,335.1	169	508.4	-	-	2,023	8,019.4	8,028	26,862.9
5.10 Machinery	14	14.1	1	3.9	-	-	292	70,568.5	307	70,586.5
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

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3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
A. Agriculture, forestry, and fishing	494,762.4	671,108.8	593,263.7	594,894.5	612,703.8	671,108.8
Trade finance	2,751.4	10,633.0	12,246.2	15,957.1	16,741.1	10,633.0
Working capital	261,385.3	335,056.4	301,820.7	290,529.7	296,697.5	335,056.4
Fixed investment	200,690.2	278,882.8	241,135.1	247,675.9	257,682.0	278,882.8
Construction Financing	874.2	1,005.3	524.0	495.4	475.2	1,005.3
Other	29,061.4	45,531.3	37,537.7	40,236.4	41,108.0	45,531.3
B. Mining and quarrying	88,607.5	77,142.9	74,751.7	73,302.5	75,593.8	77,142.9
Trade finance	2,454.1	1,465.6	1,233.1	1,546.7	1,459.2	1,465.6
Working capital	33,602.0	24,899.8	23,611.5	22,034.4	24,085.0	24,899.8
Fixed investment	50,845.1	50,313.7	49,896.4	49,711.6	47,281.0	50,313.7
Construction Financing	0.4	-	-	-	-	-
Other	1,706.0	463.9	10.8	9.8	2,768.6	463.9
C. Manufacturing	5,354,889.2	6,011,510.7	5,857,102.1	5,794,217.7	5,789,007.1	6,011,510.7
Trade finance	1,372,424.4	1,530,162.2	1,517,502.4	1,487,137.8	1,515,645.8	1,530,162.2
Working capital	2,258,831.1	2,467,230.5	2,451,860.8	2,372,627.8	2,333,600.7	2,467,230.5
Fixed investment	1,591,663.0	1,871,085.8	1,755,884.3	1,804,293.5	1,809,866.0	1,871,085.8
Construction Financing	14,194.9	4,234.8	5,202.4	5,016.1	3,965.3	4,234.8
Other	117,775.8	138,797.5	126,652.2	125,142.5	125,929.3	138,797.5
D. Electricity, gas, steam and air conditioning supply	486,486.8	423,315.6	377,202.0	398,944.4	393,976.7	423,315.6
Trade finance	2,422.9	2,314.5	3,786.7	3,239.8	2,522.1	2,314.5
Working capital	192,722.7	174,579.2	141,788.0	156,645.8	151,214.8	174,579.2
Fixed investment	290,971.3	245,480.6	231,460.8	238,296.8	239,571.1	245,480.6
Construction Financing	226.4	571.2	-	-	455.8	571.2
Other	143.5	370.1	166.5	762.1	212.9	370.1
E. Water supply; sewerage, waste management and remediation activities	32,246.2	44,479.3	44,715.5	43,194.8	41,406.3	44,479.3
Trade finance	1,371.4	1,531.5	2,707.8	2,239.0	1,619.0	1,531.5
Working capital	4,795.2	5,900.8	4,009.9	2,989.7	2,827.5	5,900.8
Fixed investment	25,986.9	36,967.7	37,918.4	37,886.7	36,880.4	36,967.7
Construction Financing	-	-	-	-	-	-
Other	92.7	79.3	79.4	79.4	79.4	79.3
F. Construction	210,346.1	236,149.0	217,445.7	215,573.5	226,387.3	236,149.0
Trade finance	1,278.5	1,272.9	2,834.0	1,550.7	1,247.3	1,272.9
Working capital	46,244.1	64,816.2	56,096.0	52,715.9	53,062.0	64,816.2
Fixed investment	47,699.5	94,638.6	74,816.9	77,402.6	88,000.7	94,638.6
Construction Financing	114,509.8	73,822.7	82,838.7	82,992.9	82,842.0	73,822.7
Other	614.2	1,598.5	860.1	911.3	1,235.4	1,598.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	677,115.3	885,489.5	829,957.3	827,911.3	850,160.6	885,489.5
Trade finance	67,758.0	93,690.9	87,081.3	95,694.6	99,308.4	93,690.9
Working capital	390,125.3	501,740.7	467,688.4	451,624.7	459,933.4	501,740.7
Fixed investment	143,953.4	221,130.8	208,444.9	213,617.9	225,983.7	221,130.8
Construction Financing	14,274.3	682.1	1,470.2	1,023.2	686.2	682.1
Other	61,004.2	68,245.0	65,272.4	65,950.9	64,249.0	68,245.0
H. Transportation and storage	129,433.9	204,307.2	168,735.6	173,359.4	175,773.7	204,307.2
Trade finance	3,621.3	4,926.4	4,369.0	5,695.7	5,684.3	4,926.4
Working capital	29,226.4	40,191.7	40,707.9	34,237.6	34,299.9	40,191.7
Fixed investment	77,328.4	112,884.4	91,022.0	97,511.0	96,700.3	112,884.4
Construction Financing	3,853.9	7,110.5	3,589.9	3,579.0	3,566.8	7,110.5
Other	15,403.7	39,194.2	29,046.7	32,336.1	35,522.4	39,194.2
I. Accommodation and food service activities	80,594.6	97,998.1	94,535.4	94,076.7	92,926.4	97,998.1
Trade finance	1,774.5	5,034.7	4,215.0	4,212.9	4,326.9	5,034.7
Working capital	9,239.0	15,559.7	17,392.2	16,946.2	16,207.6	15,559.7
Fixed investment	61,107.8	71,130.2	66,555.7	66,395.8	65,858.2	71,130.2
Construction Financing	7,316.4	5,296.6	5,420.4	5,527.2	5,529.3	5,296.6
Other	1,156.9	976.9	952.1	994.6	1,004.3	976.9

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
J. Information and communication	552,295.8	595,456.4	593,972.9	575,301.1	590,927.3	595,456.4
Trade finance	4,017.5	10,329.9	7,850.9	10,185.6	10,302.2	10,329.9
Working capital	76,852.3	82,992.4	84,273.6	76,839.9	83,762.0	82,992.4
Fixed investment	441,735.8	467,934.0	467,752.8	454,558.1	462,729.7	467,934.0
Construction Financing	1,265.1	863.7	963.8	905.2	903.5	863.7
Other	28,425.1	33,336.6	33,131.8	32,812.3	33,229.8	33,336.6
K. Real estate activities	42,592.4	47,561.2	45,993.3	45,463.5	43,811.6	47,561.2
Trade finance	316.3	646.4	573.1	529.0	549.4	646.4
Working capital	6,156.4	12,639.2	17,268.2	15,728.9	14,309.8	12,639.2
Fixed investment	11,901.2	23,450.2	16,722.1	17,802.5	17,532.4	23,450.2
Construction Financing	24,187.2	10,815.9	11,417.4	11,391.4	11,409.0	10,815.9
Other	31.3	9.5	12.5	11.8	11.1	9.5
L. Professional, scientific and technical activities	69,863.5	65,636.3	114,583.6	114,115.1	60,038.0	65,636.3
Trade finance	9,161.8	3,496.3	3,666.8	4,974.5	3,055.6	3,496.3
Working capital	45,691.8	36,104.0	55,868.4	52,235.0	31,804.6	36,104.0
Fixed investment	13,242.0	24,931.7	54,365.4	55,944.5	24,521.8	24,931.7
Construction Financing	1,060.4	-	164.6	164.0	-	-
Other	707.5	1,104.4	518.3	797.2	656.0	1,104.4
M. Administrative and support service activities	60,985.2	54,529.3	61,192.4	56,435.0	52,350.3	54,529.3
Trade finance	1,907.5	2,293.7	1,899.1	2,260.9	2,089.1	2,293.7
Working capital	28,972.1	28,544.0	25,782.4	25,105.8	24,787.1	28,544.0
Fixed investment	26,195.7	22,612.0	28,998.3	27,804.1	24,327.8	22,612.0
Construction Financing	-	1.4	3,576.7	-	-	1.4
Other	3,909.9	1,078.1	935.9	1,264.2	1,146.3	1,078.1
N. Education	30,245.3	36,242.2	30,002.6	29,541.5	30,520.7	36,242.2
Trade finance	-	115.7	127.3	157.7	129.6	115.7
Working capital	12,217.2	12,587.6	8,564.0	7,594.8	8,289.7	12,587.6
Fixed investment	12,859.8	20,327.7	17,935.7	18,542.4	18,997.6	20,327.7
Construction Financing	4,672.4	2,236.8	2,677.2	2,480.5	2,320.4	2,236.8
Other	495.8	974.4	698.3	766.1	783.4	974.4
O. Human health and social work activities	16,501.9	19,585.5	15,388.9	15,537.2	17,879.1	19,585.5
Trade finance	-	13.7	-	-	-	13.7
Working capital	5,574.4	6,372.1	5,266.0	5,210.6	5,824.6	6,372.1
Fixed investment	8,671.9	11,906.7	8,787.6	8,961.5	10,708.7	11,906.7
Construction Financing	1,706.2	733.6	954.6	911.2	857.9	733.6
Other	549.4	559.5	380.8	453.9	487.9	559.5
P. Arts, entertainment, and recreation	2,358.5	4,566.0	3,764.9	4,089.0	4,631.4	4,566.0
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,076.5	2,164.9	1,539.8	1,556.8	2,156.8	2,164.9
Fixed investment	926.5	2,268.8	2,063.5	2,370.8	2,341.4	2,268.8
Construction Financing	242.3	0.4	28.0	28.0	0.7	0.4
Other	13.3	31.9	33.7	33.4	32.5	31.9
Q. Other service activities	94,786.0	124,959.1	112,198.1	110,607.0	114,868.0	124,959.1
Trade finance	2,276.9	1,501.1	2,626.8	1,828.0	1,663.6	1,501.1
Working capital	54,223.0	68,835.0	62,959.6	60,048.0	59,400.3	68,835.0
Fixed investment	34,564.1	44,482.9	38,378.1	39,885.5	44,846.1	44,482.9
Construction Financing	877.9	647.6	680.4	751.0	785.7	647.6
Other	2,844.1	9,492.5	7,553.2	8,094.5	8,172.4	9,492.5
Total	8,424,110.7	9,600,037.2	9,234,805.8	9,166,564.1	9,172,962.1	9,600,037.2

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. Islamic Financialings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
A. Agriculture, forestry, and fishing	67,377.9	130,460.8	98,951.5	102,677.8	109,194.4	130,460.8
Trade finance	179.1	55.1	173.8	167.5	166.8	55.1
Working capital	27,613.2	51,419.4	38,876.7	40,107.5	42,182.6	51,419.4
Fixed investment	22,203.4	50,771.8	37,118.1	38,909.4	41,459.2	50,771.8
Construction Financing	9.9	8.3	8.7	8.3	8.3	8.3
Other	17,372.3	28,206.1	22,774.3	23,485.1	25,377.4	28,206.1
B. Mining and quarrying	1,970.3	7,191.7	2,110.7	2,158.1	2,197.0	7,191.7
Trade finance	112.0	32.6	22.6	17.3	26.2	32.6
Working capital	1,026.2	1,073.2	907.3	926.2	911.8	1,073.2
Fixed investment	820.8	6,077.9	1,170.0	1,204.9	1,250.1	6,077.9
Construction Financing	0.4	-	-	-	-	-
Other	11.0	8.0	10.8	9.8	8.9	8.0
C. Manufacturing	254,657.6	307,070.5	309,080.6	297,791.6	299,284.3	307,070.5
Trade finance	24,305.7	30,766.9	29,463.7	29,340.2	30,975.4	30,766.9
Working capital	171,785.9	190,351.5	200,974.0	191,271.0	185,884.1	190,351.5
Fixed investment	47,609.9	67,089.0	62,951.5	60,404.8	63,768.2	67,089.0
Construction Financing	899.3	50.0	55.3	46.5	62.7	50.0
Other	10,056.8	18,813.2	15,636.0	16,729.0	18,593.9	18,813.2
D. Electricity, gas, steam and air conditioning supply	2,675.3	3,739.7	3,273.2	3,544.5	3,348.6	3,739.7
Trade finance	289.3	112.0	7.1	7.1	112.0	112.0
Working capital	1,799.1	1,691.1	1,715.7	1,723.5	1,531.4	1,691.1
Fixed investment	568.3	1,925.1	1,538.0	1,801.9	1,693.5	1,925.1
Construction Financing	-	-	-	-	-	-
Other	18.5	11.5	12.4	12.1	11.8	11.5
E. Water supply; sewerage, waste management and remediation activities	393.7	922.4	870.1	846.6	860.4	922.4
Trade finance	-	-	-	-	-	-
Working capital	66.1	86.0	77.3	65.7	83.8	86.0
Fixed investment	259.0	757.0	713.4	701.5	697.2	757.0
Construction Financing	-	-	-	-	-	-
Other	68.5	79.3	79.4	79.4	79.4	79.3
F. Construction	20,447.6	24,025.1	21,449.2	20,960.7	21,377.9	24,025.1
Trade finance	42.0	15.7	15.8	62.7	64.0	15.7
Working capital	7,844.7	8,864.0	7,052.5	7,122.5	7,163.8	8,864.0
Fixed investment	5,671.0	8,875.7	7,896.4	8,133.0	8,646.7	8,875.7
Construction Financing	6,472.6	5,517.2	5,882.4	5,067.2	4,889.8	5,517.2
Other	417.4	752.5	602.1	575.4	613.7	752.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	261,039.2	360,007.1	332,744.0	333,971.2	349,885.7	360,007.1
Trade finance	5,937.9	5,042.8	5,339.6	5,197.2	5,860.3	5,042.8
Working capital	145,495.6	175,522.4	171,425.9	168,002.2	165,202.4	175,522.4
Fixed investment	73,700.2	127,932.9	112,405.4	114,852.4	130,321.6	127,932.9
Construction Financing	186.5	129.4	175.6	136.7	131.8	129.4
Other	35,718.9	51,379.6	43,397.3	45,782.6	48,369.7	51,379.6
H. Transportation and storage	43,976.0	78,449.7	68,670.1	72,925.2	76,146.9	78,449.7
Trade finance	-	239.9	40.1	40.0	40.0	239.9
Working capital	2,367.6	2,682.6	2,598.1	2,775.1	2,543.5	2,682.6
Fixed investment	26,642.7	37,958.1	37,288.5	38,085.7	39,667.3	37,958.1
Construction Financing	145.9	65.5	85.1	75.7	73.5	65.5
Other	14,819.7	37,503.6	28,658.3	31,948.7	33,822.6	37,503.6
I. Accommodation and food service activities	7,109.1	12,201.1	10,461.9	10,941.1	11,070.1	12,201.1
Trade finance	102.3	2,612.7	1,128.6	1,838.0	2,062.6	2,612.7
Working capital	1,388.5	2,528.2	2,653.9	2,494.7	2,073.5	2,528.2
Fixed investment	3,333.2	5,242.6	4,943.1	4,896.3	5,127.4	5,242.6
Construction Financing	1,247.8	968.4	988.2	986.7	1,003.7	968.4
Other	1,037.4	849.2	748.1	725.4	802.8	849.2

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
J. Information and communication	6,701.5	10,791.5	10,512.4	10,673.3	10,414.4	10,791.5
Trade finance	114.3	163.0	144.4	161.7	156.0	163.0
Working capital	3,222.7	4,237.0	4,504.6	4,617.3	4,139.4	4,237.0
Fixed investment	2,902.9	5,031.4	4,822.1	4,819.4	4,989.9	5,031.4
Construction Financing	111.9	91.4	96.3	94.6	92.9	91.4
Other	349.7	1,268.6	945.0	980.4	1,036.3	1,268.6
K. Real estate activities	2,893.7	4,096.8	3,507.4	3,365.5	3,440.0	4,096.8
Trade finance	-	-	-	-	-	-
Working capital	745.2	460.2	552.1	467.0	505.2	460.2
Fixed investment	1,801.3	3,361.7	2,733.2	2,645.7	2,672.4	3,361.7
Construction Financing	326.3	265.3	209.6	241.1	251.4	265.3
Other	20.8	9.5	12.5	11.8	11.1	9.5
L. Professional, scientific and technical activities	14,741.4	13,107.8	19,316.8	18,194.9	13,425.9	13,107.8
Trade finance	735.9	314.8	411.1	457.8	469.8	314.8
Working capital	10,682.8	7,754.2	10,422.1	8,250.5	7,035.6	7,754.2
Fixed investment	3,177.1	4,892.3	8,381.2	9,348.2	5,779.0	4,892.3
Construction Financing	19.9	-	-	-	-	-
Other	125.7	146.6	102.3	138.3	141.5	146.6
M. Administrative and support service activities	11,390.8	13,201.3	13,562.1	12,422.2	12,257.9	13,201.3
Trade finance	263.2	275.2	628.5	343.3	299.9	275.2
Working capital	6,232.3	6,015.4	6,334.9	5,402.5	5,079.8	6,015.4
Fixed investment	4,537.7	6,360.8	6,148.9	6,138.5	6,350.5	6,360.8
Construction Financing	-	-	-	-	-	-
Other	357.6	549.9	449.8	537.9	527.6	549.9
N. Education	5,217.0	6,248.7	5,613.3	5,761.5	5,653.4	6,248.7
Trade finance	-	-	-	-	-	-
Working capital	1,977.9	1,896.4	1,532.4	1,633.4	1,435.3	1,896.4
Fixed investment	2,514.5	3,445.2	3,349.0	3,334.4	3,407.5	3,445.2
Construction Financing	228.7	27.0	33.6	27.7	27.3	27.0
Other	495.8	880.1	698.3	766.1	783.4	880.1
O. Human health and social work activities	3,384.2	4,948.6	4,357.2	4,355.7	4,482.8	4,948.6
Trade finance	-	13.7	-	-	-	13.7
Working capital	1,160.5	1,306.8	1,208.4	1,143.3	1,067.7	1,306.8
Fixed investment	1,803.4	3,047.7	2,695.8	2,734.4	2,904.5	3,047.7
Construction Financing	183.9	24.9	76.2	28.2	26.8	24.9
Other	236.4	555.4	376.7	449.8	483.8	555.4
P. Arts, entertainment, and recreation	724.7	920.6	983.7	1,012.6	967.5	920.6
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	211.7	355.6	379.2	346.2	314.8	355.6
Fixed investment	398.4	432.7	470.2	532.3	519.5	432.7
Construction Financing	1.3	0.4	0.7	0.7	0.7	0.4
Other	13.3	31.9	33.7	33.4	32.5	31.9
Q. Other service activities	51,600.9	65,563.0	66,141.0	63,755.4	66,805.8	65,563.0
Trade finance	301.9	266.7	255.9	196.7	245.1	266.7
Working capital	29,550.3	30,970.0	34,797.0	31,750.2	30,554.9	30,970.0
Fixed investment	18,975.2	28,537.6	26,452.9	27,207.9	28,062.6	28,537.6
Construction Financing	52.9	28.9	30.4	29.0	36.3	28.9
Other	2,720.6	5,759.7	4,604.8	4,571.6	7,907.0	5,759.7
Total	756,300.9	1,042,946.5	971,605.1	965,358.0	990,813.0	1,042,946.5

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. Islamic Financialings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursemen t
				Amount	% of Regional Disburseme	Amount	% of Regional Disburseme		Amount	(%)	
Jul-Sep-2025	Punjab	5,084.2	37.8	4,949.1	97.3	135.1	2.7	439.6	5,388.7	40.0	106.0
	Sindh	6,878.8	51.1	6,502.0	94.5	376.8	5.5	117.2	6,619.2	49.2	96.2
	KPK	90.3	0.7	86.7	96.1	3.6	4.0	515.3	602.0	4.5	666.7
	Balochistan	14.9	0.1	12.2	81.5	2.8	18.5	4.6	16.7	0.1	112.2
	Islamabad	1,375.9	10.2	781.7	56.8	594.2	43.2	34.2	815.9	6.1	59.3
	Gilgit-Baltistan	6.4	0.1	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.8	0.1	11.7	99.8	0.0	0.2	0.8	12.5	0.1	106.6
Total		13,462.2	100.0	12,349.7	91.7	1,112.5	8.3	1,112.5	13,462.2	100.0	-
Oct-Dec-2025	Punjab	6,863.9	36.0	6,728.0	98.0	135.9	2.0	258.0	6,986.0	36.7	101.8
	Sindh	9,714.3	51.0	9,407.7	96.8	306.6	3.2	146.1	9,553.7	50.1	98.4
	KPK	1,027.9	5.4	1,026.0	99.8	1.8	0.2	109.9	1,135.9	6.0	110.5
	Balochistan	27.4	0.1	26.7	97.3	0.7	2.7	11.5	38.2	0.2	139.4
	Islamabad	1,399.8	7.3	1,138.7	81.4	261.1	18.7	178.2	1,316.9	6.9	94.1
	Gilgit-Baltistan	7.7	0.0	7.5	97.7	0.2	2.3	0.3	7.8	0.0	101.6
	AJK	14.3	0.1	14.3	99.7	0.0	0.3	2.4	16.7	0.1	116.5
Total		19,055.3	100.0	18,348.9	96.3	706.4	3.7	706.4	19,055.3	100.0	-
Jan-Mar-2026 ^p	Punjab	5,573.0	37.3	5,317.3	95.4	255.4	4.6	329.5	5,646.7	37.8	101.3
	Sindh	7,361.8	49.3	7,070.3	96.0	291.5	4.0	229.2	7,299.8	48.9	99.2
	KPK	963.7	6.5	959.4	99.6	4.3	0.5	120.9	1,080.3	7.2	112.1
	Balochistan	18.8	0.1	18.1	96.1	0.7	3.9	12.2	30.3	0.2	160.9
	Islamabad	991.0	6.6	729.2	73.6	261.8	26.4	122.2	851.4	5.7	85.9
	Gilgit-Baltistan	7.2	0.0	6.6	91.4	0.6	8.6	0.4	7.0	0.1	97.2
	AJK	16.4	0.1	14.6	89.2	1.8	10.8	1.8	16.5	0.1	100.2
Total		14,932.0	100.0	14,115.6	94.5	816.1	5.5	816.1	14,932.0	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.
5. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data

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

Billion Rupees

Place of disbursement	Place of Utilization	Jul-Sep-25		Oct-Dec-25 ^R		Jan-Mar-26 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,949.1	97.3	6,728.0	98.0	5,295.6	97.1
	Sindh	101.3	2.0	86.7	1.3	122.9	2.3
	KPK	5.8	0.1	8.7	0.1	8.0	0.2
	Balochistan	1.3	0.0	0.4	0.0	1.5	0.0
	Islamabad	25.2	0.5	38.1	0.6	23.4	0.4
	Gilgit-Baltistan	0.9	0.0	0.2	-	0.0	-
	AJK	0.6	0.0	1.8	0.0	1.2	0.0
Punjab Total		5,084.2	100.0	6,863.9	100.0	5,452.7	100.0
Sindh	Punjab	337.9	4.9	93.0	1.0	193.9	2.8
	Sindh	6,502.0	94.5	9,407.7	96.8	6,832.8	96.9
	KPK	30.0	0.4	64.5	0.7	8.8	0.1
	Balochistan	3.1	0.0	10.2	0.1	7.3	0.1
	Islamabad	5.7	0.1	138.6	1.4	10.8	0.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.2	-	0.3	-	0.1	-
Sindh Total		6,878.8	100.0	9,714.3	100.0	7,053.8	100.0
KPK	Punjab	0.2	0.2	0.3	0.0	0.1	0.2
	Sindh	0.2	0.2	0.1	0.0	0.1	0.1
	KPK	86.7	96.1	1,026.0	99.8	77.0	96.3
	Balochistan	0.0	0.0	0.0	-	0.0	0.0
	Islamabad	3.2	3.5	1.4	0.1	2.7	3.4
	Gilgit-Baltistan	0.0	0.0	0.0	-	0.0	-
	AJK	-	-	-	-	0.0	0.0
KPK Total		90.3	100.0	1,027.9	100.0	79.9	100.0
Balochistan	Punjab	0.0	0.2	0.1	0.3	0.0	0.1
	Sindh	2.7	18.3	0.6	2.2	0.1	0.5
	KPK	-	0.0	0.0	0.2	0.0	0.0
	Balochistan	12.2	81.5	26.7	97.3	12.4	99.4
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	0.0	0.0
Balochistan Total		14.9	100.0	27.4	100.0	12.4	100.0
Islamabad	Punjab	101.5	7.4	164.6	11.8	123.7	9.1
	Sindh	13.0	0.9	58.7	4.2	22.0	1.6
	KPK	479.5	34.9	36.6	2.6	67.5	4.9
	Balochistan	0.2	0.0	0.9	0.1	0.1	0.0
	Islamabad	781.7	56.8	1,138.7	81.4	1,151.8	84.4
	Gilgit-Baltistan	0.0	-	0.1	0.0	0.0	-
	AJK	0.0	-	0.2	0.0	0.1	0.0
Islamabad Total		1,375.9	100.0	1,399.8	100.0	1,365.3	100.0
Gilgit-Baltistan	Punjab	-	0.1	0.1	0.9	0.0	0.3
	Sindh	-	0.0	-	-	0.0	0.0
	KPK	0.0	0.3	0.0	0.2	0.0	0.1
	Balochistan	-	-	-	-	-	-
	Islamabad	0.1	1.5	0.1	1.3	0.0	0.7
	Gilgit-Baltistan	6.3	98.2	7.5	97.7	6.1	98.8
	AJK	-	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		6.4	100.0	7.7	100.0	6.2	100.0
AJK	Punjab	0.0	0.1	0.0	0.1	0.0	0.1
	Sindh	-	0.0	0.0	0.0	0.0	0.0
	KPK	-	0.0	0.0	0.0	0.0	0.0
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.1	0.0	0.2	0.0	0.2
	Gilgit-Baltistan	-	-	0.0	-	0.0	-
	AJK	11.7	99.8	14.3	99.7	12.1	99.7
AJK Total		11.8	100.0	14.3	100.0	12.1	100.0
Grand Total		13,462.2		19,055.3		13,982.4	

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

4: This Data is being published on quarterly basis w.e.f. March 2023.

5. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Billion Rupees

Place of Utilization	Place of Disbursement	Jul-Sep-25		Oct-Dec-25 ¹		Jan-Mar-26 ²	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,949.1	91.8	6,728.0	96.3	5,317.3	94.2
	Sindh	337.9	6.3	93.0	1.3	182.3	3.2
	KPK	0.2	-	0.3	-	1.6	0.0
	Balochistan	0.0	-	0.1	-	0.6	0.0
	Islamabad	101.5	1.9	164.6	2.4	144.4	2.6
	Gilgit-Baltistan	0.0	-	0.1	-	0.1	-
	AJK	0.0	-	0.0	-	0.4	0.0
Punjab Total		5,388.7	100.0	6,986.0	100.0	5,646.7	100.0
Sindh	Punjab	101.3	1.5	86.7	0.9	197.8	2.7
	Sindh	6,502.0	98.2	9,407.7	98.5	7,070.3	96.9
	KPK	0.2	-	0.1	-	0.4	0.0
	Balochistan	2.7	0.0	0.6	0.0	0.1	-
	Islamabad	13.0	0.2	58.7	0.6	30.3	0.4
	Gilgit-Baltistan	0.0	-	-	-	0.4	0.0
	AJK	0.0	-	0.0	-	0.1	-
Sindh Total		6,619.2	100.0	9,553.7	100.0	7,299.5	100.0
KPK	Punjab	5.8	1.0	8.7	0.8	13.9	1.3
	Sindh	30.0	5.0	64.5	5.7	21.6	2.0
	KPK	86.7	14.4	1,026.0	90.3	959.4	88.8
	Balochistan	0.0	-	0.0	-	-	-
	Islamabad	479.5	79.6	36.6	3.2	85.3	7.9
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
KPK Total		602.0	100.0	1,135.9	100.0	1,080.3	100.0
Balochistan	Punjab	1.3	7.8	0.4	1.2	1.7	5.6
	Sindh	3.1	18.5	10.2	26.6	9.2	30.5
	KPK	0.0	0.1	0.0	0.1	0.0	0.1
	Balochistan	12.2	72.7	26.7	69.8	18.1	59.7
	Islamabad	0.2	1.0	0.9	2.3	1.3	4.2
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		16.7	100.0	38.2	100.0	30.3	100.0
Islamabad	Punjab	25.2	3.1	38.1	2.9	40.4	4.8
	Sindh	5.7	0.7	138.6	10.5	78.1	9.2
	KPK	3.2	0.4	1.4	0.1	2.3	0.3
	Balochistan	-	-	-	-	-	-
	Islamabad	781.7	95.8	1,138.7	86.5	729.2	85.7
	Gilgit-Baltistan	0.1	0.0	0.1	0.0	0.1	0.0
	AJK	0.0	-	0.0	-	1.2	0.1
Islamabad Total		815.9	100.0	1,316.9	100.0	851.4	100.0
Gilgit Baltistan	Punjab	0.9	12.3	0.2	2.4	0.2	2.1
	Sindh	0.0	0.3	0.0	0.5	0.1	1.6
	KPK	0.0	0.3	0.0	-	0.0	0.0
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.4	0.1	1.0	0.2	2.2
	Gilgit-Baltistan	6.3	86.8	7.5	96.2	6.6	94.1
	AJK	0.0	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		7.2	100.0	7.8	100.0	7.0	100.0
AJK	Punjab	0.6	4.8	1.8	11.1	1.5	8.9
	Sindh	0.2	1.2	0.3	2.0	0.1	0.6
	KPK	0.0	0.0	-	-	0.0	-
	Balochistan	0.0	-	-	-	-	-
	Islamabad	0.0	0.3	0.2	1.3	0.2	1.5
	Gilgit-Baltistan	0.0	-	0.0	-	-	-
	AJK	11.7	93.7	14.3	85.6	14.6	89.0
AJK Total		12.5	100.0	16.7	100.0	16.5	100.0
Grand Total		13,462.2	-	19,055.3	-	14,931.7	-

Source: Statistics and Data Services Department, SBP

- : Value is zero; .. : Amount is less than 5.0 million

Notes:

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

2.This Data is being published on quarterly basis w.e.f. March 2023.

3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

Billion Rupees

Provinces/ Regions	Borrower	Sep-25			Dec-25			Mar-26 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.2	624.9	625.1	0.1	634.0	634.1	0.1	695.5	695.6
	Non-Financial Public Sector Enterprises	-	2,370.0	2,370.0	-	2,881.9	2,881.9	97.9	2,600.7	2,698.5
	NBFCs & Financial Auxiliaries	-	654.9	654.9	0.0	595.2	595.2	0.0	382.9	382.9
	Private Sector (Business)	435.7	7,697.0	8,132.7	517.7	8,527.3	9,045.0	470.0	8,518.3	8,988.3
	Trust Funds & Non Profit Organizations	0.6	7.3	7.8	0.5	7.8	8.3	0.5	10.7	11.2
	Personal/Individuals	110.8	1,196.8	1,307.6	123.5	1,246.7	1,370.2	125.6	1,312.6	1,438.2
	Others	0.3	1.1	1.4	0.3	1.5	1.8	0.3	1.1	1.4
	Total	547.4	12,552.0	13,099.4	642.1	13,894.4	14,536.5	694.3	13,521.8	14,216.1
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	25.7	25.7	-	33.3	33.3	-	146.5	146.5
	Non-Financial Public Sector Enterprises	-	782.8	782.8	-	837.3	837.3	-	733.2	733.2
	NBFCs & Financial Auxiliaries	-	37.1	37.1	-	37.9	37.9	-	41.9	41.9
	Private Sector (Business)	347.9	3,329.3	3,677.2	393.9	3,839.5	4,233.3	367.4	3,913.9	4,281.3
	Trust Funds & Non Profit Organizations	0.6	1.8	2.3	0.5	2.4	3.0	0.5	4.6	5.0
	Personal/Individuals	32.9	370.6	403.5	31.9	396.1	428.0	33.6	418.8	452.4
	Others	0.3	0.8	1.0	0.3	1.2	1.5	0.3	0.8	1.1
	Total	381.6	4,548.0	4,929.6	426.6	5,147.8	5,574.3	401.8	5,259.7	5,661.5
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.2	223.5	223.7	0.1	218.4	218.5	0.1	155.8	155.9
	Non-Financial Public Sector Enterprises	-	1,329.1	1,329.1	-	1,586.0	1,586.0	-	1,434.5	1,434.5
	NBFCs & Financial Auxiliaries	-	594.1	594.1	0.0	512.3	512.3	0.0	290.1	290.1
	Private Sector (Business)	40.3	3,460.7	3,501.0	53.2	3,699.6	3,752.8	46.3	3,629.9	3,676.3
	Trust Funds & Non Profit Organizations	-	1.9	1.9	-	1.9	1.9	-	1.8	1.8
	Personal/Individuals	10.4	737.3	747.7	9.0	755.0	764.1	9.4	796.4	805.8
	Others	-	0.3	0.3	-	0.3	0.3	-	0.3	0.3
	Total	50.9	6,346.9	6,397.8	62.3	6,773.6	6,835.9	55.9	6,308.8	6,364.7
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.1	0.1	-	0.0	0.0	-	0.1	0.1
	Non-Financial Public Sector Enterprises	-	16.3	16.3	-	3.9	3.9	-	3.5	3.5
	NBFCs & Financial Auxiliaries	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector (Business)	38.4	103.6	142.0	41.8	109.1	150.9	39.1	90.9	130.0
	Trust Funds & Non Profit Organizations	-	-	-	-	0.0	0.0	-	0.0	0.0
	Personal/Individuals	62.3	43.4	105.6	76.6	46.5	123.1	76.3	46.5	122.9
	Others	-	-	-	-	-	-	-	-	-
	Total	100.6	163.4	264.0	118.3	159.6	277.9	115.4	141.0	256.4
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	46.4	46.4	97.9	0.1	98.0
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.6	6.0	9.6	22.8	8.4	31.3	10.9	8.7	19.6
	Trust Funds & Non Profit Organizations	-	-	-	-	0.1	0.1	-	0.1	0.1
	Personal/Individuals	2.0	4.1	6.1	2.0	4.0	6.0	2.0	4.0	6.1
	Others	-	-	-	-	-	-	-	-	-
	Total	5.6	10.1	15.7	24.8	58.9	83.7	110.9	12.9	123.7
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	375.6	375.6	-	382.2	382.2	-	393.2	393.2
	Non-Financial Public Sector Enterprises	-	241.8	241.8	-	408.3	408.3	-	429.3	429.3
	NBFCs & Financial Auxiliaries	-	23.7	23.7	-	44.9	44.9	-	50.8	50.8
	Private Sector (Business)	0.4	765.4	765.8	0.3	838.2	838.5	0.3	843.6	843.9
	Trust Funds & Non Profit Organizations	-	3.6	3.6	-	3.4	3.4	-	4.3	4.3
	Personal/Individuals	0.3	36.1	36.3	0.3	37.8	38.1	0.3	39.6	39.9
	Others	-	-	-	-	0.0	0.0	-	0.0	0.0
	Total	0.6	1,446.2	1,446.8	0.5	1,714.9	1,715.4	0.6	1,760.8	1,761.4

3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

Provinces/ Regions	Borrower	Billion Rupees								
		Sep-25			Dec-25			Mar-26 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.8	2.5	6.2	4.1	2.8	6.9	4.3	2.6	6.9
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.8	1.5	2.2	0.8	1.6	2.4	0.8	1.7	2.5
	Others	-	-	-	-	-	-	-	-	-
	Total	4.5	3.9	8.4	4.9	4.4	9.3	5.1	4.2	9.4
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.4	29.6	31.0	1.6	29.7	31.3	1.6	28.8	30.4
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.3	3.9	6.2	3.0	5.6	8.6	3.0	5.6	8.6
	Others	-	-	-	-	-	-	-	-	-
	Total	3.6	33.5	37.1	4.6	35.3	39.8	4.6	34.4	39.0

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March, 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resu

3.19 Agricultural Loans by Category-Province/ Region wise (Disbursements and Outstanding)

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY25									
Jul-Sep									
Punjab	128,633	72,040.4	202,884.7	17,471	26,128.7	64,694.0	3,010	95,126.3	79,016.5
Sindh	28,643	26,812.5	53,946.2	3,515	7,834.8	15,233.7	817	34,880.6	20,216.3
Khyber Pakhtunkhwa	31,901	9,615.9	10,056.1	1,060	996.0	3,200.1	209	1,542.9	2,109.5
Balochistan	938	1,233.7	4,861.3	109	318.5	496.2	167	669.9	580.5
Azad Jammu Kashmir	696	386.2	708.1	42	56.9	97.0	9	1,044.3	178.4
Gilgit Baltistan	650	270.1	1,604.1	3	1.6	17.6	4	8.4	32.1
All Pakistan	191,461	110,358.8	274,060.5	22,200	35,336.4	83,738.5	4,216	133,272.3	102,133.3
Jul-Dec									
Punjab	746,107	198,473.7	240,294.5	29,768	61,373.1	67,635.6	5,305	248,968.2	94,090.9
Sindh	58,662	55,854.1	59,919.5	6,355	17,653.2	16,688.0	1,282	98,206.0	48,715.5
Khyber Pakhtunkhwa	38,534	14,265.2	10,625.0	1,812	2,053.3	2,987.9	491	3,693.6	2,602.0
Balochistan	1,939	2,534.5	5,650.4	156	481.5	491.2	246	1,063.4	595.5
Azad Jammu Kashmir	1,124	627.1	626.4	77	122.3	94.1	10	2,499.2	295.3
Gilgit Baltistan	1,186	529.2	1,640.5	5	8.6	18.6	7	10.4	35.6
All Pakistan	847,552	272,283.8	318,756.3	38,173	81,692.0	87,915.5	7,341	354,440.8	146,334.8
Jul-Mar									
Punjab	911,152	288,371.1	231,866.8	38,253	90,987.6	66,395.7	7,088	380,300.9	92,001.1
Sindh	83,531	81,590.2	57,607.1	8,549	26,082.2	15,533.9	1,575	125,736.1	46,555.5
Khyber Pakhtunkhwa	42,950	16,996.6	11,569.2	2,501	2,944.8	2,857.5	576	8,106.5	3,199.1
Balochistan	2,782	3,271.8	5,559.8	196	585.6	503.7	255	1,112.0	587.0
Azad Jammu Kashmir	1,603	839.2	705.9	108	166.3	102.6	11	3,748.3	280.7
Gilgit Baltistan	1,679	649.6	1,542.2	5	8.6	17.8	28	121.1	128.3
All Pakistan	1,043,697	391,718.4	308,851.0	49,612	120,775.1	85,411.2	9,533	519,124.8	142,751.7
Jul-Jun									
Punjab	1,441,583	423,606.6	245,110.4	48,287	124,314.2	72,424.8	9,499	567,484.2	104,891.5
Sindh	118,873	107,512.6	65,419.4	10,935	32,684.2	17,206.8	1,880	139,411.1	24,690.5
Khyber Pakhtunkhwa	47,402	19,811.1	10,604.5	3,305	4,038.1	2,927.9	854	10,677.0	4,428.5
Balochistan	3,810	4,237.8	5,405.1	226	708.9	513.1	260	1,172.2	557.5
Azad Jammu Kashmir	2,351	1,242.3	825.2	153	277.3	127.7	11	5,330.3	313.5
Gilgit Baltistan	2,133	1,029.3	1,659.3	8	31.5	39.6	51	277.9	183.8
All Pakistan	1,616,152	557,439.8	329,023.9	62,914	162,054.2	93,239.9	12,555	724,352.7	135,065.2
FY26									
Jul-Sep									
Punjab	26,210	37,040.5	63,284.9	3,549	7,157.9	17,154.4	739	13,666.8	24,294.3
Sindh	304,261	119,933.7	279,144.7	18,181	45,622.3	80,391.3	3,520	94,281.2	103,304.3
Khyber Pakhtunkhwa	4,392	2,852.8	9,496.5	951	1,207.4	3,246.3	220	1,381.5	4,186.5
Balochistan	1,162	1,159.6	5,495.6	63	141.4	535.9	65	267.7	437.0
Azad Jammu Kashmir	695	510.2	1,218.8	2	-	45.3	26	1,860.2	731.6
Gilgit Baltistan	358	345.9	1,698.5	1	1.5	40.1	15	60.2	92.9
All Pakistan	337,078	161,842.7	360,339.0	22,747	54,130.4	101,413.2	4,585	111,517.6	133,046.5

3.19 Agricultural Loans by Category-Province/ Region wise (Disbursements and Outstanding)

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY25									
Jul-Sep									
Punjab	193,925	53,429.7	209,034.0	13,579	137,935.6	106,662.2	356,618	384,660.6	662,291.4
Sindh	34,937	10,645.3	42,786.6	718	28,561.4	21,783.3	68,630	108,734.5	153,966.0
Khyber Pakhtunkhwa	10,035	3,848.1	12,194.6	401	1,499.2	2,649.2	43,606	17,502.1	30,209.5
Balochistan	285	571.2	872.7	162	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,900.9	475,614	517,757.4	861,756.7
Jul-Dec									
Punjab	416,439	119,143.5	220,282.4	25,191	326,947.7	102,207.1	1,222,810	954,906.1	724,510.6
Sindh	78,320	22,063.1	44,400.0	1468	73,532.7	19,863.4	146,087	267,309.0	189,586.5
Khyber Pakhtunkhwa	21,460	8,971.8	13,266.5	721	2,480.4	2,580.4	63,018	31,464.3	32,061.8
Balochistan	467	652.1	647.6	300	1,881.9	393.9	3,108	6,613.4	7,778.7
Azad Jammu Kashmir	3,981	1,545.0	2,538.4	40	67.2	120.9	5,232	4,860.7	3,675.1
Gilgit Baltistan	3,839	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,506	153,130.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,305.7
Jul-Mar									
Punjab	583,581	168,309.7	225,566.9	33,524	526,048.2	99,330.9	1,573,598	1,454,017.4	715,161.4
Sindh	122,287	32,854.8	46,917.5	1775	99,539.0	19,376.4	217,717	365,802.2	185,990.4
Khyber Pakhtunkhwa	29,866	12,211.8	13,814.7	951	2,859.3	2,692.3	76,844	43,119.0	34,132.8
Balochistan	681	725.3	636.2	307	2,309.4	378.4	4,221	8,004.0	7,665.1
Azad Jammu Kashmir	5,785	2,160.8	2,533.9	81	186.5	123.0	7,588	7,101.1	3,746.1
Gilgit Baltistan	5,780	1,127.8	1,801.0	419	471.4	1,254.6	7,911	2,378.5	4,743.9
All Pakistan	747,980	217,390.1	291,270.2	37,057	631,413.8	123,155.6	1,887,879	1,880,422.2	951,439.8
Jul-Jun									
Punjab	768,003	229,317.0	231,733.9	45,153	700,356.1	110,241.6	2,312,525	2,045,078.1	764,402.2
Sindh	162,925	45,098.6	47,954.8	2241	128,652.3	22,936.7	296,854	453,358.7	178,208.1
Khyber Pakhtunkhwa	39,181	17,309.4	14,522.5	1332	3,410.4	3,101.1	92,074	55,246.1	35,584.5
Balochistan	771	767.7	551.0	331	2,624.1	410.8	5,398	9,510.7	7,437.4
Azad Jammu Kashmir	7,614	2,856.8	2,621.8	104	210.6	138.0	10,233	9,917.2	4,026.2
Gilgit Baltistan	8,531	1,966.3	2,339.1	776	847.5	1,432.4	11,499	4,152.5	5,654.2
All Pakistan	987,025	297,315.7	299,723.1	49,937	836,101.0	138,260.5	2,728,583	2,577,263.3	995,312.5
FY26									
Jul-Sep									
Punjab	25,163	11,687.6	47,980.6	652	39,408.8	31,788.4	56,313	108,961.6	184,502.5
Sindh	153,734	58,147.2	232,394.9	14300	181,310.2	116,633.1	493,996	499,294.5	811,868.3
Khyber Pakhtunkhwa	8,723	4,532.7	14,637.6	554	1,127.9	2,505.6	14,840	11,102.2	34,072.5
Balochistan	96	63.7	406.1	96	571.4	436.1	1,482	2,203.8	7,310.7
Azad Jammu Kashmir	3,436	1,144.7	3,048.3	67	147.9	253.8	4,226	3,663.1	5,297.7
Gilgit Baltistan	2,573	693.9	2,589.5	239	237.2	1,428.0	3,186	1,338.7	5,848.9
All Pakistan	193,725	76,269.7	301,057.0	15,908	222,803.4	153,044.8	574,043	626,563.8	1,048,900.6

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Sep FY26

Million Rupees

Farm (Crop) Sector								
Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	333,293	155,732.7	20,930	49,762.4	3,877	78,531.9	358,100	284,027.1
All Crops Loan (Excluding Veg & Fruits)	328,672	91,862.4	19,269	41,664.9	2,775	21,819.2	350,716	155,346.4
Vegetables	514	575.2	545	1,162.8	115	789.3	1,174	2,527.2
Fruits/Orchards	594	1,462.2	842	2,160.5	375	5,471.4	1,811	9,094.2
Flowers/Ornamental Plants	-	-	1	2.1	1	7.6	2	9.7
Others	3,513	61,832.9	273	4,772.2	611	50,444.5	4,397	117,049.6
Development Loans	2,346	4,573.3	1,170	3,393.6	515	23,287.9	4,031	31,254.7
Plough Cattle	-	0.0	-	-	-	-	-	0.0
Tube wells	301	456.8	276	562.6	28	71.8	605	1,091.1
Sprinkle & Trickle Irrigation	-	-	-	-	-	-	-	-
Tractors	1,048	2,416.1	489	1,278.7	88	390.9	1,625	4,085.7
Orchards	228	200.6	161	382.4	22	258.7	411	841.8
Farm Transportation	62	186.8	146	545.3	44	260.8	252	992.9
Godown/Silos	127	80.9	16	37.1	55	3,363.5	198	3,481.5
Land Improvement	132	185.0	-	-	-	-	132	185.0
Farm Machinery	133	359.5	41	402.0	90	977.0	264	1,738.5
High Quality Seed Processing Units	-	-	-	-	70	10,366.6	70	10,366.6
Green House/ Tunnel Farming	-	7.2	-	-	-	-	-	7.2
Cold Storage	12	119.5	6	86.3	41	363.2	59	569.0
Others NGOs	303	560.7	35	99.2	77	7,235.5	415	7,895.4
Corporate Farming	2,346	4,573.3	1,170	3,393.6	515	515.0	2,274	12,208.7
Production Loans	1,433	1,494.0	647	974.5	192	9,666.2	2,272	12,134.6
Development Loans	1	42.5	-	-	1	31.7	2	74.1
Total	337,985	164,879.2	23,270	56,549.5	4,907	102,334.8	364,405	327,490.5

Non- Farm (Non-Crop) Sector							(Million Rupees)
Purpose	Small Farms		Large Farms		Total		
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	
Livestock, Dairy & Meat	982,777	282,327.6	12,035	371,886.3	994,812	654,213.8	
Poultry	2,251	11,168.8	3,973	341,265.3	6,224	352,434.1	
Fisheries	534	728.4	1,194	15,802.5	1,728	16,530.9	
Forestry	22	93.7	26	70.7	48	164.4	
Others	1,441	2,997.2	32,709	107,076.2	34,150	110,073.4	
Total	987,025	297,315.7	49,937	836,101.0	1,036,962	1,133,416.7	

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.21 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

End period: Million Rupees

ECONOMIC GROUPS	2025						2026		
	Sep			Dec			Mar ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7	121,342.1	49,852.1	216,405.0
I. GOVERNMENT	-	1,024.5	-	-	517.4	-	-	1,682.1	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	3,359.8	109.7	0.0	1,654.6	-	0.0	1,499.8	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	107,043.8	35,753.5	228,968.5	116,885.6	49,186.1	216,771.7	119,842.3	48,170.0	216,404.6
a. Agriculture, forestry and fishing	41.3	-	409.8	110.8	51.2	327.3	157.1	15.1	570.7
b. Mining and quarrying	-	-	-	-	125.3	30.9	-	-	1,687.2
c. Manufacturing	62,958.3	30,325.0	212,086.4	63,293.9	38,213.9	205,072.5	72,382.8	40,460.1	199,255.5
01 - Manufacture of food products	5,449.2	4,752.1	11,148.1	6,417.3	8,174.2	9,438.5	8,414.0	6,256.2	10,642.3
02 - Manufacture of beverages	100.0	465.3	-	100.0	465.3	3.0	100.0	465.3	49.5
03 - Manufacture of textiles	39,219.1	11,125.5	166,695.4	41,976.5	8,953.3	163,587.1	38,003.7	13,395.7	160,019.9
04 - Manufacture of wearing apparel	1,285.2	1,555.1	22,277.5	1,462.8	1,352.2	20,404.6	2,163.2	1,217.9	16,467.5
05 - Manufacture of leather and related products	17.4	534.2	3,321.2	15.1	1,238.4	3,208.7	15.1	1,431.0	3,546.6
06 - Manufacture of paper and paper products	26.7	271.5	240.4	147.5	281.4	254.6	145.5	4,060.7	214.6
07 - Manufacture of coke and refined petroleum products	645.3	2,791.1	-	204.3	2,892.6	-	7,334.3	1,042.1	-
08 - Manufacture of chemicals and chemical products	12,920.8	2,099.4	1,247.6	9,692.3	6,022.9	226.7	12,394.6	2,329.9	1,127.0
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	582.6	291.0	270.0	464.1	269.6	287.0	1,078.9	229.6
10 - Manufacture of rubber and plastics products	251.7	687.1	1,893.0	108.9	613.1	1,771.9	90.9	1,894.4	2,025.8
11 - Manufacture of other non-metallic mineral products	-	176.1	1,230.5	-	370.8	1,259.1	-	1,038.2	315.3
12 - Manufacture of basic metals	574.3	3,071.1	322.4	267.4	3,398.7	122.5	623.2	2,923.7	683.6
13 - Manufacture of fabricated metal products, except machinery and equipment	361.6	141.0	14.2	384.0	217.7	-	439.0	536.7	-
14 - Manufacture of computer, electronic and optical products	45.0	4.2	95.0	45.0	4.2	40.5	45.0	-	40.5
15 - Manufacture of electrical equipment	492.6	422.8	109.2	638.7	1,216.3	73.4	936.4	526.2	104.3
16 - Manufacture of machinery and equipment	-	-	320.7	0.0	36.7	308.2	0.0	-	284.8
17 - Manufacture of motor vehicles, trailers and semi-trailers	349.0	1,397.7	1.1	266.0	1,950.6	270.2	266.0	1,516.0	71.6
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing	1,135.4	248.3	2,879.2	1,298.1	561.3	3,834.0	1,124.9	747.1	3,432.6
d. Electricity, gas, steam and air conditioning supply	110.0	-	215.0	116.4	-	65.0	107.3	46.8	286.2
e. Water supply; sewerage, waste management and remediation activities	24.2	-	-	24.2	31.1	-	-	-	-
f. Construction	24.9	165.8	-	92.4	523.4	-	147.5	120.3	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,303.6	4,895.4	14,434.0	19,440.5	9,775.5	10,109.8	14,046.1	6,587.6	12,717.6
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	219.6	125.4	-	225.3	40.3
02 - Wholesale trade, except of motor vehicles and motorcycles	3,359.6	4,256.3	2,481.1	3,121.2	8,120.0	2,380.8	4,693.4	4,272.3	2,683.3
03 - Retail trade, except of motor vehicles and motorcycles	9,944.0	638.6	11,921.7	16,319.2	1,436.0	7,603.6	9,352.8	2,090.0	9,994.0
h. Transportation and storage	-	0.6	155.1	121.2	0.6	105.6	99.8	0.6	67.1
i. Accommodation and food service activities	-	115.1	-	-	254.3	60.2	-	190.9	33.4
j. Information and communication	26,476.1	0.0	218.4	30,275.0	15.6	-	29,737.1	425.0	40.0
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	672.2	111.7	722.8	304.2	138.5	247.7	171.6	230.7	848.9
m. Administrative and support service activities	3,320.2	36.6	714.0	545.5	48.6	708.2	170.1	87.2	633.0
n. Education	-	-	-	-	-	9.9	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	113.0	99.2	13.0	2,561.5	4.1	34.6	2,822.8	1.8	264.9
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	0.4
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7	121,342.1	49,852.1	216,405.0

Source: Statistics and Data Services Department, SBP

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

2.This Data is being published on quarterly basis w.e.f. March 2023.

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2025						2026		
	Sep			Dec			Mar ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	28,226,234.6	29,669,073.1	29,174,625.1	29,999,093.6	31,355,858.8	31,196,329.6	30,317,582.4	31,768,693.3	31,042,745.6
1) Treasury Bills	4,671,713.1	4,997,298.9	4,747,892.4	5,063,740.8	5,387,804.0	5,115,230.7	5,278,762.6	5,598,006.7	5,314,885.9
2) Pakistan Investment Bonds (PIBs)	23,553,029.5	24,670,282.2	24,425,166.7	24,927,773.5	25,960,186.7	26,073,440.2	25,019,053.2	26,149,841.3	25,708,015.4
a. Fixed Rate	6,735,207.5	7,170,502.2	7,018,803.5	7,342,505.8	7,638,881.0	7,756,358.9	8,150,568.6	8,596,243.5	8,260,781.8
b. Floating Rate	16,817,822.0	17,499,779.9	17,406,363.2	17,585,267.7	18,321,305.8	18,317,081.2	16,868,484.7	17,553,597.8	17,447,233.6
3) Others	1,492.0	1,492.0	1,566.1	7,579.3	7,868.1	7,658.7	19,766.6	20,845.3	19,844.4
II. Provincial Government	0.1	0.1	0.1	7.7	7.7	25.7	7.7	7.7	25.7
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	496,259.7	373,351.5	645,069.0	493,110.0	559,528.6	654,777.2	512,764.1	567,296.1	591,622.0
1) Quoted On The Stock Exchange	249,177.9	126,673.6	388,127.1	270,649.0	330,051.0	412,700.0	273,706.1	288,998.0	316,484.0
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	27,717.6	19,347.6	37,432.2	35,014.6	45,551.7	43,099.2	29,545.6	62,808.3	32,038.8
NFPSEs	47,263.5	17,263.0	81,512.8	53,507.5	62,248.7	92,854.6	44,714.6	23,066.0	63,120.2
Private Sector	124,740.0	64,595.5	198,420.0	137,239.5	190,877.8	212,059.3	142,884.8	162,269.8	150,450.5
2) Unquoted On The Stock Exchange	247,081.8	246,677.9	256,941.9	222,461.1	229,477.6	242,077.1	239,058.1	278,298.1	275,137.9
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	51,703.0	50,972.3	63,298.0	46,101.8	47,586.2	62,628.1	74,789.9	96,963.6	99,939.2
NFPSEs	36,379.6	36,383.7	36,324.1	36,731.2	37,036.6	36,988.3	82.5	63.8	52.6
Private Sector	13,636.4	13,654.8	15,902.8	14,888.4	19,705.8	17,713.1	10,965.4	26,425.4	23,350.7
V. DEBENTURES	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	12.1	7.6	30.1	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	89,425.4	90,287.1	93,110.4	93,375.3	93,988.1	94,177.8	83,689.9	83,920.9	84,857.4
IX. MUTUAL FUNDS	76,090.5	69,052.9	80,870.9	68,034.6	91,198.6	72,840.3	62,133.5	55,847.1	61,320.9
X. OTHERS	0.4	0.4	0.4	0.4	0.4	0.4	3,660.8	3,660.8	3,660.8
XI. Islamic Banking Products - Investments	6,505,566.5	6,526,676.0	6,783,826.8	6,502,136.9	6,531,545.8	6,664,163.5	7,063,213.5	7,362,441.2	7,287,142.2
a. Government Islamic Securities	5,998,173.5	6,009,296.1	6,262,729.9	6,385,237.9	6,383,253.8	6,542,914.4	6,954,213.9	7,244,521.9	7,175,091.3
1. GOP Ijara Sukuk	5,715,554.0	5,726,820.1	5,968,303.2	5,763,873.4	5,762,813.0	5,905,080.5	6,320,637.0	6,611,770.0	6,510,705.5
a. Variable Rental Rate	4,171,941.8	4,154,904.8	4,372,826.0	4,238,821.2	4,228,158.4	4,343,719.1	4,388,403.9	4,609,337.9	4,534,682.6
b. Fixed Rental Rate	1,543,612.1	1,571,915.3	1,595,477.2	1,525,052.2	1,534,654.5	1,561,361.4	1,932,233.1	2,002,432.1	1,976,022.8
2. Bai Muajjal - Government	271,957.7	271,318.0	283,403.9	611,269.7	609,639.3	627,567.5	620,442.7	619,649.3	650,886.8
3. Islamic Naya Pakistan Certificate	10,661.8	11,158.0	11,022.8	10,094.9	10,801.6	10,266.4	12,674.0	12,642.4	12,996.7
4. Other	-	-	-	-	-	-	460.3	460.2	502.3
b. Corporate Sukuks	484,571.2	487,397.8	497,874.9	104,752.0	129,298.1	108,899.6	101,384.8	103,461.4	103,986.2
1) Diminishing Musharaka Sukuk	149,317.6	148,646.5	154,213.5	40,892.6	63,614.3	42,413.8	31,528.6	31,694.8	32,090.6
2) Ijarah Sukuk	193,899.2	193,830.9	198,114.6	4,149.9	4,149.9	5,899.3	6,488.6	6,488.6	6,562.4
3) Modaraba Sukuk	10,375.7	10,381.6	10,786.0	10,353.5	10,359.8	10,343.9	10,020.2	10,026.2	10,363.9
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,978.8	134,538.8	134,760.9	49,355.9	51,174.0	50,242.6	53,347.4	55,251.9	54,969.2
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,639.4	7,639.4	7,898.8	4,658.1	4,658.1	4,724.5	158.1	158.1	158.1
h. Other Islamic Mode of Investments	15,182.5	22,342.6	15,323.3	7,489.0	14,335.9	7,624.9	7,456.7	14,299.8	7,906.7
TOTAL	35,393,591.5	36,728,450.7	36,777,535.0	37,155,760.8	38,632,130.1	38,682,316.5	38,043,054.0	39,841,869.3	39,071,376.6

Source: Statistics and Data Services Department, SBP

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

2. This Data is being published on quarterly basis w.e.f. March 2023.

3.23 Scheduled Banks' Deposits by Rate of Interest (Conventional Banking)

End period: Million Rupees

RATE OF INTEREST	2025			2026
	Jun	Sep	Dec	Mar ^p
00.00	9,376,947.9	8,579,811.5	8,826,958.3	9,104,776.5
01.00*	227,110.9	247,006.5	251,404.5	250,953.5
02.00*	80,682.8	305,670.8	193,730.1	210,804.5
03.00*	343,216.1	350,533.6	339,245.5	309,853.1
04.00*	92,472.2	201,730.3	289,181.9	582,975.6
05.00*	169,455.7	676,812.8	140,203.6	126,632.8
06.00*	1,047,759.2	1,044,886.2	1,051,510.7	892,012.7
07.00*	169,956.8	69,394.6	1,011,193.8	1,186,666.5
08.00	423,937.9	465,822.3	352,499.4	239,450.9
08.50	94,221.5	79,653.3	386,416.9	98,452.4
09.00	702,742.3	300,378.8	1,957,086.7	8,178,578.9
09.50	5,965,559.0	9,236,180.6	6,790,934.5	896,649.0
10.00	706,349.4	805,490.9	1,256,122.0	944,543.2
10.50	1,941,352.9	466,428.7	884,234.2	1,099,652.4
11.00	743,785.9	1,299,816.0	1,660,718.8	1,011,997.4
11.50	1,775,784.1	275,601.5	499,841.3	383,175.8
12.00	375,410.5	230,353.9	227,756.1	141,801.8
12.50	10,418.9	9,823.9	1,634.2	6,276.1
13.00	60,113.9	59,915.2	11,723.8	5,943.0
13.50	7,761.4	6,824.3	1,890.0	1,913.5
14.00	22,899.3	9,842.8	2,952.1	3,911.3
14.50	12,197.2	41,039.8	25,305.2	26,327.2
15.00	56,760.3	7,528.1	8,479.8	7,982.9
16.00	69,913.6	19,356.9	37,243.9	7,153.1
17.00	62,040.3	2,311.0	2,940.0	2,264.5
18.00	124,267.3	45,795.0	43,225.5	33,976.4
19.00	32,118.0	5,473.2	3,402.8	5,502.7
20.00	146,823.8	1,323.2	752.2	284.9
21.00	181.3	1,718.8	32.7	33.4
22.00	220.3	347.1	138.2	46.9
above 22.00	16,259.4	4,111.9	6,677.3	4,170.6
Total	24,858,720.4	24,850,983.2	26,265,436.0	25,764,763.7

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.24 Scheduled Banks' Deposits by Rate of Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2025			2026
	Jun	Sep	Dec	Mar ^p
00.00	4,175,746.3	4,294,003.3	4,501,932.7	5,185,168.6
01.00*	234,086.6	233,295.6	198,319.6	232,430.6
02.00*	109,727.9	90,556.3	93,408.5	93,672.5
03.00*	105,885.4	102,743.7	114,425.1	99,584.9
04.00*	20,717.2	30,041.3	62,279.2	54,690.9
05.00*	172,589.1	192,825.8	179,592.8	340,175.7
06.00*	509,785.9	544,083.9	564,070.2	1,937,133.7
07.00*	1,550,713.5	1,834,918.5	1,971,547.7	858,693.9
8.00	328,405.3	543,004.8	518,724.1	546,885.1
08.50	205,017.6	237,927.1	290,568.4	86,861.9
09.00	499,683.1	340,016.7	245,244.6	302,747.3
09.50	199,935.7	168,457.7	253,277.7	187,716.0
10.00	251,989.3	268,487.4	294,650.3	399,358.3
10.50	457,858.1	301,412.9	468,130.7	411,931.8
11.00	174,075.4	352,297.4	451,215.8	69,136.7
11.50	585,743.8	13,866.8	88,976.5	49,426.8
12.00	70,127.0	125.2	13,104.9	86.2
12.50	49.4	89.3	54.4	51.3
13.00	294.9	443.7	137.0	510.1
13.50	573.3	267.9	267.6	229.6
14.00	292.7	17.0	17.7	17.0
14.50	98.6	102.5	30.7	27.0
15.00	985.3	630.3	275.1	201.3
16.00	8,250.6	5,210.6	180.3	126.1
17.00	1,434.5	1,043.0	940.6	827.4
18.00	1,980.3	660.5	573.7	287.5
19.00	1,153.8	143.2	143.0	114.6
20.00	14,410.7	20.0	-	-
21.00	-	-	-	20.3
22.00	-	-	-	-
above 22.00	-	-	0.1	-
Total	9,681,611.5	9,556,692.3	10,312,089.1	10,858,113.3

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

This Data is being published on quarterly basis w.e.f. March 2023.

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st March, 2026

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	8,049,909	1,902,966	494,027	3,842,812	14,289,714
01.00*	242,856	53,439	52,152	134,937	483,384
02.00*	96,092	16,940	33,608	157,837	304,477
03.00*	12,651	9,278	10,091	377,418	409,438
04.00*	70,671	13,876	16,153	536,967	637,666
05.00*	75,635	27,662	11,695	351,817	466,808
06.00*	955,041	386,437	285,371	1,202,279	2,829,128
07.00*	369,252	163,737	83,291	1,429,080	2,045,360
8.00	202,670	111,236	76,549	395,881	786,336
08.50	41,651	16,838	12,352	114,473	185,314
09.00	3,604,029	1,341,699	594,082	2,941,516	8,481,326
09.50	327,185	115,971	32,433	608,776	1,084,365
10.00	76,026	40,722	34,425	1,192,729	1,343,902
10.50	69,551	29,390	5,709	1,406,934	1,511,584
11.00	10,183	3,003	216	1,067,732	1,081,134
11.50	1,740	515	118	430,230	432,603
12.00	2,542	920	250	138,176	141,888
12.50	800	487	88	4,952	6,327
13.00	3,869	883	665	1,037	6,453
13.50	1,034	307	657	145	2,143
14.00	1,705	585	234	1,405	3,928
14.50	1,080	702	728	23,845	26,354
15.00	1,273	1,060	223	5,628	8,184
16.00	1,177	270	236	5,595	7,279
17.00	1,030	904	246	912	3,092
18.00	1,357	375	85	32,448	34,264
19.00	183	35	20	5,379	5,617
20.00	202	57	-	26	285
21.00	32	-	-	22	54
22.00	7	6	-	34	47
above 22.00	118	51	2	4,000	4,171
Total	14,221,550	4,240,352	1,745,705	16,415,022	36,622,628

Source: Statistics and Data Services Department, SBP

* 01.00 stands for 00.05 to 01.00

: : : : :

* 2.00 stands for 1.05 to 2.00

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in
2.This Data is being published on quarterly basis w.e.f. March 2023.

3.25 Scheduled Banks' Advances by Rate of Interest (Conventional Banking)

End period: Million Rupees

RATE OF INTEREST	Sep-25		Dec-25		Mar-26 ^p	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	961,737.4	839,175.1	913,668.5	815,129.0	891,800.5	811,202.2
01.00*	15,319.6	13,199.3	19,315.0	14,442.7	24,300.5	15,123.3
02.00*	119,209.6	113,690.1	131,099.2	126,657.6	121,886.0	118,631.8
03.00*	253,508.6	253,508.6	238,873.4	238,873.4	233,843.7	233,843.7
04.00*	139,931.0	139,834.4	145,097.4	145,011.6	161,254.8	161,179.9
05.00*	566,407.0	199,270.4	563,176.8	190,313.4	810,289.4	400,858.7
06.00*	196,487.7	81,345.0	90,179.4	74,492.0	77,198.0	72,410.8
07.00*	169,404.5	136,780.7	270,235.3	201,236.5	218,404.5	139,853.4
08.00*	285,981.7	285,044.2	268,165.8	253,119.3	81,707.1	80,957.1
8.25	1,236.0	1,236.0	2,822.8	2,822.8	5,337.2	5,337.2
8.50	6,547.1	6,547.1	3,309.6	3,309.6	7,108.2	7,108.2
8.75	994.3	849.3	329.9	329.9	2,030.3	2,030.3
9.00	65,762.6	65,762.6	39,333.8	39,333.8	39,438.5	39,438.5
9.25	5,964.7	5,964.7	3,350.1	3,350.1	5,456.0	5,456.0
9.50	104,209.9	4,209.9	113,030.7	2,099.5	19,501.5	17,409.9
9.75	156,276.7	6,276.7	55,741.1	5,741.1	49,881.0	15,111.8
10.00	56,686.4	6,655.3	30,450.3	28,439.5	69,993.2	19,788.1
10.25	6,893.1	6,893.1	135,171.0	5,378.7	21,205.8	16,434.9
10.50	8,208.7	8,208.7	129,157.3	12,657.3	248,940.1	116,212.0
10.75	34,964.7	17,013.6	240,920.4	121,701.3	697,936.7	258,451.2
11.00	176,075.4	80,248.6	463,985.1	168,352.3	423,463.7	219,778.5
11.25	721,042.3	270,433.5	347,282.3	231,300.3	369,480.7	311,888.1
11.50	491,451.1	257,154.4	417,525.7	247,101.4	344,815.6	249,324.2
11.75	468,160.1	245,623.3	475,766.3	378,967.0	458,849.4	418,486.3
12.00	522,223.7	316,790.6	450,802.6	284,204.5	356,580.9	261,472.3
12.25	371,072.3	329,199.0	261,301.4	250,852.1	220,444.6	198,345.8
12.50	184,840.6	173,503.3	199,220.0	180,639.0	222,639.3	191,688.2
12.75	259,101.2	226,542.6	179,825.1	172,660.7	143,668.9	136,708.6
13.00	172,637.6	168,951.9	263,289.4	251,249.4	115,371.8	105,911.2
13.25	205,834.7	137,410.9	186,929.7	112,036.8	188,707.1	83,988.2
13.50	80,373.6	57,445.2	102,932.8	64,928.1	68,172.5	66,468.4
13.75	89,057.0	62,208.9	71,017.3	68,152.3	87,439.1	76,155.8
14.00	93,620.0	87,496.6	237,812.5	139,037.1	79,337.6	76,920.4
14.25	93,943.2	65,773.9	69,343.8	66,442.3	88,679.3	88,532.0
14.50	53,843.7	50,140.0	86,290.2	86,199.2	56,187.3	56,171.9
14.75	70,419.3	70,182.6	23,013.4	22,947.2	35,439.3	35,439.3
15.00	40,423.5	35,450.9	62,463.3	51,843.0	36,568.9	35,713.9
15.25	47,903.9	47,563.9	57,196.2	33,699.8	52,314.8	27,314.8
15.50	13,355.8	13,254.8	37,980.8	37,980.8	22,774.4	22,774.4
15.75	16,401.1	16,381.1	12,907.3	12,887.3	24,481.9	24,461.9
16.00	35,827.4	27,079.7	35,688.2	33,228.6	34,036.7	19,616.9
16.25	29,049.8	28,978.2	41,889.6	41,685.4	37,588.8	37,566.4
16.50	25,577.2	24,086.0	33,446.7	31,994.5	39,691.7	33,616.7
16.75	14,310.7	13,312.7	22,410.1	21,412.1	54,471.7	53,473.7
17.00	485,833.4	292,981.9	452,016.4	341,895.1	356,484.8	255,398.5
17.25	72,078.3	72,078.3	29,545.2	29,545.2	31,046.0	31,046.0
17.50	72,978.3	57,693.2	60,023.4	53,890.7	45,692.1	39,559.5
17.75	15,184.0	15,184.0	9,673.7	9,673.7	14,151.5	14,151.5
18.00	80,557.8	52,798.2	39,491.3	36,955.7	27,868.1	27,868.1
18.25	25,429.7	25,429.7	18,456.5	18,456.5	15,752.6	15,752.6
18.50	14,301.6	14,301.6	10,666.6	10,666.6	42,142.5	42,142.5
18.75	4,123.0	4,123.0	2,020.6	2,020.6	20,685.4	20,685.4
19.00	56,234.0	56,234.0	77,388.5	77,388.5	40,959.1	40,959.1
19.25	44,309.4	44,309.4	47,419.0	47,419.0	31,375.5	31,375.5
19.50	3,077.0	3,077.0	1,077.9	1,077.9	302.5	302.5
19.75	2,191.8	2,191.8	663.4	663.4	1,096.8	1,096.8
20.00	77,870.1	77,870.1	78,491.6	78,491.6	74,915.0	74,277.3
20.25	15,532.2	15,531.4	776.7	775.8	654.5	654.5
20.50	1,642.2	1,642.2	1,159.4	1,159.4	4,375.7	4,175.7
20.75	4,926.6	4,926.6	314.3	314.3	837.7	837.7
21.00	14,475.6	14,475.6	23,545.2	23,545.2	46,942.8	46,942.8
21.25	2,293.1	2,293.1	1,880.0	1,880.0	640.2	640.2
21.50	1,482.5	1,282.5	1,600.8	1,600.8	602.2	567.3
21.75	12,194.1	12,194.1	920.4	920.4	432.4	432.4
22.00	23,845.3	23,845.3	22,729.6	22,729.6	17,920.7	17,920.7
22.25	4,079.1	4,078.7	2,072.6	2,072.2	185.1	184.7
22.50	2,188.6	2,188.4	1,661.4	1,661.1	6,611.1	6,611.1
22.75	408.9	408.9	420.9	248.5	302.0	302.0
23.00	2,567.2	2,002.4	1,615.3	1,615.3	1,560.8	1,560.7
23.25	2,422.0	2,422.0	1,046.9	1,046.9	592.8	592.8
23.50	129,418.8	127,179.2	140,865.4	138,428.6	225,525.0	141,873.4
23.75	369.4	369.4	119.5	119.5	184.8	184.8
24.00	8,663.5	8,663.5	5,880.2	5,880.2	11,908.0	11,758.8
24.25	1,279.2	1,279.2	2,508.3	2,508.3	2,301.8	2,301.8
24.50	1,169.5	1,169.5	1,595.5	1,595.5	1,316.1	1,316.1
24.75	198.6	198.6	240.6	240.6	189.8	189.8
25.00 & above	237,123.7	237,122.8	325,058.0	324,066.8	304,066.9	302,901.0
TOTAL	8,852,724.9	6,178,222.5	8,896,692.8	6,514,733.7	8,678,341.7	6,505,220.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.26 Scheduled Banks' Advances by Rate of Return (Islamic Banking)

End of Period: Million Rupees

RATE OF RETURN	2025				2026	
	Sep		Dec		Mar ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	375,192.6	261,281.9	390,265.2	320,095.3	521,009.6	390,465.3
01.00*	4,613.6	4,613.6	4,145.6	4,145.6	4,130.6	4,130.6
02.00*	72,218.0	72,218.0	72,044.8	72,044.8	69,652.8	69,652.8
03.00*	85,075.4	85,075.4	114,223.7	114,223.7	105,553.7	105,553.7
04.00*	59,648.3	59,648.3	101,342.0	93,137.4	75,939.9	75,939.9
05.00*	112,040.1	112,040.1	147,656.7	136,718.3	296,808.7	296,808.7
06.00*	85,281.6	35,940.3	44,728.3	44,683.5	39,256.7	39,214.6
07.00*	48,267.4	48,224.5	130,712.7	70,835.8	68,622.8	46,970.6
08.00*	234,145.1	231,642.1	246,554.1	246,554.1	123,516.4	123,516.4
8.25	2,999.6	2,999.6	4,351.6	4,351.6	2,834.9	2,834.9
8.50	2,981.2	2,981.2	254.1	254.1	922.4	922.4
8.75	338.3	338.3	32.4	32.4	376.2	376.2
9.00	23,760.7	23,715.2	8,481.9	8,436.4	12,693.2	12,647.8
9.25	4,042.0	4,042.0	4,278.8	4,278.8	269.5	269.5
9.50	2,367.5	2,367.5	887.8	887.8	3,961.8	3,957.2
9.75	766.0	766.0	498.6	498.6	372,582.6	25,321.8
10.00	5,451.1	5,451.1	24,692.9	24,684.8	58,733.3	8,725.8
10.25	24,549.3	24,236.8	522,436.8	41,075.3	148,106.6	21,687.1
10.50	14,210.4	14,210.4	55,417.7	47,183.3	180,165.3	134,573.8
10.75	34,993.5	28,438.0	275,856.8	161,153.8	650,039.9	291,299.9
11.00	171,271.5	104,475.2	327,251.9	229,699.5	289,684.7	229,306.8
11.25	553,254.7	275,679.9	372,836.1	290,302.3	258,583.4	176,880.1
11.50	309,154.3	235,815.0	391,050.9	226,835.4	320,297.8	262,360.6
11.75	229,199.2	170,891.2	516,805.4	267,785.6	229,209.2	218,056.0
12.00	317,162.9	244,674.7	365,919.9	267,527.2	365,041.8	175,030.2
12.25	255,347.1	140,882.7	221,132.4	201,872.7	159,076.6	146,619.2
12.50	141,334.4	127,401.9	128,394.6	114,041.8	131,808.9	115,651.7
12.75	105,241.7	100,579.2	123,102.8	121,407.3	88,284.0	87,147.3
13.00	87,621.6	76,085.0	96,706.4	95,213.7	100,065.2	99,560.4
13.25	51,779.5	49,172.1	72,297.2	64,020.6	86,262.1	67,587.9
13.50	70,275.1	54,990.6	54,620.0	50,332.7	43,336.0	42,233.1
13.75	78,599.1	73,201.2	79,126.8	79,087.9	85,589.9	84,630.8
14.00	59,766.2	59,309.4	135,334.1	107,232.6	75,499.5	75,487.3
14.25	61,186.5	59,823.5	47,041.6	47,006.7	50,039.7	50,008.3
14.50	38,226.4	38,199.9	39,945.7	39,922.4	40,905.4	40,885.1
14.75	26,381.0	26,342.6	19,060.0	19,037.0	21,420.0	20,358.2
15.00	95,696.3	32,977.1	96,421.8	35,892.3	37,125.4	37,102.5
15.25	64,788.4	63,942.1	63,716.8	63,716.8	28,904.0	28,904.0
15.50	20,127.0	20,124.9	19,365.7	19,365.7	17,829.1	17,829.1
15.75	11,539.9	11,534.8	9,502.6	9,498.5	12,188.1	12,184.5
16.00	17,730.8	17,687.3	15,233.4	15,212.3	10,568.1	10,549.6
16.25	15,191.1	15,188.2	47,412.9	16,785.6	43,615.0	15,478.7
16.50	24,448.5	16,652.9	8,953.4	8,949.1	7,871.0	7,867.8
16.75	13,443.1	13,427.8	6,431.5	6,418.9	6,573.0	6,562.8
17.00	10,423.7	10,420.3	7,779.2	7,776.1	6,044.3	6,041.6
17.25	7,584.9	7,584.9	6,757.4	6,757.4	5,823.9	5,823.9
17.50	18,925.5	12,344.1	6,023.0	6,000.3	5,575.4	5,555.7
17.75	3,495.4	3,495.4	2,513.4	2,513.4	2,158.7	2,158.7
18.00	8,696.8	8,696.8	2,992.5	2,992.5	2,338.8	2,338.8
18.25	5,493.2	5,492.4	3,160.7	3,160.7	2,937.4	2,937.4
18.50	4,361.4	4,353.1	3,917.5	3,910.3	4,069.0	4,062.8
18.75	6,221.5	6,218.3	2,996.5	2,994.2	2,747.3	2,745.1
19.00	13,559.8	13,557.6	6,014.7	6,014.5	4,303.9	4,303.8
19.25	2,908.6	2,908.6	2,271.1	2,271.1	1,918.3	1,918.3
19.50	4,115.9	3,819.2	2,986.4	2,983.1	2,448.6	2,445.7
19.75	4,452.1	4,447.8	2,106.5	2,102.5	1,812.5	1,808.8
20.00	10,755.8	10,754.5	2,181.3	2,180.2	31,660.0	31,659.0
20.25	9,596.5	3,573.5	26,867.2	26,846.9	1,319.4	1,303.7
20.50	5,596.9	5,580.6	1,989.9	1,974.9	1,436.0	1,429.3
20.75	30,829.5	30,818.4	2,077.5	2,068.3	1,694.4	1,686.6
21.00	2,155.4	2,154.3	1,771.8	1,771.0	1,912.3	1,911.8
21.25	3,121.3	3,114.1	493.4	487.7	384.1	380.0
21.50	4,764.9	4,764.9	2,212.8	2,212.8	1,566.2	1,566.2
21.75	10,092.5	10,088.3	1,425.0	1,421.5	6,312.7	6,310.0
22.00	5,146.6	5,102.8	1,884.7	1,846.2	1,508.0	1,477.3
22.25	2,697.0	2,692.4	1,064.0	1,059.9	835.4	831.9
22.50	1,733.4	1,733.4	807.5	807.5	653.5	653.5
22.75	1,652.9	1,642.8	816.0	807.3	526.2	518.9
23.00	16,868.0	16,864.5	1,515.4	1,514.7	1,237.0	1,236.7
23.25	3,409.5	3,408.6	626.6	626.0	1,611.0	1,610.6
23.50	4,103.1	4,102.8	115,905.6	905.3	764.4	764.2
23.75	2,310.9	2,310.9	902.9	902.9	679.0	679.0
24.00	4,876.9	4,876.9	764.5	764.5	101,915.7	78,697.8
24.25	1,437.6	1,437.6	675.4	675.4	600.5	600.5
24.50	1,207.4	1,207.4	478.8	478.8	419.5	419.5
24.75	1,256.9	1,256.9	704.8	704.8	535.0	535.0
25.00 & above	21,153.4	21,153.4	18,590.3	18,590.3	93,051.7	74,231.4
TOTAL	4,246,713.5	3,271,267.1	5,639,800.5	3,910,562.8	5,537,754.8	3,933,794.6

Notes:

01.00* stands for 00.25 to 01.00

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8.00* stands for 7.25 to 8.00

This Data is being published on quarterly basis w.e.f. March, 2023.

Source: Statistics and Data Services Department, SBP

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks As on 31st March, 2026

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others [#]	Total Advances
00.00	361,297	37,060	2,581	1,011,872	1,412,810
01.00*	2,481	234	-	25,716	28,431
02.00*	13,956	829	-	176,754	191,539
03.00*	99,333	10,143	29	229,892	339,397
04.00*	70,805	6,306	163	159,921	237,195
05.00*	127,918	17,340	3,209	958,631	1,107,098
06.00*	17,351	1,988	14	97,101	116,455
07.00*	80,069	6,733	5,946	194,280	287,027
08.00*	15,917	961	46	188,300	205,224
08.25	1,706	313	-	6,153	8,172
08.50	150	-	-	7,881	8,031
08.75	102	-	-	2,304	2,407
09.00	17,665	517	2	33,947	52,132
09.25	49	-	-	5,677	5,726
09.50	591	318	-	22,555	23,463
09.75	277	40	-	422,147	422,464
10.00	12,219	1,255	2	115,251	128,726
10.25	78	20	1	169,214	169,312
10.50	1,798	543	62	426,703	429,105
10.75	2,772	119	216	1,344,870	1,347,977
11.00	6,179	290	21	706,659	713,148
11.25	9,530	1,224	390	616,920	628,064
11.50	11,154	949	785	652,225	665,113
11.75	12,400	2,299	1	673,359	688,059
12.00	27,317	2,732	787	690,787	721,623
12.25	28,426	1,926	192	348,977	379,521
12.50	40,613	1,706	176	311,953	354,448
12.75	16,772	1,290	280	213,611	231,953
13.00	26,231	1,840	948	186,418	215,437
13.25	27,505	1,801	569	245,093	274,969
13.50	43,020	2,699	408	65,382	111,509
13.75	41,125	3,032	317	128,555	173,029
14.00	72,200	4,088	375	78,175	154,837
14.25	52,538	4,210	844	81,127	138,719
14.50	58,252	4,661	537	33,643	97,093
14.75	34,262	1,870	351	20,376	56,859
15.00	41,380	2,974	275	29,066	73,694
15.25	33,119	2,698	458	44,944	81,219
15.50	28,203	1,845	1,433	9,123	40,603
15.75	27,346	2,000	132	7,192	36,670
16.00	15,926	992	781	26,906	44,605
16.25	34,811	2,602	35	43,757	81,204
16.50	30,933	590	165	15,876	47,563
16.75	9,973	480	49	50,542	61,045
17.00	60,605	857	5	301,062	362,529
17.25	16,949	555	16	19,351	36,870
17.50	25,522	901	1,656	23,188	51,268
17.75	4,956	121	-	11,234	16,310
18.00	8,201	386	1	21,619	30,207
18.25	3,703	167	-	14,820	18,690
18.50	41,763	2,461	0	1,987	46,212
18.75	17,795	1,320	31	4,287	23,433
19.00	32,729	2,753	72	9,708	45,263
19.25	30,137	2,192	51	914	33,294
19.50	2,411	147	2	191	2,751
19.75	1,535	253	11	1,109	2,909
20.00	37,664	5,576	5	63,330	106,575
20.25	1,265	84	28	597	1,974
20.50	2,508	405	3	2,895	5,812
20.75	1,758	170	-	604	2,532
21.00	45,867	819	1	2,167	48,855
21.25	819	55	1	149	1,024
21.50	1,662	169	28	309	2,168
21.75	721	178	3	5,843	6,745
22.00	17,500	1,087	-	841	19,429
22.25	532	124	-	364	1,021
22.50	4,028	1,281	-	1,955	7,265
22.75	505	47	-	276	828
23.00	2,200	215	-	383	2,798
23.25	585	48	-	1,571	2,204
23.50	130,284	7,157	2	88,846	226,289
23.75	670	94	1	99	864
24.00	19,707	1,577	-	92,539	113,824
24.25	655	183	2	2,062	2,902
24.50	430	122	-	1,183	1,736
24.75	565	62	1	97	725
25.00 & above	272,922	26,999	5	97,192	397,119
Total	2,344,899	194,085	24,507	11,652,606	14,216,096

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

2.This Data is being published on quarterly basis w.e.f. March 2023.

3.27 Scheduled Banks' Weighted Average Rate of Return on Deposits Overall – All Banks

TYPE OF DEPOSITS	Percent per annum				
	2025				2026
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	5.74 (2.17)	4.07 (3.10)	5.42 (2.13)	6.04 (2.57)	6.04 (2.50)
II. Saving Deposits	8.98 (73.83)	8.69 (72.91)	8.26 (71.19)	8.32 (69.57)	7.85 (71.55)
III. Term or Fixed Deposits					
(a) Less than 3 months	7.96 (4.18)	8.07 (4.81)	8.32 (5.84)	8.14 (6.00)	8.37 (4.16)
(b) 3 months and over but less than 6 months	7.91 (2.46)	8.95 (2.64)	8.56 (2.98)	9.35 (2.97)	8.54 (2.66)
(c) 6 months and over but less than 1 year	6.89 (2.60)	7.31 (3.00)	6.37 (2.99)	7.67 (2.76)	7.34 (2.89)
(d) 1 year and over but less than 2 years	11.69 (12.40)	10.71 (11.66)	9.27 (13.27)	9.65 (14.67)	9.19 (14.87)
(e) 2 years and over but less than 3 years	5.95 (0.30)	11.34 (0.23)	11.28 (0.19)	9.33 (0.06)	8.55 (0.06)
(f) 3 years and over but less than 4 years	9.44 (0.70)	10.85 (0.52)	12.54 (0.58)	12.81 (0.48)	12.52 (0.50)
(g) 4 years and over but less than 5 years	6.09 (0.06)	7.15 (0.03)	7.49 (0.05)	7.98 (0.06)	8.84 (0.03)
(h) 5 years and over	6.51 (1.30)	10.48 (1.09)	10.55 (0.79)	9.90 (0.86)	10.20 (0.77)
IV. Overall					
(i) Excluding current and other deposits	9.09	8.76	8.34	8.50	8.07
(ii) Including current and other deposits	5.78	5.59	5.32	5.47	4.99

Source: Statistics and Data Services Department, SBP

Notes:

1. Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

2. This Data is being published on quarterly basis w.e.f. March 2023.

3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.28 Scheduled Banks' Weighted Average Rate of Return on Deposits Conventional Banking– All Banks

TYPE OF DEPOSITS	Percent per annum				
	2025				2026
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	6.24 (2.65)	4.74 (3.67)	6.18 (2.51)	6.70 (3.12)	6.76 (3.04)
II. Saving Deposits	9.57 (72.09)	9.09 (69.51)	8.79 (68.30)	8.80 (66.64)	8.40 (68.22)
III. Term or Fixed Deposits					
(a) Less than 3 months	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)	7.75 (6.11)	8.14 (4.08)
(b) 3 months and over but less than 6 months	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)	9.07 (2.57)	8.39 (2.62)
(c) 6 months and over but less than 1 year	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)	7.07 (2.34)	6.73 (2.62)
(d) 1 year and over but less than 2 years	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)	9.77 (17.58)	9.31 (17.89)
(e) 2 years and over but less than 3 years	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)	9.49 (0.08)	8.64 (0.08)
(f) 3 years and over but less than 4 years	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)	13.19 (0.62)	12.87 (0.65)
(g) 4 years and over but less than 5 years	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)	8.49 (0.07)	9.89 (0.03)
(h) 5 years and over	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)	11.08 (0.86)	11.77 (0.76)
IV. Overall					
(i) Excluding current and other deposits	9.58	9.09	8.73	8.85	8.51
(ii) Including current and other deposits	6.33	6.00	5.83	5.95	5.56

Source: Statistics and Data Services Department, SBP

Notes:

1. Figures in parentheses represent as percentage of total conventional deposits excluding current and other deposits.

2. This Data is being published on quarterly basis w.e.f. March 2023.

3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.29 Scheduled Banks' Weighted Average Rate of Return on Deposits Islamic Banking – All Banks

TYPE OF DEPOSITS	Percent per annum				
	2025				2026
	Mar	Jun	Sep	Dec	Mar ^p
I. Call Deposits	- (0.7)	- (1.6)	- (1.0)	- (1.0)	0.0 (1.0)
II. Saving Deposits	7.3 (79.0)	7.8 (82.0)	7.0 (79.6)	7.2 (78.0)	6.6 (80.8)
III. Term or Fixed Deposits					
(a) Less than 3 months	9.0 (4.5)	9.0 (3.9)	9.2 (5.3)	9.3 (5.7)	9.0 (4.4)
(b) 3 months and over but less than 6 months	8.9 (3.4)	9.8 (3.5)	9.6 (4.2)	9.8 (4.1)	8.9 (2.8)
(c) 6 months and over but less than 1 year	7.8 (2.8)	8.0 (2.2)	7.9 (2.6)	8.7 (3.9)	8.6 (3.6)
(d) 1 year and over but less than 2 years	9.5 (7.8)	9.1 (5.7)	8.2 (6.0)	8.7 (6.3)	8.3 (6.5)
(e) 2 years and over but less than 3 years	8.4 (0.0)	8.0 (0.0)	7.3 (0.0)	7.3 (0.0)	6.8 (0.0)
(f) 3 years and over but less than 4 years	5.9 (0.2)	5.6 (0.1)	5.2 (0.1)	4.9 (0.1)	4.7 (0.1)
(g) 4 years and over but less than 5 years	6.9 (0.2)	4.7 (0.0)	7.1 (0.2)	4.5 (0.0)	4.4 (0.0)
(h) 5 years and over	6.7 (1.2)	7.1 (0.9)	6.9 (1.0)	6.4 (0.8)	6.1 (0.8)
IV. Overall					
(i) Excluding current and other deposits	7.6	7.9	7.2	7.5	6.8
(ii) Including current and other deposits	4.3	4.5	4.0	4.2	3.6

Source: Statistics and Data Services Department, SBP

Notes:

1. Figures in parentheses represent as percentage of total islamic deposits excluding current and other deposits.
2. This Data is being published on quarterly basis w.e.f. March 2023.

3.30 Scheduled Banks' Weighted Average Rate of Return / Interest on Advances

Percent per annum

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
2024	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
2025	Mar	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	Sep	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
	Dec	15.46	11.15	9.32	10.85	10.07	9.82	11.39	15.93	10.95
2026	Mar ^P	17.30	8.75	9.20	10.73	10.00	9.11	11.20	16.75	10.83
II. CONVENTIONAL BANKING - ALL BANKS										
2024	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
2025	Mar	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	Sep	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
	Dec	15.46	11.21	9.25	10.53	10.22	9.46	11.86	15.58	11.23
2026	Mar ^P	17.30	10.82	9.08	10.39	9.89	8.43	11.58	16.47	11.13
III. ISLAMIC BANKING-ALL BANKS										
2024	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
2025	Mar	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
	Sep	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58
	Dec	-	11.11	9.42	11.33	9.85	10.19	10.69	21.54	10.52
2026	Mar ^P	-	7.03	9.39	11.20	10.17	9.63	10.62	21.26	10.35

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.
2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00
28-Jan-25	13.00	11.00	12.00	28-Jan-25	9.00
6-May-25	12.00	10.00	11.00	6-May-25	8.00
16-Dec-25	11.50	9.50	10.50	15-Dec-25	7.50
28-Apr-26	12.50	10.50	11.50	28-Apr-26	8.50

Rupee-based discounting facility under Export Finance Scheme (EFS)/Islamic Export Refinance Scheme (IERS)⁵

Tenor (remaining days to be discounted)	(up to) 90	(up to) 120	(up to) 180
SBP Refinance Rate	2.00	1.50	1.00
End User Rate	3.00	2.50	2.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
28-Apr-26	Upto 3 years	6.50	1.50	8.50
	Over 3 years and upto 5 years	5.50	2.50	8.50
	Over 5 years and upto 10 years	5.00	3.00	8.50

PFIs: Participating Financial Insti

Source: State Bank of Pakistan

1: Formerly known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015

2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate.

4: With effect from February 11, 2026, the EFS/IERS rate for the end-users has been further reduced by 3 percentage points to 4.5 percent by the scheduled banks.

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Mar-26																
1.Scheduled Banks (SBs)	11.44	11.56	11.76	11.92	10.45	10.44	11.52	11.54	4.61	4.16	8.12	8.01	4.94	4.80	8.16	8.05
a. Public	11.56	11.65	11.83	11.95	11.06	11.04	13.22	13.25	2.85	3.08	7.19	7.21	6.07	6.39	8.13	8.16
b. Private	11.42	11.54	11.74	11.90	10.57	10.57	11.47	11.49	5.16	4.55	8.33	8.25	4.70	4.45	8.28	8.14
c. Foreign	11.35	11.37	11.36	11.38	5.45	5.36	5.45	5.37	2.86	2.88	5.88	5.88	4.18	4.33	5.28	5.28
d. Specialized	18.52	18.52	18.55	18.55	15.15	15.15	17.75	17.75	4.45	2.54	8.17	9.04	6.76	6.76	7.99	7.98
2. DFIs	12.07	12.14	12.10	12.17	10.72	10.76	11.40	11.61	10.28	10.30	10.28	10.30	10.40	10.41	10.40	10.41
3. MFBs	34.42	34.42	35.79	35.79	34.74	34.74	35.80	35.80	6.24	4.98	10.69	10.16	9.70	9.15	12.34	12.53
4. Overall (SBs, MFBs, DFIs)	11.63	11.77	11.95	12.13	11.23	11.25	12.35	12.39	4.62	4.17	8.14	8.02	5.05	4.89	8.29	8.16
Apr-26																
1.Scheduled Banks (SBs)	11.75	11.81	12.13	12.23	10.79	10.78	11.67	11.68	4.85	4.60	7.85	7.83	5.18	5.03	8.40	8.30
a. Public	11.47	11.56	11.58	11.69	11.20	11.18	13.29	13.31	3.11	3.28	7.07	7.68	6.17	6.39	8.23	8.25
b. Private	11.77	11.84	12.20	12.30	10.97	10.98	11.65	11.66	5.38	5.05	8.02	7.89	4.98	4.74	8.57	8.44
c. Foreign	11.49	11.65	11.49	11.66	5.57	5.43	5.57	5.44	3.19	3.20	6.07	6.07	4.30	4.38	5.35	5.35
d. Specialized	19.22	19.22	19.22	19.22	15.34	15.34	17.85	17.85	3.24	1.69	8.59	9.01	6.87	6.88	8.02	8.01
2. DFIs	12.42	12.41	12.43	12.42	10.73	10.79	11.38	11.60	10.70	10.65	10.70	10.65	10.47	10.47	10.47	10.47
3. MFBs	33.79	33.79	35.14	35.14	33.02	33.02	35.32	35.32	4.11	2.81	11.07	10.30	9.78	9.29	12.47	12.67
4. Overall (SBs, MFBs, DFIs)	11.91	11.99	12.30	12.42	11.49	11.51	12.42	12.46	4.85	4.59	7.87	7.84	5.29	5.12	8.52	8.40
May-26^R																
1.Scheduled Banks (SBs)	12.18	12.30	12.58	12.82	11.05	11.04	11.90	11.90	4.34	4.18	8.85	8.80	5.49	5.31	8.98	8.87
a. Public	11.77	11.80	12.93	13.20	11.42	11.41	13.36	13.38	3.14	3.31	8.61	8.70	6.54	6.71	8.66	8.69
b. Private	12.20	12.32	12.56	12.78	11.26	11.26	11.92	11.93	4.86	4.60	8.92	8.86	5.16	4.93	9.04	8.92
c. Foreign	11.89	12.30	11.89	12.31	5.47	5.45	5.47	5.45	3.82	3.83	7.03	7.03	4.18	4.24	5.57	5.57
d. Specialized	19.43	19.43	19.43	19.43	15.59	15.59	18.02	18.02	5.14	4.78	8.71	8.95	7.08	7.09	8.23	8.23
2. DFIs	12.91	12.90	12.94	12.93	10.89	10.99	11.54	11.81	11.46	11.45	11.46	11.45	10.75	10.75	10.75	10.75
3. MFBs	34.74	34.74	36.05	36.05	34.65	34.65	35.63	35.63	4.89	3.37	11.40	10.55	9.78	9.14	12.60	12.59
4. Overall (SBs, MFBs, DFIs)	12.37	12.54	12.78	13.06	11.82	11.84	12.70	12.74	4.35	4.18	8.88	8.82	5.59	5.39	9.09	8.96
Jun-26^P																
1.Scheduled Banks (SBs)	12.03	12.14	12.36	12.54	11.23	11.22	12.06	12.07	4.05	3.60	8.57	8.33	5.47	5.20	9.15	8.97
a. Public	11.49	11.43	11.97	12.10	11.46	11.45	13.38	13.40	2.95	3.12	8.17	8.26	6.18	6.50	8.72	8.73
b. Private	12.06	12.17	12.37	12.56	11.45	11.45	12.10	12.10	4.59	3.86	8.73	8.41	5.22	4.82	9.28	9.08
c. Foreign	12.49	12.56	12.49	12.56	5.41	5.40	5.42	5.41	3.38	3.40	5.44	5.44	4.43	4.53	5.50	5.50
d. Specialized	19.37	19.37	19.37	19.37	16.00	16.00	18.30	18.30	6.06	5.91	10.83	11.24	7.86	7.87	9.31	9.32
2. DFIs	12.11	12.93	12.98	12.95	11.10	11.29	11.79	12.09	11.53	11.48	11.53	11.48	11.07	10.90	11.07	10.90
3. MFBs	35.31	35.31	36.44	36.44	34.55	34.55	35.54	35.54	4.41	3.29	11.56	11.00	9.36	8.67	12.58	12.63
4. Overall (SBs, MFBs, DFIs)	12.19	12.34	12.52	12.74	11.97	11.99	12.84	12.87	4.06	3.60	8.60	8.35	5.57	5.27	9.25	9.06

Source: Statistics and Data Services Department, SBP

Notes:

- Gross disbursements mean the amounts disbursed by Financial Institutions (FIs) either in pak rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance, the disbursed amount means the total amount availed by the borrower during the month.
- Foreign currency deposits/loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.
- Loans (Disbursed & Outstanding) mean all types of FIs' advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs are not included.
- All disbursements made to non-residents, private sector, public sector and government are included.
- All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
- Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by:
 - Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
 - Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
- Deposits include all types of deposits including inter FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Fresh deposits means deposits collected during the month. It also includes deposits re-priced / rolled-over deposits during the month.
- Outstanding deposits show position of deposits held by FIs at the end of the month.
- "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and/or provincial governments, "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector, "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad and "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.
- DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks.
- Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.
- Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

Weighted Average Rate = $\frac{\sum (\text{Rate} * \text{Amount})}{\sum (\text{Amount})}$

Archive link:

https://www.sbp.org.pk/ecodata/Lendingdepositrates_Arch.xls

3.33 Average Rate of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

Period	Percent per annum					
	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00	13.80	19.00	18.00	16.00 ²	16.00 ²
2013-14	12.00	13.80	19.00	18.00	16.00 ²	16.50 ²
2014-15	12.90	12.90	17.75	17.75	15.01 ²	15.01 ²
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.3	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22	22.70	22.70	17.67	20.25	16.71	16.68
2022-23	30.14	30.14	19.83	23.13	24.59	22.09
2023-24	29.42	29.42	20.67	22.71	22.96	22.94
2024-25 ^P	19.81	19.81	15.50	16.25	15.94	15.94

Source: Agriculture Credit & Financial Inclusion Department

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs

2. Mark up rates of comm. Banks are available since 2007-08.

Note: The lending rates are on the basis of simple average of June quarter end each year

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2025							2026		
	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul	17 th Sep	4 th Nov	5 th Jan	23 rd Jan	10 th Jun
1. Savings Accounts										
(i) With cheque facilities	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00	10.00
(ii) Without cheque facilities	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00	10.00
2. Khas Deposit Accounts or Certificates										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	12.01	12.12	11.91	11.76	11.76	11.42	11.31	11.08	10.44	10.44
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.00	11.00	10.90	10.60	10.40	10.40	10.60	10.20	9.40	12.40
(ii) Last period of complete 6 months	11.80	11.80	11.90	11.60	11.00	11.20	11.60	11.00	10.40	13.60
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	11.74	11.74	11.52	11.16	10.68	10.80	10.92	10.56	9.96	12.24
8. Pensioner's Benefit Accounts	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00	13.20
9. Behbood Saving Certificate	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00	13.20
10. Short-Term Saving Certificate										
(i) 3 Months	11.08	11.12	11.36	10.36	10.32	10.28	10.44	10.32	9.64	11.40
(ii) 6 Months	10.84	11.08	11.36	10.38	10.20	10.30	10.30	10.36	9.58	11.66
(iii) 1 year	10.81	10.96	11.38	10.40	10.14	10.42	10.64	10.68	9.58	11.77
11. Shuhada Family Welfare account	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00	13.20
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00	11.88
(ii) 3 year	10.92	10.92	10.92	10.30	10.30	9.96	10.30	10.20	9.16	9.16
(iii) 5 year	11.39	11.39	11.39	10.32	10.80	10.32	10.56	10.44	9.36	11.16
13. Sarwa Islamic Saving Account (SISA)	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00	11.88
14. Premium Prize Bonds (Registered)-Bi Annual							2.92	2.92	2.92	2.92

Source: Central Directorate of National Savings

Notes:

¹ Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.

² Behbood Saving Certificate scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

³ Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

* S.R.O (1)/2022. In exercise of the powers conferred by **Rule 1(2) & 9(1)** of the **Sarwa Islamic Term Account Rules, 2019**, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in 3-years shall be **13.20% w.e.f 5th October 2022**.

3.35 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024							
Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744
2025							
Q1	722,585	132,987,503	222,585	1,815,106	8,348,919	4,600	20,167,850
Q2	731,814	135,876,186	216,447	1,887,385	8,812,298	4,669	20,970,942
Q3	757,727	141,560,617	232,890	2,066,178	9,115,747	4,412	22,957,541
Q4	808,871	150,752,412	243,892	2,637,709	10,649,304	4,037	29,307,883
2026							
Q1	819,397	157,905,781	281,182	2,989,468	13,015,231	4,354	33,216,319

Source: Agriculture Credit & Financial Inclusion Department

* Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)

Branchless Banking or “BB” means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI’s to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or “BB Account” means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.36 Clearing House Statistics

Area	Items	No. of cheques in Thousand; Amount in Million Rupees							
		2025			2026				
		Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Karachi	No. of Cheques Cleared	1,256	1,100	1,243	1,209	1,062	1,085	1,118	980
	Amount	1,203,673	1,079,556	1,232,183	1,267,050	1,064,983	1,127,864	1,189,290	1,155,044
Lahore	No. of Cheques Cleared	532	464	523	505	450	500	497	452
	Amount	913,770	795,825	875,095	929,118	788,423	879,182	929,335	800,136
Peshawar	No. of Cheques Cleared	113	99	112	100	94	97	96	102
	Amount	159,000	133,403	162,107	182,592	141,259	172,606	142,445	150,863
Quetta	No. of Cheques Cleared	33	29	32	29	25	28	28	29
	Amount	48,302	46,608	60,046	59,922	43,792	64,916	40,417	68,401
Faisalabad	No. of Cheques Cleared	124	108	128	123	110	123	114	106
	Amount	186,982	161,349	174,985	180,647	147,353	169,675	204,477	167,258
Rawalpindi	No. of Cheques Cleared	167	146	165	161	144	154	149	145
	Amount	305,255	261,156	290,407	336,024	251,942	283,805	276,758	320,838
Hyderabad	No. of Cheques Cleared	77	65	76	77	69	71	65	64
	Amount	90,839	83,630	94,557	120,406	78,102	85,252	94,594	82,849
Islamabad	No. of Cheques Cleared	186	168	181	183	161	157	151	155
	Amount	443,407	361,914	340,080	610,646	315,800	466,419	335,562	386,589
Multan	No. of Cheques Cleared	125	113	133	126	107	124	116	110
	Amount	207,259	195,781	193,911	236,616	163,655	206,083	240,050	185,128
Sialkot	No. of Cheques Cleared	56	47	54	50	46	57	46	49
	Amount	60,431	50,999	58,294	57,932	46,410	52,314	58,814	54,822
Sukkur	No. of Cheques Cleared	44	37	46	43	39	45	40	39
	Amount	46,546	35,832	37,019	50,227	42,413	49,675	44,898	45,480
D.I. Khan	No. of Cheques Cleared	22	21	23	21	20	22	20	22
	Amount	18,525	17,516	18,185	19,178	14,162	15,688	17,746	16,801
Gujranwala	No. of Cheques Cleared	46	40	45	44	39	46	40	37
	Amount	82,394	68,502	67,422	83,277	64,288	64,159	79,920	63,272
Muzzafarabad	No. of Cheques Cleared	10	8	9	8	8	9	8	8
	Amount	15,763	10,848	15,291	13,521	13,633	14,013	18,661	13,717
Bahawalpur	No. of Cheques Cleared	38	36	48	45	40	43	37	37
	Amount	60,306	56,234	61,975	72,215	50,268	61,449	69,719	72,968
Total	No. of Cheques Cleared	2,829	2,483	2,817	2,725	2,412	2,562	2,524	2,336
	Amount	3,842,451	3,359,155	3,681,557	4,219,370	3,226,485	3,713,100	3,742,686	3,584,166

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

Product / Item	Unit	FY25				FY26	
		Q1	Q2	Q3	Q4 ^R	Q1 ^R	Q2 ^P
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	18,528	18,926	19,072	19,249	19,369	19,871
Automated Teller Machines (ATM)	No.	19,170	19,519	19,851	20,250	20,527	20,976
Point of Sale (POS)	No.	132,224	151,646	179,383	195,849	220,532	232,244
2. Cards							
Credit Cards	No.	2,112,042	2,151,186	2,176,278	2,215,081	3,068,869	3,111,053
Debit Cards	No.	39,654,947	39,415,342	39,278,109	40,464,724	41,291,245	44,131,342
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	31,892	26,173	25,831	25,684	46,874	109,359
Social Welfare Cards	No.	3,366,973	2,845,944	3,024,708	3,542,938	2,557,970	3,725,519
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	817,880	918,334	1,016,838	1,015,918	1,118,339	1,184,541
Amount	Million Rupees	65,310,215.1	73,225,276.4	86,265,083.5	70,811,236.9	73,668,731.9	82,471,301.8
3.1 ATM Transactions							
Number of Transactions	Thousands	243,431	259,220	271,993	264,917	267,386	277,457
Amount	Million Rupees	3,892,406.2	4,257,331.9	4,749,925.8	4,528,511.7	4,505,834.7	4,883,631.4
i. Cash Withdrawal							
Number of Transactions	Thousands	237,521	252,998	265,348	258,795	260,762	267,521
Amount	Million Rupees	3,531,478.9	3,872,767.4	4,318,185.2	4,113,908.9	4,091,448.8	4,441,471.0
ii. Cash Deposit							
Number of Transactions	Thousands	1,113	1,218	1,502	1,373	1,488	1,625
Amount	Million Rupees	115,045.8	131,042.6	162,929.5	144,163.2	155,556.3	176,687.7
iv. Utility Bills Payment							
Number of Transactions	Thousands	273	275	253	275	388	302
Amount	Million Rupees	5,424.8	4,977.0	4,447.6	5,709.3	6,899.3	6,905.3
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,219	1,254	1,306	1,112	1,163	1,194
Amount	Million Rupees	75,631.2	76,437.4	84,780.7	78,071.1	80,114.0	84,262.5
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,298	3,468	3,577	3,356	3,580	6,810
Amount	Million Rupees	164,637.0	171,915.1	179,383.4	186,483.3	171,643.6	174,140.6
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	82,664	88,637	98,939	107,453	123,287	136,256
Amount	Million Rupees	426,801.5	509,595.4	549,873.0	568,368.8	624,145.3	749,741.4
3.3 RTOB Transactions							
Number of Transactions	Thousands	47,508	51,223	49,571	47,146	47,100	49,699
Amount	Million Rupees	37,230,611.2	39,352,487.4	47,478,286.6	30,453,117.9	28,120,172.3	30,053,929.1
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,847	10,533	10,719	9,222	9,499	10,562
Amount	Million Rupees	2,553,986.2	2,718,281.8	2,907,348.6	2,903,115.0	2,738,613.1	3,166,304.7
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	22,465	24,402	22,114	20,188	21,215	21,853
Amount	Million Rupees	6,142,116.5	6,807,038.8	6,495,077.8	6,849,373.7	6,420,926.2	7,176,504.2
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,196	16,289	16,738	17,737	16,387	17,284
Amount	Million Rupees	28,534,508.5	29,827,166.9	38,075,860.2	20,700,629.1	18,960,633.0	19,711,120.2
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	367,456	431,457	502,850	505,439	589,803	620,675
Amount	Million Rupees	15,854,214.3	18,990,551.5	23,300,568.8	23,980,349.3	29,090,440.2	33,017,028.3
i. Payment Through Mobile							
Number of Transactions	Thousands	12,505	13,706	14,598	14,691	15,744	12,306
Amount	Million Rupees	707,957.0	793,325.9	790,093.7	840,418.1	892,773.3	915,439.1
ii. Utility Bills Payment							
Number of Transactions	Thousands	35,273	36,550	37,996	40,845	41,767	44,596
Amount	Million Rupees	419,133.6	414,955.8	365,066.4	416,198.9	513,638.9	447,804.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	67,534	77,145	90,298	89,340	99,686	114,559
Amount	Million Rupees	5,930,891.1	6,944,609.6	8,571,409.7	8,906,585.1	10,326,604.1	12,007,322.7
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	252,143	304,057	359,958	360,563	432,605	449,213
Amount	Million Rupees	8,796,232.6	10,837,660.3	13,573,999.1	13,817,147.3	17,357,424.0	19,646,462.5

3.37 Electronic Banking Statistics

Product / Item	Unit	FY25				FY26	
		Q1	Q2	Q3	Q4 ^R	Q1 ^R	Q2 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	36	30	23	22	26	22
Amount	Million Rupees	1,987.0	1,615.8	1,394.9	1,381.8	1,945.4	1,825.9
i. Payment Through Call Centre							
Number of Transactions	Thousands	17	16	14	13	12	11
Amount	Million Rupees	1,275.9	1,152.0	1,082.1	1,075.0	1,374.4	1,323.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	18	14	9	8	13	11
Amount	Million Rupees	666.0	428.4	286.9	283.7	550.9	476.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	0	0	0	0
Amount	Million Rupees	45.0	34.5	25.3	21.8	19.7	25.1
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.1	0.9	0.6	1.3	0.3	0.8
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	65,893	75,004	79,923	76,381	76,150	84,498
Amount	Million Rupees	7,851,745.8	10,052,202.5	10,117,278.1	11,211,502.5	11,257,912.7	13,687,457.2
i. Payment Through Internet							
Number of Transactions	Thousands	1,414	1,499	1,507	1,464	1,223	1,875
Amount	Million Rupees	943,211.4	1,077,440.1	749,118.2	1,091,883.6	1,071,153.8	1,278,109.7
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,403	5,302	5,169	5,179	4,475	4,101
Amount	Million Rupees	426,527.3	467,385.5	439,520.7	478,864.2	450,416.7	470,941.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,886	17,289	18,992	16,943	16,305	16,862
Amount	Million Rupees	2,652,706.3	3,157,803.3	3,421,040.5	3,837,522.1	3,659,736.0	3,815,493.4
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	43,190	50,914	54,256	52,795	54,147	61,660
Amount	Million Rupees	3,829,300.9	5,349,573.7	5,507,598.6	5,803,232.6	6,076,606.2	8,122,912.8
3.7 e-Commerce							
Number of Transactions	Thousands	10,892	12,762	13,539	14,560	14,588	15,935
Amount	Million Rupees	52,449.1	61,491.7	67,756.2	68,004.9	68,281.3	77,688.4

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

Items	FY25						FY26			
	Q2		Q3		Q4		Q1 ^R		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	24,769	226,720.7	22,055	251,127.2	19,592	229,555.4	18,246	253,566.3	19,247	255,016.0
Inter Bank Fund Transfers	1,590,449	95,844.3	1,500,238	89,258.0	1,210,587	72,349.0	1,622,554	76,868.4	1,573,749	85,105.5
Retail Cheques Clearing	17,372	7,916.2	10,689	6,677.3	12,780	6,904.1	56,703	20,730.0	64,427	29,471.7
Total	1,632,590	330,481.3	1,532,982	347,062.5	1,242,959	308,808.6	1,697,503	351,164.8	1,657,423	369,593.2

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

Cash Deposits	24	7,217.8	22	6,672.2	21	7,436.3	22	7,432.0	22	7,243.2
Cash withdrawals	37	8,018.2	38	7,870.7	33	7,600.3	33	6,916.7	34	7,534.5
Intra Bank Funds Transfer through Cheques	10	38,332.0	10	39,500.6	9	46,146.6	9	44,160.6	8	44,120.2
Inter Bank Funds Transfers (Clearing)	9	9,354.6	9	8,960.9	8	9,578.9	8	8,447.3	7	8,423.9
Utilities Bills Payments	16	721.1	14	610.5	14	668.8	15	753.4	14	750.1
Direct Debit (Standing Instructions)	1	6,572.9	1	5,722.5	1	5,257.4	1	5,038.3	1	4,994.9
Pay Order/Demand Draft	2	3,328.6	2	3,470.8	2	3,490.8	2	2,865.8	2	3,186.0
Others*	0	1,438.2	0	1,185.3	0	740.5	0	578.8	0	583.5
Total	97	74,983.4	95	73,993.4	87	80,919.8	90	76,192.9	89	76,836.3

Source: Payment Systems Policy & Oversight Department

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

3.40 Segment and Sector-wise Advances and Non-Performing Loans (NPLs)

Amount in Million Rupees

Ratio in percent

	Sep-25			Dec-25			Mar-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	9,752,531	711,304	7.3	10,896,483	672,208	6.2	10,651,950	656,077	6.2
SMEs Sector	693,052	89,438	12.9	902,935	113,049	12.5	901,331	113,628	12.6
Agriculture Sector	633,976	49,567	7.8	673,606	102,777	15.3	671,474	59,921	8.9
Consumer sector	988,119	46,059	4.7	1,031,707	44,409	4.3	1,068,954	45,010	4.2
<i>i. Credit Cards</i>	171,993	3,286	1.9	182,412	3,445	1.9	188,148	3,801	2.0
<i>ii. Auto loans</i>	296,891	4,552	1.5	308,914	4,048	1.3	337,827	4,187	1.2
<i>iii. Consumer durable</i>	2,674	89	3.3	2,732	80	2.9	2,852	83	2.9
<i>iv. Mortgage loans</i>	217,858	15,057	6.9	225,155	14,632	6.5	232,467	14,837	6.4
<i>v. Other personal loans</i>	298,703	23,075	7.7	312,495	22,205	7.1	307,660	22,102	7.2
Commodity Financing	1,204,340	23,858	2.0	1,311,620	9,296	0.7	1,252,170	14,417	1.2
Staff Loans	306,594	4,553	1.5	315,322	4,798	1.5	321,064	4,725	1.5
Others	718,251	22,991	3.2	764,269	17,784	2.3	765,967	17,918	2.3
Total	14,296,863	947,770	6.6	15,895,941	964,322	6.1	15,632,909	911,696	5.8

	Sep-25			Dec-25			Mar-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,526,388	55,469	3.6	1,686,739	111,277	6.6	1,594,781	67,802	4.3
Automobile / Transportation	150,784	21,760	14.4	216,332	21,772	10.1	178,445	19,352	10.8
Cement	197,729	9,566	4.8	220,577	10,352	4.7	268,719	9,872	3.7
Chemical & Pharmaceuticals	545,186	15,057	2.8	677,851	13,087	1.9	624,204	12,924	2.1
Electronics	165,129	18,391	11.1	202,526	18,318	9.0	201,566	17,214	8.5
Financial	888,239	9,557	1.1	869,189	7,362	0.8	704,941	6,833	1.0
Individuals	1,183,548	73,796	6.2	1,202,826	62,502	5.2	1,236,079	66,892	5.4
Insurance	4,664	62	1.3	4,081	62	1.5	3,841	62	1.6
Others	5,503,556	452,282	8.2	6,107,247	446,000	7.3	5,949,080	438,047	7.4
Production/Transmission of Energy	1,469,416	64,379	4.4	1,789,424	61,697	3.4	1,799,090	57,512	3.2
Shoes & Leather garments	42,062	2,978	7.1	44,829	2,789	6.2	45,689	2,716	5.9
Sugar	281,402	49,720	17.7	392,510	44,205	11.3	672,969	41,425	6.2
Textile	2,338,760	174,754	7.5	2,481,810	164,898	6.6	2,353,504	171,044	7.3
Total	14,296,863	947,770	6.6	15,895,941	964,322	6.1	15,632,909	911,696	5.8

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Dec-25			Mar-26		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	980,188.0	(75,987.0)	(0.5)	927,934.0	(115,510.0)	(0.8)
All Banks	964,322.0	(74,300.0)	(0.5)	911,696.0	(113,896.0)	(0.8)
Commercial Banks	942,684.0	(78,711.0)	(0.5)	887,481.0	(117,640.0)	(0.8)
Public Sector Commercial Banks	356,605.0	(172.0)	(0.0)	312,961.0	(43,809.0)	(1.8)
Local Private Banks	585,688.0	(77,768.0)	(0.7)	574,130.0	(72,723.0)	(0.6)
Foreign Banks	391.0	(771.0)	(0.2)	390.0	(1,109.0)	(0.3)
Specialized Banks	21,638.0	4,411.0	3.2	23,344.0	4,513.0	3.3
Digital Banks	-	-	-	871.0	(769.0)	(2.8)
DFIs	15,866.0	(1,687.0)	(0.7)	16,238.0	(1,614.0)	(0.7)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Dec 2025	For the Quarter Ended Mar 2026
All Banks & DFIs	28,760.0	26,234.0
All Banks	28,491.0	25,709.0
Commercial Banks	28,474.0	25,709.0
Public Sector Commercial Banks	8,654.0	6,133.0
Local Private Banks	19,818.0	19,576.0
Foreign Banks	2.0	1.0
Specialized Banks	17.0	-
Digital Banks	-	-
DFIs	269.0	525.0

Source: Financial Stability Department SBP

Note: Based on audited data submitted by the banks and DFIs.