

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	200,549	101,223	244,205	111,201	224,145	145,042
II. Securities, Shares and Other						
Financial Instruments:	1,868	830,384	784	399,432	764	411,921
A. Quoted on the Stock Exchange:	1,564	403,197	520	215,580	575	116,817
1. To Stock Brokers and Dealers:	1,299	115,555	260	22,219	328	48,738
(a) Government and Other Trustee Securities	167	70,088	81	294	110	16,806
(b) Shares and Debentures	1,129	43,944	172	20,167	206	30,492
(c) Participation Term Certificates	-	-	2	3	2	3
(d) Others	3	1,523	5	1,755	10	1,438
2. To Others:	265	287,641	260	193,361	247	68,080
(a) Government and Other Trustee Securities	25	258,247	38	157,327	36	37,888
(b) Shares and Debentures	213	16,506	159	27,551	143	26,556
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	25	12,880	61	8,475	66	3,627
B. Unquoted on the Stock Exchange:	304	427,187	264	183,852	189	295,103
1. To Stock Brokers and Dealers:	185	100,694	30	3,079	23	8,201
(a) Government and Other Trustee Securities	2	34,202	-	-	1	4,000
(b) Shares and Debentures	176	41,496	24	2,875	14	3,661
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	7	24,996	6	204	8	540
2. To Others:	119	326,494	234	180,772	166	286,902
(a) Government and Other Trustee Securities	78	215,326	62	119,625	71	98,426
(b) Shares and Debentures	10	808	8	981	9	920
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	31	110,359	164	60,166	86	187,555
III. Merchandise	67,899	3,614,557	58,836	2,549,092	55,579	2,733,827
A. Food Items:	18,993	1,162,738	18,447	647,638	16,101	714,234
1. Wheat	8,070	515,862	10,645	227,817	5,360	165,092
2. Rice and Paddy	3,178	146,421	2,601	122,173	2,589	146,769
3. Other Grains & Pulses:	556	16,330	450	8,961	356	16,853
(a) Indigenous	545	16,179	436	7,458	343	16,057
(b) Imported	11	151	14	1,503	13	796
4. Edible Oils:	1,270	58,229	1,114	43,330	1,200	78,666
(a) Indigenous	1,211	55,171	1,065	39,703	1,143	75,634
(b) Imported	59	3,058	49	3,626	57	3,032
5. Sugar:	1,317	289,092	1,108	157,253	1,165	194,019
(a) Indigenous	1,317	289,092	1,107	156,887	1,162	193,636
(b) Imported	-	-	1	365	3	383
6. Kariana And Spices	140	2,197	128	918	127	914
7. Fish And Fish Preparations	13	337	9	41	7	18
8. Other Food Items:	4,449	134,271	2,392	87,146	5,297	111,903
(a) Indigenous	4,403	133,215	2,374	86,060	5,270	111,302
(b) Imported	46	1,056	18	1,086	27	601
B. Raw Materials:	25,637	857,725	25,151	860,375	25,241	911,620
1. Cotton Raw:	17,066	158,887	17,526	175,238	17,195	182,120
(a) Indigenous	2,372	145,507	2,772	158,421	2,327	150,433
(b) Imported	14,694	13,380	14,754	16,817	14,868	31,687
2. Synthetic Fibers:	115	13,351	110	12,959	82	8,479
(a) Indigenous	69	8,004	80	11,873	55	7,933
(b) Imported	46	5,347	30	1,087	27	546
3. Fertilizers:	1,047	65,133	986	61,941	1,453	58,642
(a) Indigenous	1,037	61,267	967	54,724	1,425	55,026
(b) Imported	10	3,866	19	7,217	28	3,617
4. Petroleum Crude:	1,443	123,690	1,198	104,899	1,295	106,076
(a) Indigenous	1,342	89,386	1,152	69,396	1,252	93,605
(b) Imported	101	34,304	46	35,503	43	12,471
5. Iron and Steel:	1,948	117,201	1,909	105,407	1,931	116,189
(a) Indigenous	1,525	77,189	1,629	71,855	1,669	80,747
(b) Imported	423	40,012	280	33,551	262	35,442
6. Wool & Goat Hair	5	47	5	62	9	67
7. Hides & Skins	110	6,572	146	6,253	75	5,419
8. Oil Seeds	233	7,022	74	4,586	85	3,574
9. Pesticides & Insecticides:	426	6,051	436	6,580	417	5,543
(a) Indigenous	420	5,828	434	6,356	412	5,407
(b) Imported	6	224	2	224	5	136
10. Other Raw Materials:	3,244	359,772	2,761	382,451	2,699	425,511
(a) Indigenous	3,015	329,248	2,559	357,379	2,467	392,867
(b) Imported	229	30,524	202	25,072	232	32,644

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	23,269	1,594,094	15,238	1,041,079	14,237	1,107,973
1. Cotton Textiles:	4,356	341,392	2,603	200,914	2,631	196,128
(a) Indigenous	4,157	313,824	2,453	182,425	2,376	159,818
(b) Imported	199	27,567	150	18,489	255	36,310
2. Cotton Yarn:	1,904	91,650	1,756	66,468	1,217	70,045
(a) Indigenous	1,896	91,296	1,716	66,053	1,168	69,295
(b) Imported	8	354	40	415	49	750
3. Other Textiles:	3,038	289,876	2,277	227,857	2,098	266,412
(a) Indigenous	3,021	283,434	2,255	223,514	2,062	261,842
(b) Imported	17	6,441	22	4,343	36	4,570
4. Machinery:	976	51,695	964	112,490	989	140,334
(a) Indigenous	541	29,393	602	55,324	639	83,001
(b) Imported	435	22,302	362	57,166	350	57,333
5. Handloom Products	-	-	1	12	1	20
6. Carpets & Rugs	14	182	13	133	10	103
7. Readymade Garments	1,175	65,786	963	51,845	776	48,911
8. Cement and Cement Products:	549	191,700	452	79,062	372	60,489
(a) Indigenous	547	190,885	451	78,312	371	59,801
(b) Imported	2	815	1	751	1	688
9. Sports Goods	86	1,993	96	1,883	99	3,353
10. Surgical Instruments	86	4,249	77	1,921	94	3,917
11. Chemicals & Dyes	1,378	68,754	1,284	59,379	1,200	57,296
12. Other Finished Goods:	9,707	486,817	4,752	239,116	4,750	260,964
(a) Indigenous	9,366	473,335	4,551	229,197	4,499	251,653
(b) Imported	341	13,482	201	9,919	251	9,311
IV. Fixed Assets Including Machinery	399,579	2,747,320	428,338	2,154,552	455,264	2,616,306
A. Transport Equipment	382,194	863,220	409,895	912,219	427,319	944,742
B. Furniture & Fixtures	355	3,796	275	5,789	228	5,672
C. Office Equipment	307	177,284	252	41,306	274	50,546
D. Other Machinery & Equipment	16,723	1,703,020	17,916	1,195,237	27,443	1,615,346
V. Real Estate	584,817	2,410,134	613,145	1,882,846	632,203	2,074,185
A. Land	449,270	1,144,710	475,881	754,713	481,920	758,054
1. Residential	21,724	494,459	18,203	329,593	17,992	265,358
(a) House	19,858	485,384	16,492	238,233	16,410	218,204
(b) Flat	1,866	9,076	1,711	91,361	1,582	47,154
2. Non-Residential	427,546	650,251	457,678	425,119	463,928	492,696
(a) Commercial	7,801	383,322	4,563	127,795	4,863	136,844
(b) Industrial	774	56,757	937	66,893	1,647	105,969
(c) Agriculture	417,872	190,733	444,332	202,964	448,743	203,247
(d) Others	1,099	19,439	7,846	27,467	8,675	46,636
B. Buildings:	135,547	1,265,423	137,264	1,128,133	150,283	1,316,131
1. Residential	124,457	763,588	123,847	690,242	135,674	865,264
(a) House	116,748	714,673	104,990	489,942	109,001	532,025
(b) Flat	7,709	48,915	18,857	200,300	26,673	333,239
2. Non-Residential	11,090	501,836	13,417	437,891	14,609	450,867
(a) Commercial	5,349	253,480	5,037	212,432	5,274	217,534
(b) Industrial	2,782	148,430	2,776	114,671	3,203	133,844
(c) Agriculture	2,484	76,744	3,033	50,788	2,974	31,798
(d) Others	475	23,182	2,571	60,000	3,158	67,691
VI. Fixed Deposits and Insurance Policies	27,189	860,214	30,363	697,934	13,203	437,632
A. Bank Deposits	27,140	859,812	30,327	697,721	13,177	437,527
1. Security Deposits	785	105,381	1,882	61,247	3,078	68,550
2. Term Deposits (TDRs)	20,513	502,833	19,787	522,301	4,916	209,440
3. Other Deposits	5,842	251,599	8,658	114,172	5,183	159,536
B. Insurance Policies	49	402	36	213	26	105
VII. Others	477,329	4,630,223	506,318	4,525,138	533,355	5,315,203
A. Other Secured Advances	140,835	2,193,992	156,301	2,073,361	191,206	2,912,208
1. Receivables	369	93,470	1,784	382,654	2,336	493,759
2. Employees Benefits	3,603	753	1,148	1,749	1,047	4,458
3. Others	136,863	2,099,769	153,369	1,688,958	187,823	2,413,990
B. Advances Secured by Guarantee(s)	336,494	2,436,230	350,017	2,451,778	342,149	2,402,995
1. Institutional Guarantee(s)	7,549	2,157,186	8,104	2,068,253	7,705	2,116,089
2. Individual Guarantee(s)	328,945	279,044	341,913	383,525	334,444	286,906
VIII. Unsecured Advances	2,798,558	291,630	5,221,470	779,209	4,848,617	802,378
1. Credit Cards	2,251,864	170,716	2,604,583	263,544	2,323,034	283,065
2. Personal Loan	526,963	111,626	2,539,451	133,064	2,459,927	130,263
3. Others	19,731	9,288	77,436	382,602	65,656	389,050
Total	4,557,788	15,485,684	7,103,459	13,099,403	6,763,130	14,536,493

Note(s)

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

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	187,899	91,034	185,622	92,215	185,450	124,452
II. Securities, Shares and Other						
Financial Instruments:						
A. Quoted on the Stock Exchange:	71	238,690	110	86,146	132	71,665
1. To Stock Brokers and Dealers:	40	69,354	58	6,338	62	10,785
(a) Government and Other Trustee Securities	17	2,251	15	2,109	18	3,965
(b) Shares and Debentures	2	27	1	1	1	1
(c) Participation Term Certificates	15	2,224	14	2,108	17	3,964
(d) Others	-	-	-	-	-	-
2. To Others:	23	67,103	43	4,229	44	6,821
(a) Government and Other Trustee Securities	6	65,089	25	60	22	58
(b) Shares and Debentures	16	2,009	17	4,165	15	5,939
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	6	819
B. Unquoted on the Stock Exchange:	31	169,336	52	79,808	70	60,880
1. To Stock Brokers and Dealers:	10	61,170	7	2,400	8	3,102
(a) Government and Other Trustee Securities	2	34,202	-	-	-	-
(b) Shares and Debentures	6	1,976	6	2,200	7	2,902
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	24,992	1	200	1	200
2. To Others:	21	108,166	45	77,408	62	57,777
(a) Government and Other Trustee Securities	10	2,394	7	68,481	6	36,982
(b) Shares and Debentures	2	755	2	729	2	656
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	9	105,017	36	8,198	54	20,139
III. Merchandise	20,261	547,937	21,229	476,533	21,313	487,571
A. Food Items:	1,133	244,153	1,322	148,808	1,361	135,820
1. Wheat	80	155,124	85	53,223	89	53,891
2. Rice and Paddy	395	25,263	398	47,702	419	32,740
3. Other Grains & Pulses:	28	834	32	795	35	1,113
(a) Indigenous	27	828	31	789	34	1,107
(b) Imported	1	6	1	6	1	5
4. Edible Oils:	146	7,636	148	5,892	137	5,106
(a) Indigenous	146	7,636	148	5,892	137	5,106
(b) Imported	-	-	-	-	-	-
5. Sugar:	173	46,893	216	33,853	205	33,631
(a) Indigenous	173	46,893	216	33,853	203	33,255
(b) Imported	-	-	-	-	2	376
6. Kariana And Spices	8	13	7	80	7	103
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	303	8,391	436	7,262	469	9,236
(a) Indigenous	303	8,391	436	7,262	459	9,101
(b) Imported	-	-	-	-	10	135
B. Raw Materials:	16,546	158,279	16,744	151,988	16,645	151,932
1. Cotton Raw:	14,842	18,257	14,916	17,510	14,787	18,401
(a) Indigenous	295	12,368	366	12,154	375	14,449
(b) Imported	14,547	5,889	14,550	5,356	14,412	3,952
2. Synthetic Fibers:	7	70	5	412	4	649
(a) Indigenous	2	18	3	319	4	649
(b) Imported	5	51	2	93	-	-
3. Fertilizers:	374	5,611	394	5,501	401	6,397
(a) Indigenous	374	5,611	394	5,501	401	6,397
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	47	53,223	47	50,008	47	42,637
(a) Indigenous	21	49,514	21	46,089	21	38,921
(b) Imported	26	3,709	26	3,919	26	3,716
5. Iron and Steel:	121	14,694	194	14,992	199	18,471
(a) Indigenous	92	8,019	173	7,905	181	9,202
(b) Imported	29	6,675	21	7,087	18	9,269
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	2	10	2	36	2	50
9. Pesticides & Insecticides:	16	270	15	385	16	400
(a) Indigenous	16	270	15	385	16	400
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	1,137	66,144	1,171	63,145	1,189	64,928
(a) Indigenous	1,084	63,741	1,090	61,240	1,115	61,665
(b) Imported	53	2,403	81	1,905	74	3,263

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	2,582	145,506	3,163	175,737	3,307	199,819
1. Cotton Textiles:	1,127	37,936	1,192	37,808	1,259	46,833
(a) Indigenous	1,055	31,305	1,103	32,351	1,167	33,465
(b) Imported	72	6,631	89	5,457	92	13,369
2. Cotton Yarn:	163	15,025	368	13,600	392	15,831
(a) Indigenous	158	14,795	334	13,358	363	15,662
(b) Imported	5	230	34	242	29	169
3. Other Textiles:	141	21,320	146	23,653	150	28,910
(a) Indigenous	140	21,320	142	23,524	145	28,792
(b) Imported	1	0	4	129	5	118
4. Machinery:	30	1,462	31	1,353	45	1,415
(a) Indigenous	20	27	20	31	33	78
(b) Imported	10	1,434	11	1,322	12	1,336
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	4	2	57	2	85
7. Readymade Garments	71	17,042	156	15,299	136	16,023
8. Cement and Cement Products:	40	6,222	43	3,745	50	8,613
(a) Indigenous	40	6,222	43	3,745	50	8,613
(b) Imported	-	-	-	-	-	-
9. Sports Goods	12	53	15	72	14	86
10. Surgical Instruments	2	18	2	70	2	98
11. Chemicals & Dyes	127	5,001	193	4,358	211	6,603
12. Other Finished Goods:	867	41,423	1,015	75,722	1,046	75,321
(a) Indigenous	838	40,406	988	74,797	996	74,275
(b) Imported	29	1,017	27	925	50	1,046
IV. Fixed Assets Including Machinery	93,052	362,612	104,939	389,932	107,337	407,364
A. Transport Equipment	88,114	123,478	99,010	143,610	101,247	157,840
B. Furniture & Fixtures	16	2,275	18	2,672	15	2,262
C. Office Equipment	57	2,374	34	2,394	34	2,388
D. Other Machinery & Equipment	4,865	234,485	5,877	241,256	6,041	244,874
V. Real Estate	452,964	507,650	482,419	506,444	494,794	550,345
A. Land	398,862	277,816	428,384	286,822	438,807	307,125
1. Residential	4,960	68,748	5,150	71,613	5,173	78,884
(a) House	4,960	68,748	5,149	71,604	5,172	78,874
(b) Flat	-	-	1	9	1	10
2. Non-Residential	393,902	209,068	423,234	215,209	433,634	228,241
(a) Commercial	1,354	43,079	1,365	37,418	1,419	42,483
(b) Industrial	200	12,964	288	12,960	296	12,711
(c) Agriculture	391,850	145,646	420,871	157,387	431,204	164,327
(d) Others	498	7,379	710	7,444	715	8,720
B. Buildings:	54,102	229,834	54,035	219,622	55,987	243,220
1. Residential	50,458	114,219	50,542	103,709	52,299	122,809
(a) House	49,881	112,142	49,990	102,576	51,692	121,159
(b) Flat	577	2,077	552	1,133	607	1,651
2. Non-Residential	3,644	115,615	3,493	115,913	3,688	120,410
(a) Commercial	2,554	88,503	2,480	92,071	2,613	94,440
(b) Industrial	284	10,673	276	9,201	343	10,891
(c) Agriculture	787	14,217	722	13,604	714	13,487
(d) Others	19	2,222	15	1,037	18	1,593
VI. Fixed Deposits and Insurance Policies	476	65,746	611	14,739	663	24,780
A. Bank Deposits	476	65,746	611	14,739	663	24,780
1. Security Deposits	283	59,134	356	10,710	403	14,397
2. Term Deposits (TDRs)	56	5,365	57	2,708	56	3,362
3. Other Deposits	137	1,247	198	1,321	204	7,021
B. Insurance Policies	-	-	-	-	-	-
VII. Others	285,940	889,261	292,361	937,212	293,945	1,047,338
A. Other Secured Advances	1,846	69,810	2,797	109,835	2,956	187,345
1. Receivables	157	47,420	546	59,995	635	64,201
2. Employees Benefits	1,290	236	1,018	213	984	230
3. Others	399	22,155	1,233	49,628	1,337	122,915
B. Advances Secured by Guarantee(s)	284,094	819,451	289,564	827,376	290,989	859,993
1. Institutional Guarantee(s)	4,839	649,687	4,880	666,196	5,200	692,941
2. Individual Guarantee(s)	279,255	169,764	284,684	161,181	285,789	167,052
VIII. Unsecured Advances	575,097	56,267	923,814	120,499	989,786	134,791
1. Credit Cards	482,896	34,170	826,219	95,114	887,852	106,534
2. Personal Loan	82,173	17,569	87,301	17,841	88,534	18,976
3. Others	10,028	4,528	10,294	7,544	13,400	9,282
Total	1,615,760	2,759,197	2,011,105	2,623,718	2,093,420	2,848,307

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,650	10,189	58,583	18,986	38,695	20,590
II. Securities, Shares and Other						
Financial Instruments:	1,797	591,694	674	313,286	632	340,256
A. Quoted on the Stock Exchange:	1,524	333,842	462	209,242	513	106,032
1. To Stock Brokers and Dealers:	1,282	113,304	245	20,110	310	44,773
(a) Government and Other Trustee Securities	165	70,061	80	293	109	16,805
(b) Shares and Debentures	1,114	41,720	158	18,059	189	26,528
(c) Participation Term Certificates	-	-	2	3	2	3
(d) Others	3	1,523	5	1,755	10	1,438
2. To Others:	242	220,538	217	189,132	203	61,259
(a) Government and Other Trustee Securities	19	193,158	13	157,268	14	37,830
(b) Shares and Debentures	197	14,497	142	23,387	128	20,618
(c) Participation Term Certificates	1	3	1	3	1	3
(d) Others	25	12,880	61	8,475	60	2,808
B. Unquoted on the Stock Exchange:	273	257,852	212	104,044	119	234,223
1. To Stock Brokers and Dealers:	175	39,523	23	679	15	5,099
(a) Government and Other Trustee Securities	-	-	-	-	1	4,000
(b) Shares and Debentures	170	39,519	18	675	7	759
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	4	5	4	7	340
2. To Others:	98	218,328	189	103,365	104	229,125
(a) Government and Other Trustee Securities	68	212,932	55	51,144	65	61,444
(b) Shares and Debentures	8	54	6	252	7	265
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	22	5,342	128	51,968	32	167,416
III. Merchandise	47,623	3,065,583	37,591	2,071,170	34,252	2,245,058
A. Food Items:	17,860	918,585	17,125	498,830	14,740	578,414
1. Wheat	7,990	360,738	10,560	174,594	5,271	111,201
2. Rice and Paddy	2,783	121,158	2,203	74,470	2,170	114,028
3. Other Grains & Pulses:	528	15,496	418	8,166	321	15,741
(a) Indigenous	518	15,351	405	6,669	309	14,950
(b) Imported	10	145	13	1,497	12	791
4. Edible Oils:	1,124	50,592	966	37,437	1,063	73,559
(a) Indigenous	1,065	47,534	917	33,811	1,006	70,527
(b) Imported	59	3,058	49	3,626	57	3,032
5. Sugar:	1,144	242,200	892	123,400	960	160,388
(a) Indigenous	1,144	242,200	891	123,035	959	160,381
(b) Imported	-	-	1	365	1	7
6. Kariana And Spices	132	2,184	121	837	120	811
7. Fish And Fish Preparations	13	337	9	41	7	18
8. Other Food Items:	4,146	125,880	1,956	79,884	4,828	102,667
(a) Indigenous	4,100	124,825	1,938	78,798	4,811	102,201
(b) Imported	46	1,056	18	1,086	17	466
B. Raw Materials:	9,086	698,740	8,400	707,324	8,591	758,815
1. Cotton Raw:	2,224	140,629	2,610	157,728	2,408	163,719
(a) Indigenous	2,077	133,139	2,406	146,267	1,952	135,984
(b) Imported	147	7,491	204	11,461	456	27,735
2. Synthetic Fibers:	108	13,281	105	12,547	78	7,830
(a) Indigenous	67	7,985	77	11,553	51	7,284
(b) Imported	41	5,295	28	994	27	546
3. Fertilizers:	673	59,522	592	56,440	1,052	52,246
(a) Indigenous	663	55,656	573	49,223	1,024	48,629
(b) Imported	10	3,866	19	7,217	28	3,617
4. Petroleum Crude:	1,395	70,467	1,150	54,890	1,248	63,439
(a) Indigenous	1,321	39,872	1,131	23,307	1,231	54,685
(b) Imported	74	30,595	19	31,583	17	8,754
5. Iron and Steel:	1,827	102,507	1,715	90,415	1,732	97,718
(a) Indigenous	1,433	69,170	1,456	63,951	1,488	71,544
(b) Imported	394	33,338	259	26,464	244	26,173
6. Wool & Goat Hair	5	47	5	62	9	67
7. Hides & Skins	110	6,572	146	6,253	75	5,419
8. Oil Seeds	231	7,012	72	4,550	83	3,524
9. Pesticides & Insecticides:	410	5,781	421	6,195	401	5,144
(a) Indigenous	404	5,558	419	5,971	396	5,008
(b) Imported	6	224	2	224	5	136
10. Other Raw Materials:	2,103	292,921	1,584	318,244	1,505	359,709
(a) Indigenous	1,927	264,800	1,463	295,077	1,347	330,328
(b) Imported	176	28,122	121	23,167	158	29,380

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	20,677	1,448,258	12,066	865,015	10,921	907,829
1. Cotton Textiles:	3,229	303,456	1,411	163,106	1,372	149,295
(a) Indigenous	3,102	282,519	1,350	150,074	1,209	126,354
(b) Imported	127	20,937	61	13,032	163	22,941
2. Cotton Yarn:	1,741	76,625	1,388	52,868	825	54,214
(a) Indigenous	1,738	76,501	1,382	52,695	805	53,633
(b) Imported	3	124	6	173	20	581
3. Other Textiles:	2,895	268,341	2,129	203,988	1,946	237,286
(a) Indigenous	2,879	261,901	2,111	199,773	1,915	232,835
(b) Imported	16	6,441	18	4,215	31	4,452
4. Machinery:	945	50,233	933	111,137	944	138,919
(a) Indigenous	520	29,366	582	55,293	606	82,923
(b) Imported	425	20,867	351	55,844	338	55,997
5. Handloom Products	-	-	1	12	1	20
6. Carpets & Rugs	12	178	11	76	8	18
7. Readymade Garments	1,104	48,744	807	36,546	640	32,888
8. Cement and Cement Products:	509	185,478	409	75,317	322	51,876
(a) Indigenous	507	184,663	408	74,567	321	51,188
(b) Imported	2	815	1	751	1	688
9. Sports Goods	74	1,940	81	1,811	85	3,267
10. Surgical Instruments	83	4,231	74	1,851	91	3,819
11. Chemicals & Dyes	1,250	63,746	1,090	55,019	988	50,692
12. Other Finished Goods:	8,835	445,285	3,732	163,285	3,699	185,533
(a) Indigenous	8,523	432,819	3,558	154,291	3,498	177,268
(b) Imported	312	12,465	174	8,994	201	8,265
IV. Fixed Assets Including Machinery	306,476	2,383,594	323,353	1,763,591	347,883	2,208,002
A. Transport Equipment	294,032	739,621	310,842	768,490	326,031	786,790
B. Furniture & Fixtures	339	1,521	257	3,117	213	3,410
C. Office Equipment	250	174,910	218	38,912	240	48,158
D. Other Machinery & Equipment	11,855	1,467,541	12,036	953,071	21,399	1,369,645
V. Real Estate	131,801	1,900,406	130,683	1,374,976	137,371	1,522,515
A. Land	50,404	866,379	47,495	467,619	43,112	450,724
1. Residential	16,764	425,712	13,053	257,981	12,819	186,474
(a) House	14,898	416,636	11,343	166,629	11,238	139,330
(b) Flat	1,866	9,076	1,710	91,352	1,581	47,144
2. Non-Residential	33,640	440,667	34,442	209,638	30,293	264,250
(a) Commercial	6,445	340,203	3,198	90,377	3,444	94,361
(b) Industrial	572	43,317	647	53,661	1,350	93,053
(c) Agriculture	26,022	45,087	23,461	45,577	17,539	38,920
(d) Others	601	12,059	7,136	20,023	7,960	37,916
B. Buildings:	81,397	1,034,028	83,188	907,357	94,259	1,071,791
1. Residential	73,955	649,091	73,266	586,275	83,340	742,231
(a) House	66,840	602,378	54,979	387,258	57,290	410,767
(b) Flat	7,115	46,713	18,287	199,017	26,050	331,464
2. Non-Residential	7,442	384,937	9,922	321,081	10,919	329,560
(a) Commercial	2,791	163,692	2,555	119,465	2,659	122,198
(b) Industrial	2,498	137,757	2,500	105,470	2,860	122,953
(c) Agriculture	1,697	62,527	2,311	37,183	2,260	18,311
(d) Others	456	20,960	2,556	58,963	3,140	66,098
VI. Fixed Deposits and Insurance Policies	26,712	794,468	29,751	683,195	12,539	412,848
A. Bank Deposits	26,663	794,066	29,715	682,982	12,513	412,743
1. Security Deposits	501	46,247	1,525	50,538	2,674	54,150
2. Term Deposits (TDRs)	20,457	497,467	19,730	519,593	4,860	206,078
3. Other Deposits	5,705	250,352	8,460	112,852	4,979	152,515
B. Insurance Policies	49	402	36	213	26	105
VII. Others	191,231	3,330,570	213,776	3,544,650	239,220	4,219,749
A. Other Secured Advances	138,959	1,761,103	153,476	1,960,528	188,211	2,720,264
1. Receivables	211	45,822	1,235	320,087	1,696	425,285
2. Employees Benefits	2,289	508	108	1,527	32	4,215
3. Others	136,459	1,714,772	152,133	1,638,914	186,483	2,290,764
B. Advances Secured by Guarantee(s)	52,272	1,569,468	60,300	1,584,121	51,009	1,499,485
1. Institutional Guarantee(s)	2,582	1,460,187	3,071	1,361,777	2,354	1,379,631
2. Individual Guarantee(s)	49,690	109,280	57,229	222,344	48,655	119,854
VIII. Unsecured Advances	2,223,456	235,362	4,297,655	291,698	3,858,830	294,837
1. Credit Cards	1,768,968	136,545	1,778,364	168,430	1,435,182	176,531
2. Personal Loan	444,785	94,056	2,452,150	115,222	2,371,393	111,287
3. Others	9,703	4,761	67,141	8,046	52,255	7,019
Total	2,941,746	12,311,867	5,092,066	10,061,551	4,669,422	11,263,856

Note(s)

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

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:						
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:						
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	15	1,036	16	1,390	14	1,198
A. Food Items:						
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	5	706	7	1,062	5	873
1. Cotton Raw:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	-	1	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	-	1	-	-	-
5. Iron and Steel:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:						
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	4	706	6	1,062	5	873
(a) Indigenous	4	706	6	1,062	5	873
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	10	330	9	328	9	325
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	2	214	2	216	2	215
(a) Indigenous	2	214	2	216	2	215
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	-	-	-	-
(a) Indigenous	1	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	-	1	-	1	-
11. Chemicals & Dyes	1	6	1	2	1	0
12. Other Finished Goods:	5	109	5	109	5	109
(a) Indigenous	5	109	5	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	51	1,114	46	1,029	44	939
A. Transport Equipment	48	121	43	118	41	112
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3	993	3	910	3	828
V. Real Estate	52	2,078	43	1,426	38	1,324
A. Land	4	516	2	272	1	204
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	516	2	272	1	204
(a) Commercial	2	40	-	-	-	-
(b) Industrial	2	476	2	272	1	204
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	48	1,562	41	1,154	37	1,120
1. Residential	44	277	39	258	35	224
(a) House	27	152	21	109	19	100
(b) Flat	17	125	18	149	16	124
2. Non-Residential	4	1,284	2	896	2	896
(a) Commercial	4	1,284	2	896	2	896
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	1	-	1	-	1	3
A. Bank Deposits	1	-	1	-	1	3
1. Security Deposits	1	-	1	-	1	3
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	158	410,391	181	43,277	190	48,116
A. Other Secured Advances	30	363,079	28	2,997	39	4,598
1. Receivables	1	228	3	2,572	5	4,273
2. Employees Benefits	24	9	22	9	31	14
3. Others	5	362,842	3	416	3	312
B. Advances Secured by Guarantee(s)	128	47,312	153	40,280	151	43,517
1. Institutional Guarantee(s)	128	47,312	153	40,280	151	43,517
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	5	0	1	367,012	1	372,750
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	5	0	-	-	-	-
3. Others	-	-	1	367,012	1	372,750
Total	282	414,620	288	414,135	288	424,331

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	200,549	101,223	244,205	111,201	224,144	145,042
II. Securities, Shares and Other						
Financial Instruments:	1,768	790,629	691	310,378	642	163,099
A. Quoted on the Stock Exchange:	1,470	364,594	454	203,697	471	57,048
1. To Stock Brokers and Dealers:	1,227	95,806	218	20,457	258	27,742
(a) Government and Other Trustee Securities	161	55,737	81	294	108	429
(b) Shares and Debentures	1,063	38,545	133	19,011	147	26,310
(c) Participation Term Certificates	-	-	2	3	2	3
(d) Others	3	1,523	2	1,148	1	1,000
2. To Others:	243	268,788	236	183,240	213	29,306
(a) Government and Other Trustee Securities	21	239,529	37	150,107	31	96
(b) Shares and Debentures	195	16,371	137	24,703	121	26,443
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	25	12,880	60	8,423	59	2,759
B. Unquoted on the Stock Exchange:	298	426,036	237	106,681	171	106,051
1. To Stock Brokers and Dealers:	185	100,694	30	3,079	18	3,547
(a) Government and Other Trustee Securities	2	34,202	-	-	-	-
(b) Shares and Debentures	176	41,496	24	2,875	13	3,343
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	7	24,996	6	204	5	204
2. To Others:	113	325,342	207	103,602	153	102,504
(a) Government and Other Trustee Securities	77	215,326	60	94,625	69	78,426
(b) Shares and Debentures	6	757	8	981	9	920
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	30	109,259	139	7,995	75	23,157
III. Merchandise	52,486	2,295,385	49,203	1,627,039	46,451	1,612,043
A. Food Items:	15,013	810,421	16,455	513,456	14,310	489,833
1. Wheat	7,672	341,184	10,153	208,263	5,163	152,820
2. Rice and Paddy	2,768	116,275	2,366	109,481	2,358	125,255
3. Other Grains & Pulses:	407	4,792	440	7,967	219	6,642
(a) Indigenous	401	4,743	426	6,464	206	5,845
(b) Imported	6	49	14	1,503	13	796
4. Edible Oils:	993	30,824	821	29,385	824	29,032
(a) Indigenous	935	27,825	774	26,316	775	26,551
(b) Imported	58	2,999	47	3,069	49	2,481
5. Sugar:	763	211,022	709	97,272	594	92,625
(a) Indigenous	763	211,022	708	96,906	592	92,518
(b) Imported	-	-	1	365	2	107
6. Kariana And Spices	139	1,037	128	918	126	910
7. Fish And Fish Preparations	13	337	9	41	7	18
8. Other Food Items:	2,258	104,951	1,829	60,128	5,019	82,533
(a) Indigenous	2,213	104,230	1,812	59,656	4,992	81,931
(b) Imported	45	721	17	472	27	601
B. Raw Materials:	22,210	465,940	22,680	448,407	22,668	447,293
1. Cotton Raw:	16,336	114,121	16,853	134,541	16,464	123,398
(a) Indigenous	1,694	101,215	2,155	118,773	1,798	105,054
(b) Imported	14,642	12,906	14,698	15,768	14,666	18,344
2. Synthetic Fibers:	63	7,448	44	5,755	34	4,779
(a) Indigenous	52	7,292	40	5,529	30	4,700
(b) Imported	11	156	4	226	4	78
3. Fertilizers:	876	29,928	909	37,452	1,337	35,533
(a) Indigenous	868	26,311	892	30,735	1,310	31,933
(b) Imported	8	3,616	17	6,717	27	3,600
4. Petroleum Crude:	1,150	86,483	1,145	76,347	1,137	76,005
(a) Indigenous	1,111	70,222	1,101	63,744	1,099	70,173
(b) Imported	39	16,261	44	12,603	38	5,832
5. Iron and Steel:	1,641	82,741	1,643	77,411	1,665	89,035
(a) Indigenous	1,316	58,979	1,457	59,047	1,446	66,582
(b) Imported	325	23,762	186	18,364	219	22,452
6. Wool & Goat Hair	2	14	2	15	1	15
7. Hides & Skins	52	1,563	55	1,612	40	1,131
8. Oil Seeds	43	2,474	46	2,461	57	1,412
9. Pesticides & Insecticides:	389	4,644	419	5,403	411	5,349
(a) Indigenous	389	4,644	419	5,403	406	5,214
(b) Imported	-	-	-	-	5	136
10. Other Raw Materials:	1,658	136,524	1,564	107,412	1,522	110,637
(a) Indigenous	1,488	123,860	1,418	100,693	1,389	102,435
(b) Imported	170	12,664	146	6,718	133	8,202

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	15,263	1,019,024	10,068	665,176	9,473	674,917
1. Cotton Textiles:	3,229	242,924	2,144	160,795	2,052	139,185
(a) Indigenous	3,146	234,495	2,035	152,875	1,933	123,651
(b) Imported	83	8,429	109	7,921	119	15,534
2. Cotton Yarn:	537	44,654	807	37,731	788	36,833
(a) Indigenous	529	44,300	768	37,316	756	36,620
(b) Imported	8	354	39	415	32	213
3. Other Textiles:	2,209	234,701	1,581	156,343	1,541	168,646
(a) Indigenous	2,192	228,259	1,562	152,998	1,508	164,123
(b) Imported	17	6,441	19	3,344	33	4,523
4. Machinery:	535	15,733	361	18,951	454	26,564
(a) Indigenous	382	10,450	295	4,287	393	9,421
(b) Imported	153	5,283	66	14,664	61	17,143
5. Handloom Products	-	-	1	12	1	20
6. Carpets & Rugs	13	151	13	133	10	103
7. Readymade Garments	991	43,525	748	29,807	687	36,035
8. Cement and Cement Products:	454	159,182	372	58,168	280	38,184
(a) Indigenous	452	158,368	371	57,417	279	37,496
(b) Imported	2	815	1	751	1	688
9. Sports Goods	82	1,387	95	1,658	96	2,932
10. Surgical Instruments	75	935	73	1,323	62	1,601
11. Chemicals & Dyes	905	46,792	1,029	35,874	896	36,603
12. Other Finished Goods:	6,233	229,039	2,844	164,382	2,606	188,211
(a) Indigenous	6,011	217,788	2,771	155,850	2,506	181,914
(b) Imported	222	11,252	73	8,533	100	6,297
IV. Fixed Assets Including Machinery	245,758	1,937,178	258,720	1,359,424	273,484	1,576,451
A. Transport Equipment	232,620	577,333	243,866	545,059	249,738	517,994
B. Furniture & Fixtures	199	2,480	195	4,678	117	4,174
C. Office Equipment	227	165,788	146	23,795	165	15,484
D. Other Machinery & Equipment	12,712	1,191,577	14,513	785,892	23,464	1,038,799
V. Real Estate	541,593	1,607,100	567,325	1,152,862	581,922	1,239,979
A. Land	438,066	857,046	466,427	492,671	472,949	483,600
1. Residential	14,448	329,979	13,632	189,239	13,914	150,155
(a) House	13,846	328,237	12,297	145,301	12,688	123,570
(b) Flat	602	1,742	1,335	43,938	1,226	26,585
2. Non-Residential	423,618	527,067	452,795	303,432	459,035	333,445
(a) Commercial	7,363	312,677	3,633	53,722	3,831	59,310
(b) Industrial	447	21,328	584	30,881	1,101	42,918
(c) Agriculture	415,153	181,570	441,248	192,704	446,190	193,681
(d) Others	655	11,492	7,330	26,126	7,913	37,535
B. Buildings:	103,527	750,054	100,898	660,191	108,973	756,379
1. Residential	96,141	512,987	92,792	409,793	100,334	496,439
(a) House	92,087	489,747	81,657	300,548	83,126	310,438
(b) Flat	4,054	23,240	11,135	109,246	17,208	186,001
2. Non-Residential	7,386	237,067	8,106	250,397	8,639	259,940
(a) Commercial	3,732	141,229	3,812	152,292	4,064	154,511
(b) Industrial	1,213	47,754	1,660	55,604	1,994	62,659
(c) Agriculture	2,001	27,171	1,333	17,451	1,293	17,620
(d) Others	440	20,913	1,301	25,051	1,288	25,150
VI. Fixed Deposits and Insurance Policies	26,299	625,758	28,839	527,837	9,650	224,227
A. Bank Deposits	26,250	625,356	28,806	527,636	9,626	224,129
1. Security Deposits	669	90,181	1,798	51,445	2,405	59,340
2. Term Deposits (TDRs)	20,066	441,528	19,035	449,449	3,313	135,204
3. Other Deposits	5,515	93,647	7,973	26,742	3,908	29,586
B. Insurance Policies	49	402	33	201	24	97
VII. Others	460,807	3,714,158	479,873	3,028,639	503,930	3,180,374
A. Other Secured Advances	127,942	1,541,511	142,387	1,455,331	170,128	1,749,394
1. Receivables	264	64,443	831	88,002	1,018	135,121
2. Employees Benefits	1,793	368	1,148	1,749	1,046	1,637
3. Others	125,885	1,476,701	140,408	1,365,580	168,064	1,612,636
B. Advances Secured by Guarantee(s)	332,865	2,172,647	337,486	1,573,308	333,802	1,430,980
1. Institutional Guarantee(s)	7,143	1,912,819	7,386	1,344,959	6,964	1,158,408
2. Individual Guarantee(s)	325,722	259,828	330,100	228,349	326,838	272,572
VIII. Unsecured Advances	2,473,903	255,120	4,880,020	735,309	4,469,965	755,478
1. Credit Cards	1,971,994	152,312	2,318,641	239,661	2,004,075	256,914
2. Personal Loan	487,226	97,407	2,492,633	115,676	2,409,839	112,280
3. Others	14,683	5,401	68,746	379,972	56,051	386,284
Total	4,003,163	11,326,551	6,508,876	8,852,690	6,110,188	8,896,693

Note(s)

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

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	1	-
II. Securities, Shares and Other						
Financial Instruments:	100	39,755	93	89,054	122	248,822
A. Quoted on the Stock Exchange:	94	38,603	66	11,883	104	59,769
1. To Stock Brokers and Dealers:	72	19,750	42	1,762	70	20,996
(a) Government and Other Trustee Securities	6	14,351	-	-	2	16,376
(b) Sukuk/Participation Term Certificates (PTCs)	66	5,399	39	1,156	59	4,182
(c) Others	-	-	3	606	9	438
2. To Others:	22	18,853	24	10,121	34	38,773
(a) Government and Other Trustee Securities	4	18,718	1	7,220	5	37,792
(b) Sukuk/Participation Term Certificates (PTCs)	18	136	22	2,849	22	113
(c) Others	-	-	1	52	7	869
B. Unquoted on the Stock Exchange:	6	1,152	27	77,171	18	189,052
1. To Stock Brokers and Dealers:	-	-	-	-	5	4,654
(a) Government and Other Trustee Securities	-	-	-	-	1	4,000
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	1	318
(c) Others	-	-	-	-	3	336
2. To Others:	6	1,152	27	77,171	13	184,398
(a) Government and Other Trustee Securities	1	-	2	25,000	2	20,000
(b) Sukuk/Participation Term Certificates (PTCs)	4	52	-	-	-	-
(c) Others	1	1,100	25	52,171	11	164,398
III. Merchandise	15,413	1,319,172	9,633	922,053	9,128	1,121,785
A. Food Items:	3,980	352,317	1,992	134,183	1,791	224,401
1. Wheat	398	174,677	492	19,554	197	12,273
2. Rice and Paddy	410	30,146	235	12,691	231	21,514
3. Other Grains & Pulses:	149	11,538	10	994	137	10,212
(a) Indigenous	144	11,436	10	994	137	10,212
(b) Imported	5	102	-	-	-	-
4. Edible Oils:	277	27,405	293	13,945	376	49,634
(a) Indigenous	276	27,346	291	13,387	368	49,083
(b) Imported	1	58	2	557	8	551
5. Sugar:	554	78,071	399	59,981	571	101,394
(a) Indigenous	554	78,071	399	59,981	570	101,118
(b) Imported	-	-	-	-	1	276
6. Kariana And Spices	1	1,160	-	-	1	5
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	2,191	29,320	563	27,018	278	29,371
(a) Indigenous	2,190	28,985	562	26,404	278	29,371
(b) Imported	1	335	1	614	-	-
B. Raw Materials:	3,427	391,786	2,471	411,967	2,573	464,327
1. Cotton Raw:	730	44,766	673	40,697	731	58,722
(a) Indigenous	678	44,292	617	39,648	529	45,379
(b) Imported	52	474	56	1,048	202	13,343
2. Synthetic Fibers:	52	5,903	66	7,204	48	3,700
(a) Indigenous	17	712	40	6,344	25	3,233
(b) Imported	35	5,191	26	860	23	467
3. Fertilizers:	171	35,205	77	24,489	116	23,110
(a) Indigenous	169	34,955	75	23,989	115	23,093
(b) Imported	2	250	2	500	1	17
4. Petroleum Crude:	293	37,207	53	28,552	158	30,071
(a) Indigenous	231	19,165	51	5,653	153	23,433
(b) Imported	62	18,042	2	22,900	5	6,638
5. Iron and Steel:	307	34,460	266	27,995	266	27,154
(a) Indigenous	209	18,210	172	12,808	223	14,164
(b) Imported	98	16,250	94	15,187	43	12,990
6. Wool & Goat Hair	3	32	3	47	8	52
7. Hides & Skins	58	5,009	91	4,641	35	4,288
8. Oil Seeds	190	4,548	28	2,125	28	2,162
9. Pesticides & Insecticides:	37	1,408	17	1,177	6	194
(a) Indigenous	31	1,184	15	953	6	194
(b) Imported	6	224	2	224	-	-
10. Other Raw Materials:	1,586	223,248	1,197	275,039	1,177	314,874
(a) Indigenous	1,527	205,388	1,141	256,686	1,078	290,432
(b) Imported	59	17,860	56	18,353	99	24,442

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	8,006	575,070	5,170	375,903	4,764	433,056
1. Cotton Textiles:	1,127	98,468	459	40,119	579	56,943
(a) Indigenous	1,011	79,329	418	29,551	443	36,168
(b) Imported	116	19,138	41	10,568	136	20,775
2. Cotton Yarn:	1,367	46,996	949	28,737	429	33,212
(a) Indigenous	1,367	46,996	948	28,737	412	32,674
(b) Imported	-	-	1	0	17	538
3. Other Textiles:	829	55,175	696	71,514	557	97,766
(a) Indigenous	829	55,175	693	70,516	554	97,718
(b) Imported	-	-	3	999	3	47
4. Machinery:	441	35,962	603	93,539	535	113,771
(a) Indigenous	159	18,944	307	51,037	246	73,580
(b) Imported	282	17,018	296	42,502	289	40,191
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	31	-	-	-	-
7. Readymade Garments	184	22,261	215	22,038	89	12,877
8. Cement and Cement Products:	95	32,517	80	20,894	92	22,306
(a) Indigenous	95	32,517	80	20,894	92	22,306
(b) Imported	-	-	-	-	-	-
9. Sports Goods	4	606	1	225	3	421
10. Surgical Instruments	11	3,315	4	598	32	2,316
11. Chemicals & Dyes	473	21,962	255	23,505	304	20,693
12. Other Finished Goods:	3,474	257,778	1,908	74,734	2,144	72,753
(a) Indigenous	3,355	255,548	1,780	73,348	1,993	69,738
(b) Imported	119	2,230	128	1,386	151	3,014
IV. Fixed Assets Including Machinery	153,821	810,142	169,618	795,127	181,780	1,039,854
A. Transport Equipment	149,574	285,887	166,029	367,160	177,581	426,747
B. Furniture & Fixtures	156	1,317	80	1,111	111	1,498
C. Office Equipment	80	11,495	106	17,511	109	35,062
D. Other Machinery & Equipment	4,011	511,442	3,403	409,346	3,979	576,547
V. Real Estate	43,224	803,033	45,820	729,983	50,281	834,206
A. Land	11,204	287,664	9,454	262,041	8,971	274,454
1. Residential	7,276	164,480	4,571	140,354	4,078	115,203
(a) House	6,012	157,146	4,195	92,932	3,722	94,634
(b) Flat	1,264	7,334	376	47,423	356	20,569
2. Non-Residential	3,928	123,184	4,883	121,687	4,893	159,251
(a) Commercial	438	70,645	930	74,073	1,032	77,534
(b) Industrial	327	35,429	353	36,012	546	63,050
(c) Agriculture	2,719	9,163	3,084	10,261	2,553	9,566
(d) Others	444	7,947	516	1,341	762	9,101
B. Buildings:	32,020	515,369	36,366	467,942	41,310	559,752
1. Residential	28,316	250,601	31,055	280,448	35,340	368,825
(a) House	24,661	224,926	23,333	189,394	25,875	221,587
(b) Flat	3,655	25,675	7,722	91,054	9,465	147,238
2. Non-Residential	3,704	264,768	5,311	187,494	5,970	190,927
(a) Commercial	1,617	112,250	1,225	60,140	1,210	63,023
(b) Industrial	1,569	100,676	1,116	59,067	1,209	71,185
(c) Agriculture	483	49,573	1,700	33,337	1,681	14,178
(d) Others	35	2,269	1,270	34,949	1,870	42,541
VI. Fixed Deposits and Insurance Policies	890	234,456	1,524	170,097	3,553	213,405
A. Bank Deposits	890	234,456	1,521	170,085	3,551	213,397
1. Security Deposits	116	15,200	84	9,803	673	9,211
2. Term Deposits (TDRs)	447	61,305	752	72,852	1,603	74,236
3. Other Deposits	327	157,952	685	87,430	1,275	129,950
B. Insurance Policies	-	-	3	12	2	7
VII. Others	16,522	916,065	26,445	1,496,499	29,425	2,134,829
A. Other Secured Advances	12,893	652,481	13,914	618,030	21,078	1,162,813
1. Receivables	105	29,028	953	294,652	1,318	358,638
2. Employees Benefits	1,810	385	-	-	1	2,821
3. Others	10,978	623,068	12,961	323,377	19,759	801,354
B. Advances Secured by Guarantee(s)	3,629	263,584	12,531	878,469	8,347	972,016
1. Institutional Guarantee(s)	406	244,368	718	723,294	741	957,681
2. Individual Guarantee(s)	3,223	19,216	11,813	155,175	7,606	14,334
VIII. Unsecured Advances	324,655	36,510	341,450	43,900	378,652	46,900
1. Credit Cards	279,870	18,404	285,942	23,882	318,959	26,151
2. Personal Loan	39,737	14,219	46,818	17,388	50,088	17,982
3. Others	5,048	3,887	8,690	2,630	9,605	2,767
Total	554,625	4,159,133	594,583	4,246,714	652,942	5,639,800

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2025

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,021	33,558	10,139	4,620	2	-	157,983	106,864	224,145	145,042
II. Securities, Shares and Other Financial Instruments:	174	7,544	30	71	10	273	550	404,032	764	411,921
A. Quoted on the Stock Exchange:	109	4,783	28	70	4	267	434	111,696	575	116,817
1. To Stock Brokers and Dealers:	24	779	1	39	-	-	303	47,921	328	48,738
(a) Government and Other Trustee Securities	2	2	-	-	-	-	108	16,804	110	16,806
(b) Shares and Debentures	20	774	1	39	-	-	185	29,679	206	30,492
(c) Participation Term Certificates	2	3	-	-	-	-	-	-	2	3
(d) Others	-	-	-	-	-	-	10	1,438	10	1,438
2. To Others:	85	4,005	27	32	4	267	131	63,776	247	68,080
(a) Government and Other Trustee Securities	6	18	12	12	-	-	18	37,857	36	37,888
(b) Shares and Debentures	59	3,862	4	5	1	265	79	22,423	143	26,556
(c) Participation Term Certificates	1	5	-	-	-	-	1	3	2	8
(d) Others	19	119	11	14	3	2	33	3,492	66	3,627
B. Unquoted on the Stock Exchange:	65	2,760	2	1	6	5	116	292,336	189	295,103
1. To Stock Brokers and Dealers:	1	1,184	-	-	-	-	22	7,017	23	8,201
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000	1	4,000
(b) Shares and Debentures	1	1,184	-	-	-	-	13	2,477	14	3,661
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	8	540	8	540
2. To Others:	64	1,577	2	1	6	5	94	285,319	166	286,902
(a) Government and Other Trustee Securities	43	950	2	1	3	4	23	97,472	71	98,426
(b) Shares and Debentures	2	14	-	-	3	2	4	905	9	920
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	19	613	-	-	-	-	67	186,942	86	187,555
III. Merchandise	21,801	218,110	186	2,913	15	192	33,577	2,512,613	55,579	2,733,827
A. Food Items:	1,686	40,320	64	1,115	2	12	14,349	672,788	16,101	714,234
1. Wheat	300	2,108	40	32	-	-	5,020	162,952	5,360	165,092
2. Rice and Paddy	481	29,042	9	1,008	-	-	2,099	116,719	2,589	146,769
3. Other Grains & Pulses:	109	467	-	-	-	-	247	16,386	356	16,853
(a) Indigenous	108	454	-	-	-	-	235	15,603	343	16,057
(b) Imported	1	13	-	-	-	-	12	783	13	796
4. Edible Oils:	125	1,536	-	-	-	-	1,075	77,129	1,200	78,666
(a) Indigenous	115	1,489	-	-	-	-	1,028	74,145	1,143	75,634
(b) Imported	10	48	-	-	-	-	47	2,984	57	3,032
5. Sugar:	77	2,898	2	0	-	-	1,086	191,121	1,165	194,019
(a) Indigenous	77	2,898	2	0	-	-	1,083	190,738	1,162	193,636
(b) Imported	-	-	-	-	-	-	3	383	3	383
6. Kariana And Spices	82	175	1	0	-	-	44	739	127	914
7. Fish And Fish Preparations	2	2	-	-	-	-	5	16	7	18
8. Other Food Items:	510	4,092	12	75	2	12	4,773	107,724	5,297	111,903
(a) Indigenous	508	4,081	12	75	2	12	4,748	107,133	5,270	111,302
(b) Imported	2	11	-	-	-	-	25	591	27	601
B. Raw Materials:	16,777	107,968	51	1,124	11	134	8,402	802,393	25,241	911,620
1. Cotton Raw:	14,701	15,707	5	1	-	-	2,489	166,412	17,195	182,120
(a) Indigenous	289	12,328	5	1	-	-	2,033	138,105	2,327	150,433
(b) Imported	14,412	3,379	-	-	-	-	456	28,307	14,868	31,687
2. Synthetic Fibers:	5	76	-	-	-	-	77	8,403	82	8,479
(a) Indigenous	5	76	-	-	-	-	50	7,857	55	7,933
(b) Imported	-	-	-	-	-	-	27	546	27	546
3. Fertilizers:	951	10,607	8	28	11	134	483	47,873	1,453	58,642
(a) Indigenous	935	10,467	8	28	11	134	471	44,396	1,425	55,026
(b) Imported	16	140	-	-	-	-	12	3,477	28	3,617
4. Petroleum Crude:	70	41,087	-	-	-	-	1,225	64,989	1,295	106,076
(a) Indigenous	45	38,987	-	-	-	-	1,207	54,618	1,252	93,605
(b) Imported	25	2,100	-	-	-	-	18	10,371	43	12,471
5. Iron and Steel:	169	4,613	8	1,023	-	-	1,754	110,553	1,931	116,189
(a) Indigenous	139	3,042	8	1,023	-	-	1,522	76,682	1,669	80,747
(b) Imported	30	1,571	-	-	-	-	232	33,871	262	35,442
6. Wool & Goat Hair	1	15	-	-	-	-	8	52	9	67
7. Hides & Skins	2	-	-	-	-	-	73	5,419	75	5,419
8. Oil Seeds	7	24	1	-	-	-	77	3,550	85	3,574
9. Pesticides & Insecticides:	32	180	-	-	-	-	385	5,363	417	5,543
(a) Indigenous	32	180	-	-	-	-	380	5,228	412	5,407
(b) Imported	-	-	-	-	-	-	5	136	5	136
10. Other Raw Materials:	839	35,661	29	72	-	-	1,831	389,778	2,699	425,511
(a) Indigenous	819	35,502	27	71	-	-	1,621	357,294	2,467	392,867
(b) Imported	20	158	2	1	-	-	210	32,484	232	32,644

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2025

(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:	3,338	69,822	71	674	2	45	10,826	1,037,432	14,237	1,107,973
1. Cotton Textiles:	1,029	31,227	-	-	-	-	1,602	164,901	2,631	196,128
(a) Indigenous	968	18,412	-	-	-	-	1,408	141,406	2,376	159,818
(b) Imported	61	12,815	-	-	-	-	194	23,495	255	36,310
2. Cotton Yarn:	95	482	3	21	-	-	1,119	69,543	1,217	70,045
(a) Indigenous	95	482	3	21	-	-	1,070	68,792	1,168	69,295
(b) Imported	-	-	-	-	-	-	49	750	49	750
3. Other Textiles:	153	12,837	3	2	-	-	1,942	253,573	2,098	266,412
(a) Indigenous	151	12,746	3	2	-	-	1,908	249,094	2,062	261,842
(b) Imported	2	91	-	-	-	-	34	4,479	36	4,570
4. Machinery:	246	2,508	4	0	1	1	738	137,825	989	140,334
(a) Indigenous	234	2,431	4	0	-	-	401	80,571	639	83,001
(b) Imported	12	78	-	-	1	1	337	57,254	350	57,333
5. Handloom Products	-	-	-	-	-	-	1	20	1	20
6. Carpets & Rugs	5	85	-	-	-	-	5	17	10	103
7. Readymade Garments	38	10,749	9	15	-	-	729	38,147	776	48,911
8. Cement and Cement Products:	17	81	1	1	-	-	354	60,408	372	60,489
(a) Indigenous	17	81	1	1	-	-	353	59,720	371	59,801
(b) Imported	-	-	-	-	-	-	1	688	1	688
9. Sports Goods	9	11	-	-	-	-	90	3,342	99	3,353
10. Surgical Instruments	15	299	1	16	1	44	77	3,558	94	3,917
11. Chemicals & Dyes	102	1,791	-	-	-	-	1,098	55,505	1,200	57,296
12. Other Finished Goods:	1,629	9,751	50	620	-	-	3,071	250,593	4,750	260,964
(a) Indigenous	1,571	9,607	50	620	-	-	2,878	241,426	4,499	251,653
(b) Imported	58	144	-	-	-	-	193	9,167	251	9,311
IV. Fixed Assets Including Machinery	365,193	525,874	36,815	50,372	349	771	52,907	2,039,288	455,264	2,616,306
A. Transport Equipments	352,455	502,669	35,352	49,184	290	700	39,222	392,188	427,319	944,742
B. Furniture & Fixtures	80	99	7	4	-	-	141	5,569	228	5,672
C. Office Equipments	8	82	1	3	-	-	265	50,461	274	50,546
D. Other Machinery & Equipments	12,650	23,025	1,455	1,181	59	71	13,279	1,591,069	27,443	1,615,346
V. Real Estate	548,664	775,274	42,099	70,537	3,393	20,508	38,047	1,207,866	632,203	2,074,185
A. Land	442,655	254,167	22,866	13,694	679	1,513	15,720	488,680	481,920	758,054
1. Residential	10,940	39,879	539	1,954	79	393	6,434	223,133	17,992	265,358
(a) House	10,551	38,400	494	1,798	61	332	5,304	177,674	16,410	218,204
(b) Flat	389	1,479	45	156	18	61	1,130	45,460	1,582	47,154
2. Non-Residential	431,715	214,288	22,327	11,740	600	1,120	9,286	265,547	463,928	492,696
(a) Commercial	1,976	19,187	46	271	55	77	2,786	117,309	4,863	136,844
(b) Industrial	446	6,855	10	75	3	20	1,188	99,018	1,647	105,969
c) Agriculture	421,908	172,908	22,205	11,263	165	322	4,465	18,753	448,743	203,247
d) Other	7,385	15,338	66	130	377	700	847	30,467	8,675	46,636
B. Buildings:	106,009	521,107	19,233	56,843	2,714	18,995	22,327	719,186	150,283	1,316,131
1. Residential	99,353	433,613	19,044	53,324	2,289	14,709	14,988	363,618	135,674	865,264
(a) House	85,146	353,489	17,515	45,608	2,233	13,463	4,107	119,465	109,001	533,025
(b) Flat	14,207	80,124	1,529	7,716	56	1,246	10,881	244,153	26,673	333,239
2. Non-Residential	6,656	87,494	189	3,519	425	4,287	7,339	355,568	14,609	450,867
(a) Commercial	2,629	54,238	66	1,178	102	3,775	2,477	158,344	5,274	217,534
(b) Industrial	588	5,673	7	36	7	25	2,601	128,110	3,203	133,844
c) Agriculture	1,897	16,444	42	100	293	322	742	14,932	2,974	31,798
d) Other	1,542	11,139	74	2,205	23	165	1,519	34,182	3,158	67,691
VI. Fixed Deposits and Insurance Policies	5,892	31,018	803	1,179	54	706	6,454	404,728	13,203	437,632
A. Bank Deposits	5,885	31,005	803	1,179	54	706	6,435	404,636	13,177	437,527
1. Security Deposits	1,424	8,912	173	368	13	564	1,468	58,707	3,078	68,550
2. Term Deposits (TDRs)	2,004	19,447	255	475	36	119	2,621	189,399	4,916	209,440
3. Other Deposits	2,457	2,646	375	337	5	23	2,346	156,531	5,183	159,536
B. Insurance Policies	7	13	-	-	-	-	19	92	26	105
VII. Others	337,995	297,887	28,329	17,306	538	1,821	166,493	4,998,188	533,355	5,315,203
A. Other Secured Advances	33,118	116,158	2,121	4,838	446	1,203	155,521	2,790,009	191,206	2,912,208
1. Receivables	590	13,271	19	265	-	-	1,727	480,223	2,336	493,759
2. Employees Benefits	967	260	56	13	-	-	24	4,185	1,047	4,458
3. Others	31,561	102,627	2,046	4,560	446	1,203	153,770	2,305,601	187,823	2,413,990
B. Advances Secured by Guarantee(s)	304,877	181,729	26,208	12,468	92	619	10,972	2,208,179	342,149	2,402,995
1. Institutional Guarantee(s)	2,450	20,013	5	7	4	22	5,246	2,096,047	7,705	2,116,089
2. Individual Guarantee(s)	302,427	161,716	26,203	12,461	88	597	5,726	112,132	334,444	286,906
VIII. Unsecured Advances	4,073,659	390,786	768,766	36,951	-	-	6,192	374,641	4,848,617	802,378
1. Credit Cards	2,069,510	264,400	253,524	18,665	-	-	-	-	2,323,034	283,065
2. Personal Loan	1,947,610	112,318	512,292	17,932	-	-	25	12	2,459,927	130,263
3. Others	56,539	14,067	2,950	354	-	-	6,167	374,629	65,656	389,050
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	2	8,363	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	2	8,363	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,557,786	15,477,321	7,103,459	13,099,403	6,763,130	14,536,493
I. GOVERNMENT	298	841,759	318	625,083	341	634,068
A. Federal Government	128	512,535	145	403,365	174	419,252
B. Provincial Governments	170	329,224	173	221,718	167	214,816
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	669	2,434,800	770	2,369,970	632	2,881,948
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	5	794	11	617	11	773
Utilities	411	525,258	417	467,411	216	373,138
Transport, storage and communications	76	807,985	105	858,189	120	898,256
Manufacturing	45	121,822	76	88,154	83	81,034
Mining and Quarrying	1	64,899	1	58,409	2	62,089
Construction	16	6,945	16	6,339	16	5,664
Commerce and Trade	64	670,948	64	650,384	78	688,584
Others	51	236,148	80	240,466	106	772,409
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,258	1,830,259	1,372	654,896	1,387	595,181
Mutual Funds and AMCs	94	5,609	105	9,186	98	14,347
Insurance & Pension Funds	420	2,812	391	5,847	381	5,695
MFIs and DFIs	203	1,534,538	140	504,873	154	383,815
Stock Exchange & Brokerage Houses	206	27,070	353	42,869	362	48,637
Modarabas	74	8,289	71	5,661	64	9,706
Other NBFIs	261	251,941	312	86,460	328	132,980
IV. PRIVATE SECTOR (BUSINESS)	1,434,317	9,125,735	1,892,186	8,132,686	1,983,368	9,044,980
A. Agriculture, forestry and fishing	1,110,071	460,713	1,371,049	541,919	1,445,006	617,737
1. Crop and animal production, hunting and related service activities	1,109,401	459,052	1,370,231	539,423	1,444,142	614,864
Growing of Wheat, Rice, Sugar Cane & Cotton	703,427	209,232	962,869	264,366	998,723	290,630
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,135	10,778	29,583	18,767	31,513	20,267
Growing of other fruits, vegetables and crops	24,938	23,147	29,113	31,465	34,283	34,443
Raising of livestock and other related activities	260,612	134,100	244,775	140,441	277,178	176,803
Other agricultural support activities	101,272	81,735	103,850	84,262	102,392	92,578
Hunting, trapping and related service activities	17	61	41	121	53	144
02 - Forestry and logging	94	14	114	35	115	41
03 - Fishing and aquaculture	576	1,646	704	2,461	749	2,832
B. Mining and quarrying	2,234	104,189	2,538	70,199	2,565	85,015
05 - Mining of coal and lignite	822	46,773	843	41,747	850	49,311
06 - Extraction of crude petroleum and natural gas	1,092	42,089	1,222	18,437	1,182	19,580
07 - Mining of metal ores	78	1,008	79	240	78	255
08-Other mining and quarrying	223	14,278	376	9,732	439	15,811
09 - Mining support service activities	19	41	18	43	16	59
C. Manufacturing	132,844	6,110,348	137,338	5,116,069	143,687	5,714,192
10 - Manufacture of food products	57,520	1,391,321	51,316	1,037,827	53,299	1,253,171
11 - Manufacture of beverages	1,223	51,501	1,152	38,596	1,128	43,357
12 - Manufacture of tobacco products	553	1,806	760	4,579	662	13,225
13 - Manufacture of textiles	28,151	2,071,117	29,184	1,804,539	29,891	1,908,367
Preparation and spinning of textile fibres	9,477	610,756	10,206	577,044	10,341	588,363
Weaving of textiles	6,507	420,894	6,720	390,804	6,260	374,245
Finishing of textiles	4,217	392,581	4,778	317,507	4,943	361,814
Manufacture of knitted and crocheted fabrics	787	124,116	827	74,059	810	69,933
Manufacture of made-up textile articles, except apparel	3,350	288,693	3,238	230,933	3,831	252,324
Manufacture of carpets and rugs	80	920	98	740	83	724
Manufacture of other textiles n.e.c.	3,733	233,157	3,317	213,453	3,623	260,965
14 - Manufacture of wearing apparel	3,906	305,779	4,136	245,166	4,312	278,431
15 - Manufacture of leather and related products	1,887	46,994	1,970	50,407	2,001	51,723

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	421	7,530	436	8,488	452	8,299
Manufacture of luggage, handbags and the like, saddlery and harness	139	2,334	168	3,068	170	3,595
Manufacture of footwear	1,327	37,130	1,366	38,851	1,379	39,828
a. Leather wear	956	29,998	920	31,139	923	32,475
b. Rubber and Plastic wear	371	7,132	446	7,712	456	7,354
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	457	9,984	488	11,334	511	13,766
17 - Manufacture of paper and paper products	1,886	140,717	1,978	147,967	2,122	154,422
18 - Printing and reproduction of recorded media	1,144	26,172	1,051	21,554	1,069	21,218
Printing and other service activities related to printing	1,133	24,842	1,024	20,133	1,054	20,148
Reproduction of recorded media	11	1,330	27	1,421	15	1,071
19 - Manufacture of coke and refined petroleum products	1,547	182,787	1,553	184,929	1,582	196,891
20 - Manufacture of chemicals and chemical products	8,057	422,644	9,170	463,438	9,508	502,058
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,876	334,201	6,494	109,716	7,553	128,336
22 - Manufacture of rubber and plastics products	2,849	115,102	3,025	125,825	3,250	148,637
23 - Manufacture of other non-metallic mineral products	2,037	370,198	1,988	231,216	2,084	254,690
24 - Manufacture of basic metals	5,235	229,045	5,452	233,211	5,613	250,457
25 - Manufacture of fabricated metal products, except machinery and equipment	880	29,700	824	27,551	896	28,643
26 - Manufacture of computer, electronic and optical products	311	22,994	334	29,458	340	27,619
27 - Manufacture of electrical equipment	2,410	151,853	2,452	136,483	2,824	169,467
28 - Manufacture of machinery and equipment	888	29,139	785	28,019	880	24,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,039	105,050	2,049	94,337	2,205	142,368
30 - Manufacture of other transport equipment	537	11,221	604	10,694	618	10,685
31 - Manufacture of furniture	447	7,326	518	9,197	519	9,546
32 - Other manufacturing	2,912	51,649	9,952	65,895	10,704	78,747
Manufacture of jewellery and related articles	121	267	130	504	137	660
Manufacture of imitation jewellery and related articles	7	43	12	84	17	106
Manufacture of musical instruments	51	835	48	1,017	45	958
Manufacture of sports goods	345	7,900	460	10,029	507	11,274
Manufacture of games and toys	5	7	4	7	8	77
supplies	318	4,352	328	4,835	350	5,312
Manufacture of Handicrafts	69	422	51	375	48	838
Other manufacturing n.e.c.	1,996	37,821	8,919	49,044	9,592	59,522
33 - Repair and installation of machinery and equipment	92	2,048	103	4,130	116	4,207
D. Electricity, gas, steam and air conditioning supply	3,012	489,360	2,852	445,574	2,794	402,178
Electric power generation, transmission and distribution	2,895	481,095	2,697	436,893	2,592	392,073
a) Hydal	446	32,094	267	10,376	275	8,791
b) Thermal	191	109,510	180	114,885	162	97,965
c) Coal Based	87	119,408	91	117,187	84	107,731
d) Wind	152	47,512	158	36,625	153	39,873
e) Solar	166	14,526	240	14,868	270	16,296
f) Other	1,853	158,045	1,761	142,952	1,648	121,418
Manufacture of gas; distribution of gaseous fuels through mains	106	8,256	146	8,638	189	10,060
Steam and air conditioning supply	11	9	9	43	13	45
E. Water supply; sewerage, waste management and remediation activities	145	31,133	388	36,664	405	45,613
36 - Water collection, treatment and supply	45	16,833	42	24,247	53	34,087
37 - Sewerage	6	4	5	102	4	98
38 - Waste collection, treatment and disposal activities; materials recovery services	92	14,294	113	12,117	106	10,880
services	2	2	228	198	242	548
F. Construction	4,093	218,754	4,277	213,456	4,692	218,684
41 - Construction of buildings	2,018	146,455	2,227	148,357	2,477	145,176
42 - Civil engineering	1,849	68,713	1,796	61,304	1,898	69,238
43 - Specialized construction activities	226	3,586	254	3,796	317	4,270

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	128,191	617,715	238,869	698,125	237,970	802,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,026	25,479	5,158	25,622	4,831	31,813
46 - Wholesale trade, except of motor vehicles and motorcycles	41,389	348,193	74,793	388,883	74,512	399,220
47 - Retail trade, except of motor vehicles and motorcycles	83,776	244,043	158,918	283,620	158,627	370,966
H. Transportation and storage	22,213	107,525	24,169	134,044	27,042	155,759
49 - Land transport and transport via pipelines	6,359	34,531	7,872	51,352	8,571	58,573
50 - Water transport	66	471	104	1,784	134	1,556
51 - Air transport	119	1,338	146	1,935	168	2,036
52 - Warehousing and support activities for transportation	15,282	63,061	15,766	68,711	16,815	82,425
53 - Courier activities other than national post activities	387	8,123	281	10,262	1,354	11,169
I. Accommodation and food service activities	1,853	43,910	2,091	49,584	2,487	56,575
55 - Accommodation	381	25,499	479	30,765	528	32,202
56 - Food and beverage service activities	1,472	18,411	1,612	18,819	1,959	24,373
J. Information and communication	2,728	520,883	3,240	526,424	3,795	581,780
58 - Publishing activities	618	9,499	714	10,521	762	11,389
59 - Motion picture, video and television programme production, sound recording and music publishing activities	82	1,812	84	1,724	170	1,510
60 - Programming and broadcasting activities	39	1,427	35	1,085	40	4,339
61 - Telecommunications	1,044	480,987	1,272	492,677	1,469	536,901
62 - Computer programming, consultancy and related activities	755	15,256	905	15,573	1,073	20,870
63 - Information service activities	190	11,903	230	4,844	281	6,770
K. Real estate activities	920	37,400	876	47,364	993	43,992
L. Professional, scientific and technical activities	6,201	73,267	8,847	58,674	11,852	105,957
69 - Legal and accounting activities	150	2,456	185	2,370	234	6,544
71 - Architectural and engineering activities; technical testing and analysis	127	1,732	132	2,029	151	2,856
72 - Scientific research and development	359	8,338	323	5,661	575	10,772
73 - Advertising and market research	165	3,598	124	3,383	142	1,984
74 - Other professional, scientific and technical activities	944	6,222	680	3,288	892	5,256
75 - Veterinary activities	4,396	50,678	7,327	41,609	9,762	78,609
77 - Rental and leasing activities	60	242	76	334	96	475
M. Administrative and support service activities	6,221	58,223	7,878	57,835	8,021	62,831
77 - Rental and leasing activities	602	3,387	689	4,458	747	4,792
78 - Employment activities	28	141	31	960	38	1,855
79 - Travel agency, tour operator, reservation service and related activities	918	14,568	959	16,258	1,025	15,647
80 - Security and investigation activities	765	3,240	614	3,312	618	3,546
81 - Services to buildings and landscape activities	48	374	88	547	107	585
82 - Office administrative, office support and other business support activities	3,860	36,513	5,497	32,300	5,486	36,407
N. Education	1,362	180,885	1,556	28,493	1,650	31,767
O. Human health and social work activities	1,143	17,079	1,272	15,130	1,435	17,408
86 - Human health activities	1,120	17,027	1,254	15,071	1,413	17,297
87 - Residential care activities	6	31	4	7	5	6
88 - Social work activities with and without accommodation	17	21	14	52	17	105
P. Arts, entertainment and recreation	93	1,819	93	2,276	127	1,848
Q. Other service activities	10,993	52,533	84,853	90,854	88,847	101,643
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,854	12,825	5,836	7,831	5,848	8,311
A. Government Trusts and Non-profit Organizations	55	1,472	12	649	18	962
B. Private Trusts and Non-profit Organizations	131	10,430	147	6,287	151	6,570
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,668	922	5,677	895	5,679	779
VI. PERSONAL	3,115,286	1,230,140	5,202,925	1,307,559	4,771,505	1,370,176
A. Bank Employees	184,944	361,284	195,772	344,846	201,044	371,470
1) For house building	86,948	280,060	88,497	266,200	91,396	286,859
2) For transport i.e. purchase of car etc.	55,863	71,175	60,369	70,297	61,167	74,977
3) Other purposes	42,133	10,049	46,906	8,350	48,481	9,634
B. Consumer Financing	2,925,596	868,242	5,003,766	962,217	4,567,645	998,198
1) For house building	34,214	199,734	34,319	212,611	34,926	220,308
2) For transport i.e. purchase of car etc	266,850	235,454	289,402	304,705	293,980	319,448
3) Credit cards	1,803,377	139,409	1,836,141	173,006	1,498,411	181,595
4) Consumers durable	47,649	8,632	50,655	8,901	50,450	8,951
5) Personal loans	773,506	285,014	2,793,249	262,995	2,689,878	267,895
C) Other	4,746	614	3,387	495	2,816	508
VII. OTHER	104	1,803	52	1,378	49	1,830
Total	4,557,788	15,485,684	7,103,459	13,099,403	6,763,130	14,536,493

Note(s)

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

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,615,760	2,759,197	2,011,105	2,623,718	2,093,420	2,848,307
I. GOVERNMENT	107	255,157	109	96,405	117	96,511
A. Federal Government	16	58,516	18	3,779	24	6,250
B. Provincial Governments	91	196,641	91	92,627	93	90,261
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	102	540,415	166	699,870	177	729,871
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	2	8	8	5	8	5
Utilities	26	144,582	46	126,476	50	50,654
Transport, storage and communications	11	37,380	20	162,055	24	192,399
Manufacturing	22	50,534	22	46,549	21	39,828
Mining and Quarrying	1	64,899	1	58,409	2	62,089
Construction	6	2,987	6	2,867	6	2,716
Commerce and Trade	8	127,275	9	190,687	13	149,198
Others	26	112,750	54	112,821	53	232,983
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	92	215,159	218	47,700	228	47,375
Mutual Funds and AMCs	3	150	2	-	2	-
Insurance & Pension Funds	1	-	1	-	2	975
MFIs and DFIs	17	185,258	20	18,799	22	16,019
Stock Exchange & Brokerage Houses	13	1,662	113	2,623	115	3,322
Modarabas	2	217	3	217	3	217
Other NBFIs	56	27,872	79	26,060	84	26,841
IV. PRIVATE SECTOR (BUSINESS)	1,110,559	1,448,094	1,471,377	1,504,076	1,541,264	1,680,328
A. Agriculture, forestry and fishing	1,001,733	281,141	1,262,700	332,863	1,324,608	385,122
1. Crop and animal production, hunting and related service activities	1,001,240	280,254	1,262,090	331,580	1,323,967	383,646
Growing of Wheat, Rice, Sugar Cane & Cotton	622,271	111,939	887,942	150,364	921,055	166,373
Growing of tropical, subtropical, pome and stone fruits & vegetables	17,250	7,648	27,337	10,177	29,041	11,630
Growing of other fruits, vegetables and crops	19,043	15,434	22,764	20,906	26,668	20,419
Raising of livestock and other related activities	255,798	105,203	240,310	110,050	263,486	135,335
Other agricultural support activities	86,878	40,030	83,737	40,083	83,717	49,889
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	90	10	110	27	107	26
03 - Fishing and aquaculture	403	876	500	1,256	534	1,451
B. Mining and quarrying	1,310	19,433	1,341	19,449	1,337	21,109
05 - Mining of coal and lignite	748	12,590	761	13,796	761	15,878
06 - Extraction of crude petroleum and natural gas	428	6,599	445	5,404	443	4,920
07 - Mining of metal ores	45	-	46	31	45	41
08-Other mining and quarrying	88	235	88	212	88	270
09 - Mining support service activities	1	8	1	7	-	-
C. Manufacturing	48,062	791,716	52,071	728,295	52,925	816,941
10 - Manufacture of food products	38,829	219,204	33,557	200,756	33,418	212,892
11 - Manufacture of beverages	119	2,925	92	2,236	94	2,573
12 - Manufacture of tobacco products	115	21	312	119	316	125
13 - Manufacture of textiles	3,888	265,968	5,109	201,644	5,173	239,121
Preparation and spinning of textile fibres	1,731	104,379	2,408	82,180	2,400	94,659
Weaving of textiles	869	48,096	1,167	49,901	1,143	53,823
Finishing of textiles	572	67,338	733	39,820	756	44,175
Manufacture of knitted and crocheted fabrics	41	1,681	49	1,822	47	1,899
Manufacture of made-up textile articles, except apparel	250	30,964	315	12,182	336	24,639
Manufacture of carpets and rugs	13	314	24	240	15	241
Manufacture of other textiles n.e.c.	412	13,197	413	15,499	476	19,685
14 - Manufacture of wearing apparel	504	31,496	788	34,555	835	38,892
15 - Manufacture of leather and related products	252	3,482	302	4,118	314	5,024

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	63	737	92	971	95	1,081
Manufacture of luggage, handbags and the like, saddlery and harness	47	207	52	292	58	399
Manufacture of footwear	142	2,538	158	2,856	161	3,543
a. Leather wear	76	1,624	83	1,901	86	2,426
b. Rubber and Plastic wear	66	913	75	955	75	1,117
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	82	914	83	996	86	2,037
17 - Manufacture of paper and paper products	148	5,624	198	9,257	200	13,226
18 - Printing and reproduction of recorded media	232	3,287	225	3,252	256	3,887
Printing and other service activities related to printing	230	3,285	223	3,247	254	3,883
Reproduction of recorded media	2	1	2	5	2	4
19 - Manufacture of coke and refined petroleum products	102	87,974	125	75,699	124	68,681
20 - Manufacture of chemicals and chemical products	609	28,093	734	38,472	814	39,435
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	256	10,294	312	12,383	448	13,186
22 - Manufacture of rubber and plastics products	477	11,323	528	12,025	590	17,989
23 - Manufacture of other non-metallic mineral products	635	55,648	695	48,934	702	56,553
24 - Manufacture of basic metals	393	29,522	523	31,781	532	37,539
25 - Manufacture of fabricated metal products, except machinery and equipment	62	1,072	85	1,191	111	1,300
26 - Manufacture of computer, electronic and optical products	32	1,507	36	1,606	61	1,858
27 - Manufacture of electrical equipment	259	15,362	309	17,043	406	23,480
28 - Manufacture of machinery and equipment	69	233	86	549	93	874
29 - Manufacture of motor vehicles, trailers and semi-trailers	280	8,015	318	13,637	357	15,330
30 - Manufacture of other transport equipment	6	58	6	98	6	110
31 - Manufacture of furniture	117	1,619	146	1,841	142	1,828
32 - Other manufacturing	596	8,076	7,493	16,049	7,838	20,946
Manufacture of jewellery and related articles	51	70	51	192	52	255
Manufacture of imitation jewellery and related articles	3	25	3	45	3	57
Manufacture of musical instruments	2	1	1	28	1	-
Manufacture of sports goods	82	2,785	114	3,430	125	3,420
Manufacture of games and toys	3	-	1	-	1	-
supplies	50	396	46	474	51	554
Manufacture of Handicrafts	6	2	5	2	5	2
Other manufacturing n.e.c.	399	4,798	7,272	11,879	7,600	16,659
33 - Repair and installation of machinery and equipment	-	-	9	55	9	54
D. Electricity, gas, steam and air conditioning supply	300	98,001	333	96,662	328	80,960
Electric power generation, transmission and distribution	280	95,248	311	94,152	305	78,145
a) Hydal	121	5,379	122	4,950	119	4,386
b) Thermal	97	33,110	95	40,621	93	24,991
c) Coal Based	16	38,770	18	38,724	21	31,537
d) Wind	16	10,125	24	2,540	20	8,999
e) Solar	16	4,910	39	4,834	39	5,430
f) Other	14	2,955	13	2,484	13	2,804
Manufacture of gas; distribution of gaseous fuels through mains	20	2,752	22	2,510	23	2,814
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	8	3,415	224	4,787	223	5,048
36 - Water collection, treatment and supply	3	3,251	3	4,454	2	4,708
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	5	163	5	186	5	200
services	-	-	216	147	216	140
F. Construction	1,211	35,012	1,508	32,140	1,626	35,813
41 - Construction of buildings	423	17,591	564	15,840	682	16,576
42 - Civil engineering	728	16,774	874	15,771	874	18,682
43 - Specialized construction activities	60	647	70	530	70	556

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	36,234	105,832	61,155	136,809	63,252	162,694
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	781	7,818	851	8,695	893	8,534
46 - Wholesale trade, except of motor vehicles and motorcycles	19,785	61,707	31,397	80,399	32,665	94,261
47 - Retail trade, except of motor vehicles and motorcycles	15,668	36,307	28,907	47,715	29,694	59,899
H. Transportation and storage	16,314	31,489	17,132	39,540	18,381	45,377
49 - Land transport and transport via pipelines	3,132	8,677	3,740	12,651	4,215	15,340
50 - Water transport	-	-	2	45	2	45
51 - Air transport	28	259	44	209	35	267
52 - Warehousing and support activities for transportation	13,143	21,215	13,334	25,474	14,117	28,106
53 - Courier activities other than national post activities	11	1,338	12	1,161	12	1,620
I. Accommodation and food service activities	401	8,130	456	9,731	475	9,849
55 - Accommodation	111	5,883	127	7,181	131	6,314
56 - Food and beverage service activities	290	2,247	329	2,550	344	3,536
J. Information and communication	253	48,728	375	50,963	409	55,381
58 - Publishing activities	21	95	22	121	22	132
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	1,289	43	965	43	1,017
60 - Programming and broadcasting activities	1	3	1	2	1	2
61 - Telecommunications	89	46,803	159	48,228	165	49,744
62 - Computer programming, consultancy and related activities	71	319	121	1,432	149	4,276
63 - Information service activities	29	220	29	216	29	210
K. Real estate activities	86	3,774	111	3,412	112	3,284
L. Professional, scientific and technical activities	114	1,492	118	2,123	139	2,355
69 - Legal and accounting activities	25	97	27	157	27	180
71 - Architectural and engineering activities; technical testing and analysis	13	4	12	30	32	96
72 - Scientific research and development	1	-	-	-	-	-
73 - Advertising and market research	27	147	30	259	31	326
74 - Other professional, scientific and technical activities	30	175	32	651	31	613
75 - Veterinary activities	5	19	6	42	7	81
M. Administrative and support service activities	2,416	3,654	4,178	5,376	4,580	6,846
77 - Rental and leasing activities	225	822	227	739	243	857
78 - Employment activities	4	56	5	65	5	274
79 - Travel agency, tour operator, reservation service and related activities	51	871	90	1,087	96	1,185
80 - Security and investigation activities	29	51	19	88	28	186
81 - Services to buildings and landscape activities	12	23	14	51	15	63
82 - Office administrative, office support and other business support activities	2,095	1,831	3,823	3,345	4,193	4,280
N. Education	464	4,447	501	4,745	522	5,843
O. Human health and social work activities	302	5,031	354	5,125	355	5,896
86 - Human health activities	301	5,029	354	5,125	355	5,896
87 - Residential care activities	1	1	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	26	54	27	89	51	163
Q. Other service activities	1,325	6,746	68,793	31,966	71,941	37,648
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,671	1,663	5,680	1,101	5,681	1,547
A. Government Trusts and Non-profit Organizations	1	240	1	100	1	150
B. Private Trusts and Non-profit Organizations	5	959	5	440	6	874
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,665	464	5,674	561	5,674	523
VI. PERSONAL	499,218	297,541	533,544	273,531	545,946	291,609
A. Bank Employees	79,356	103,192	79,912	85,810	81,454	99,610
1) For house building	47,419	80,331	47,472	68,289	49,016	79,449
2) For transport i.e. purchase of car etc.	18,254	19,047	18,476	15,301	18,051	16,996
3) Other purposes	13,683	3,814	13,964	2,221	14,387	3,165
B. Consumer Financing	419,861	194,349	453,631	187,721	464,486	191,949
1) For house building	2,817	18,590	2,754	17,586	2,795	18,467
2) For transport i.e. purchase of car etc	50,871	19,961	58,869	21,593	59,633	21,493
3) Credit cards	34,038	2,563	53,626	4,307	62,877	5,023
4) Consumers durable	44,072	7,006	45,959	7,310	46,024	7,451
5) Personal loans	288,063	146,228	292,423	136,924	293,157	139,515
C) Other	1	0	1	0	6	50
VII. OTHER	11	1,169	11	1,035	7	1,066
Total	1,615,760	2,759,197	2,011,105	2,623,718	2,093,420	2,848,307

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	8,363	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	2	8,363	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,941,744	12,303,504	5,092,066	10,061,551	4,669,422	11,263,856
I. GOVERNMENT	190	224,487	208	161,665	223	164,807
A. Federal Government	111	91,904	126	32,574	149	40,252
B. Provincial Governments	79	132,583	82	129,091	74	124,555
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	567	1,894,385	604	1,670,099	455	2,152,077
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	787	3	612	3	768
Utilities	385	380,676	371	340,935	166	322,484
Transport, storage and communications	65	770,605	85	696,133	96	705,857
Manufacturing	23	71,288	54	41,605	62	41,207
Mining and Quarrying	-	-	-	-	-	-
Construction	10	3,958	10	3,472	10	2,948
Commerce and Trade	56	543,673	55	459,697	65	539,386
Others	25	123,398	26	127,645	53	539,426
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,166	1,615,101	1,154	607,196	1,159	547,806
Mutual Funds and AMCs	91	5,459	103	9,186	96	14,347
Insurance & Pension Funds	419	2,812	390	5,847	379	4,720
MFIs and DFIs	186	1,349,281	120	486,073	132	367,796
Stock Exchange & Brokerage Houses	193	25,408	240	40,246	247	45,315
Modarabas	72	8,072	68	5,444	61	9,489
Other NBFIs	205	224,068	233	60,400	244	106,139
IV. PRIVATE SECTOR (BUSINESS)	323,598	7,625,544	420,626	6,581,874	441,924	7,313,420
A. Agriculture, forestry and fishing	108,336	173,376	108,347	207,550	120,396	232,606
1. Crop and animal production, hunting and related service activities	108,159	172,603	108,139	206,338	120,173	231,209
Growing of Wheat, Rice, Sugar Cane & Cotton	81,156	97,292	74,927	114,002	77,668	124,257
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,885	3,130	2,246	8,590	2,472	8,636
Growing of other fruits, vegetables and crops	5,895	7,714	6,349	10,560	7,615	14,024
Raising of livestock and other related activities	4,814	28,897	4,465	30,391	13,692	41,467
Other agricultural support activities	14,392	35,510	20,111	42,673	18,673	42,680
Hunting, trapping and related service activities	17	61	41	121	53	144
02 - Forestry and logging	4	3	4	7	8	15
03 - Fishing and aquaculture	173	770	204	1,205	215	1,381
B. Mining and quarrying	924	84,756	1,197	50,750	1,228	63,906
05 - Mining of coal and lignite	74	34,182	82	27,951	89	33,433
06 - Extraction of crude petroleum and natural gas	664	35,490	777	13,034	739	14,660
07 - Mining of metal ores	33	1,008	33	209	33	215
08-Other mining and quarrying	135	14,043	288	9,520	351	15,540
09 - Mining support service activities	18	33	17	37	16	59
C. Manufacturing	84,643	5,281,444	85,099	4,349,332	90,597	4,853,540
10 - Manufacture of food products	18,672	1,169,278	17,740	833,748	19,862	1,036,362
11 - Manufacture of beverages	1,102	48,576	1,057	34,172	1,031	38,892
12 - Manufacture of tobacco products	437	1,786	445	1,888	343	9,827
13 - Manufacture of textiles	24,260	1,804,904	24,072	1,602,648	24,715	1,669,000
Preparation and spinning of textile fibres	7,744	506,163	7,796	494,647	7,939	493,489
Weaving of textiles	5,638	372,798	5,553	340,902	5,117	320,422
Finishing of textiles	3,645	325,244	4,045	277,687	4,187	317,639
Manufacture of knitted and crocheted fabrics	746	122,435	778	72,238	763	68,033
Manufacture of made-up textile articles, except apparel	3,100	257,729	2,923	218,750	3,495	227,685
Manufacture of carpets and rugs	67	606	74	499	68	483
Manufacture of other textiles n.e.c.	3,320	219,929	2,903	197,923	3,146	241,250
14 - Manufacture of wearing apparel	3,402	274,283	3,348	210,611	3,477	239,539
15 - Manufacture of leather and related products	1,635	43,512	1,668	46,289	1,687	46,699

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	358	6,793	344	7,517	357	7,218
Manufacture of luggage, handbags and the like, saddlery and harness	92	2,126	116	2,776	112	3,196
Manufacture of footwear	1,185	34,593	1,208	35,996	1,218	36,285
a. Leather wear	880	28,374	837	29,238	837	30,048
b. Rubber and Plastic wear	305	6,219	371	6,758	381	6,237
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	375	9,070	405	10,338	425	11,729
17 - Manufacture of paper and paper products	1,737	135,093	1,779	138,446	1,921	141,169
18 - Printing and reproduction of recorded media	912	22,885	826	18,302	813	17,331
Printing and other service activities related to printing	903	21,556	801	16,886	800	16,265
Reproduction of recorded media	9	1,329	25	1,417	13	1,066
19 - Manufacture of coke and refined petroleum products	1,444	94,813	1,427	109,230	1,458	128,210
20 - Manufacture of chemicals and chemical products	7,430	380,040	8,422	407,599	8,679	444,526
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,613	319,476	6,172	95,133	7,096	111,450
22 - Manufacture of rubber and plastics products	2,372	103,779	2,497	113,799	2,660	130,648
23 - Manufacture of other non-metallic mineral products	1,400	313,823	1,291	181,867	1,380	197,825
24 - Manufacture of basic metals	4,842	199,523	4,929	201,431	5,081	212,918
25 - Manufacture of fabricated metal products, except machinery and equipment	818	28,628	739	26,360	785	27,343
26 - Manufacture of computer, electronic and optical products	278	16,057	297	21,119	278	22,489
27 - Manufacture of electrical equipment	2,076	128,983	2,040	116,747	2,316	140,102
28 - Manufacture of machinery and equipment	818	28,905	698	27,470	786	23,287
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,755	96,331	1,727	80,262	1,844	123,948
30 - Manufacture of other transport equipment	531	11,163	598	10,596	612	10,575
31 - Manufacture of furniture	330	5,707	372	7,356	377	7,718
32 - Other manufacturing	2,312	42,779	2,456	49,846	2,864	57,800
Manufacture of jewellery and related articles	70	197	79	312	85	405
Manufacture of imitation jewellery and related articles	4	18	9	39	14	49
Manufacture of musical instruments	49	835	47	990	44	958
Manufacture of sports goods	263	5,115	346	6,599	382	7,854
Manufacture of games and toys	2	7	3	7	7	77
supplies	267	3,957	281	4,361	298	4,758
Manufacture of Handicrafts	63	420	46	373	43	836
Other manufacturing n.e.c.	1,594	32,230	1,645	37,165	1,991	42,863
33 - Repair and installation of machinery and equipment	92	2,048	94	4,075	107	4,153
D. Electricity, gas, steam and air conditioning supply	2,709	390,366	2,517	348,001	2,464	320,391
Electric power generation, transmission and distribution	2,614	385,847	2,386	342,741	2,287	313,927
a) Hydal	325	26,715	145	5,426	156	4,405
b) Thermal	94	76,400	85	74,264	69	72,974
c) Coal Based	70	80,638	73	78,463	63	76,194
d) Wind	136	37,387	134	34,084	133	30,874
e) Solar	150	9,617	201	10,034	231	10,867
f) Other	1,839	155,090	1,748	140,469	1,635	118,614
Manufacture of gas; distribution of gaseous fuels through mains	84	4,510	122	5,217	164	6,418
Steam and air conditioning supply	11	9	9	43	13	45
E. Water supply; sewerage, waste management and remediation activities	137	27,718	164	31,877	182	40,565
36 - Water collection, treatment and supply	42	13,582	39	19,793	51	29,379
37 - Sewerage	6	4	5	102	4	98
38 - Waste collection, treatment and disposal activities; materials recovery services	87	14,130	108	11,931	101	10,680
services	2	2	12	51	26	408
F. Construction	2,880	183,702	2,769	181,316	3,066	182,872
41 - Construction of buildings	1,593	128,824	1,663	132,517	1,795	128,600
42 - Civil engineering	1,121	51,939	922	45,533	1,024	50,556
43 - Specialized construction activities	166	2,939	184	3,265	247	3,715

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	91,953	507,429	177,710	558,996	174,715	633,552
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,245	17,661	4,307	16,927	3,938	23,279
46 - Wholesale trade, except of motor vehicles and motorcycles	21,603	286,486	43,395	308,129	41,846	304,772
47 - Retail trade, except of motor vehicles and motorcycles	68,105	203,282	130,008	233,940	128,931	305,501
H. Transportation and storage	5,899	76,036	7,037	94,504	8,661	110,382
49 - Land transport and transport via pipelines	3,227	25,854	4,132	38,701	4,356	43,234
50 - Water transport	66	471	102	1,739	132	1,511
51 - Air transport	91	1,079	102	1,726	133	1,769
52 - Warehousing and support activities for transportation	2,139	41,846	2,432	43,238	2,698	54,319
53 - Courier activities other than national post activities	376	6,785	269	9,100	1,342	9,549
I. Accommodation and food service activities	1,448	34,496	1,633	38,958	2,010	45,829
55 - Accommodation	266	18,332	350	22,688	395	24,991
56 - Food and beverage service activities	1,182	16,164	1,283	16,270	1,615	20,838
J. Information and communication	2,473	470,213	2,863	472,805	3,384	526,396
58 - Publishing activities	597	9,404	692	10,400	740	11,257
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	523	41	759	127	494
60 - Programming and broadcasting activities	38	1,424	34	1,083	39	4,337
61 - Telecommunications	953	432,242	1,111	441,793	1,302	487,153
62 - Computer programming, consultancy and related activities	684	14,937	784	14,142	924	16,594
63 - Information service activities	161	11,683	201	4,628	252	6,560
K. Real estate activities	834	33,626	765	43,952	881	40,708
L. Professional, scientific and technical activities	6,084	71,775	8,727	56,546	11,710	103,571
69 - Legal and accounting activities	125	2,359	158	2,213	207	6,363
71 - Architectural and engineering activities; technical testing and analysis	114	1,728	120	1,998	119	2,760
72 - Scientific research and development	344	7,288	310	4,672	562	9,715
73 - Advertising and market research	164	3,598	124	3,383	142	1,984
74 - Other professional, scientific and technical activities	916	6,074	650	3,029	860	4,899
75 - Veterinary activities	4,366	50,503	7,295	40,958	9,731	77,456
M. Administrative and support service activities	55	224	70	292	89	394
77 - Rental and leasing activities	3,805	54,569	3,700	52,459	3,441	55,985
78 - Employment activities	377	2,565	462	3,718	504	3,934
79 - Travel agency, tour operator, reservation service and related activities	24	85	26	896	33	1,580
80 - Security and investigation activities	867	13,697	869	15,171	929	14,462
81 - Services to buildings and landscape activities	736	3,188	595	3,223	590	3,360
82 - Office administrative, office support and other business support activities	36	351	74	496	92	522
N. Education	1,765	34,682	1,674	28,955	1,293	32,126
89 - Education	898	176,439	1,055	23,748	1,128	25,924
O. Human health and social work activities	840	12,049	917	10,005	1,079	11,512
86 - Human health activities	818	11,998	899	9,946	1,057	11,401
87 - Residential care activities	5	30	4	7	5	6
88 - Social work activities with and without accommodation	17	21	14	52	17	105
P. Arts, entertainment and recreation	67	1,764	66	2,188	76	1,686
Q. Other service activities	9,668	45,787	16,060	58,888	16,906	63,995
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	183	11,161	156	6,730	167	6,763
A. Government Trusts and Non-profit Organizations	54	1,232	11	549	17	812
B. Private Trusts and Non-profit Organizations	126	9,471	142	5,847	145	5,696
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	3	458	3	334	5	255
VI. PERSONAL	2,615,947	932,192	4,669,277	1,033,642	4,225,452	1,078,218
A. Bank Employees	105,467	257,685	115,756	258,650	119,483	271,510
1) For house building	39,486	199,453	40,987	197,654	42,345	207,186
2) For transport i.e. purchase of car etc.	37,560	52,005	41,850	54,878	43,075	57,869
3) Other purposes	28,421	6,226	32,919	6,118	34,063	6,456
B. Consumer Financing	2,505,735	673,893	4,550,135	774,497	4,103,159	806,249
1) For house building	31,397	181,143	31,565	195,025	32,131	201,842
2) For transport i.e. purchase of car etc	215,979	215,493	230,533	283,112	234,347	297,955
3) Credit cards	1,769,339	136,846	1,782,515	168,699	1,435,534	176,573
4) Consumers durable	3,577	1,626	4,696	1,591	4,426	1,500
5) Personal loans	485,443	138,785	2,500,826	126,070	2,396,721	128,380
C) Other	4,745	614	3,386	495	2,810	459
VII. OTHER	93	634	41	344	42	764
Total	2,941,746	12,311,867	5,092,066	10,061,551	4,669,422	11,263,856

Note(s)

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

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	282	414,620	288	414,135	288	424,331
I. GOVERNMENT	1	362,115	1	367,012	1	372,750
A. Federal Government	1	362,115	1	367,012	1	372,750
B. Provincial Governments	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	160	52,097	183	46,737	180	51,231
A. Agriculture, forestry and fishing	2	6,195	2	1,506	2	9
1. Crop and animal production, hunting and related service activities	2	6,195	2	1,506	2	9
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	2	6,195	2	1,506	2	9
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	139	37,189	168	38,442	165	43,710
10 - Manufacture of food products	19	2,839	19	3,324	19	3,917
11 - Manufacture of beverages	2	-	3	2,188	3	1,893
12 - Manufacture of tobacco products	1	-	3	2,572	3	3,273
13 - Manufacture of textiles	3	245	3	247	3	246
Preparation and spinning of textile fibres	2	214	2	216	2	215
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	31	1	31	1	31
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	1	-	1	263	1	27
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	-	1	-	-	-
20 - Manufacture of chemicals and chemical products	18	14,511	14	17,367	15	18,097
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7	4,431	10	2,200	9	3,701
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	727	2	416	2	312
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	5,430	1	6,733	1	3,271
27 - Manufacture of electrical equipment	75	7,508	103	2,693	102	5,885
28 - Manufacture of machinery and equipment	1	0	1	0	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	704	4	438	4	3,089
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	4	793	3	-	2	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	1	-	1	-	1	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	793	2	-	1	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	3	993	2	910	2	828
Electric power generation, transmission and distribution	1	-	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	1	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	2	993	2	910	2	828
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
services	-	-	-	-	-	-
F. Construction	2	40	-	-	-	-
41 - Construction of buildings	2	40	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	4	4,454	4	2,321	3	5,754
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	1	-	1	356	1	188
47 - Retail trade, except of motor vehicles and motorcycles	3	4,454	3	1,965	2	5,566
H. Transportation and storage	-	-	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	4	1,284	2	896	2	896
55 - Accommodation	4	1,284	2	896	2	896
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	2	1,942	2	2,656	2	3
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	2	1,942	2	2,656	2	3
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	3	-	2	6	3	31
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	-	2	6	2	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	-	-	-	1	31
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	-	-	-	-	-	-
O. Human health and social work activities	1	-	1	-	1	-
86 - Human health activities	1	-	1	-	1	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	121	408	104	386	107	350
A. Bank Employees	121	408	104	386	107	350
1) For house building	43	276	38	257	35	224
2) For transport i.e. purchase of car etc.	49	122	43	118	41	112
3) Other purposes	29	9	23	11	31	14
B. Consumer Financing	-	-	-	-	-	-
1) For house building	-	-	-	-	-	-
2) For transport i.e. purchase of car etc	-	-	-	-	-	-
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	-	-	-	-	-	-
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	282	414,620	288	414,135	288	424,331

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	6,964	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	1	6,964	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,003,162	11,319,587	6,508,876	8,852,690	6,110,188	8,896,693
I. GOVERNMENT	153	733,483	179	618,645	186	629,290
A. Federal Government	77	510,357	88	401,096	100	414,804
B. Provincial Governments	76	223,127	91	217,549	86	214,486
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	467	1,918,706	517	1,440,115	324	1,208,311
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	787	4	612	3	768
Utilities	282	401,250	285	354,747	85	132,672
Transport, storage and communications	45	554,563	68	324,706	75	303,130
Manufacturing	44	121,572	62	83,091	67	60,652
Mining and Quarrying	1	64,899	1	58,409	2	62,089
Construction	12	5,327	12	4,920	12	4,461
Commerce and Trade	39	577,675	43	422,306	43	305,014
Others	41	192,634	42	191,324	37	339,526
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	663	1,722,584	747	615,743	754	544,359
Mutual Funds and AMCs	8	4,496	6	8,270	10	14,129
Insurance & Pension Funds	136	2,288	131	4,847	134	4,671
MFIs and DFIs	156	1,466,307	103	504,593	108	376,942
Stock Exchange & Brokerage Houses	171	25,863	302	41,953	299	47,055
Modarabas	3	222	3	217	3	217
Other NBFIs	189	223,409	202	55,863	200	101,344
IV. PRIVATE SECTOR (BUSINESS)	1,369,721	6,077,058	1,824,836	5,319,656	1,903,617	5,621,941
A. Agriculture, forestry and fishing	1,102,056	431,126	1,362,051	501,359	1,434,209	570,255
1. Crop and animal production, hunting and related service activities	1,101,409	429,752	1,361,276	499,315	1,433,389	567,691
Growing of Wheat, Rice, Sugar Cane & Cotton	700,870	203,690	960,401	252,214	995,077	271,658
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,000	10,362	29,328	13,690	31,284	15,553
Growing of other fruits, vegetables and crops	24,603	22,256	28,739	29,841	33,857	32,586
Raising of livestock and other related activities	259,569	122,327	243,595	132,107	275,813	167,202
Other agricultural support activities	97,351	71,057	99,175	71,348	97,308	80,552
Hunting, trapping and related service activities	16	59	38	116	50	139
02 - Forestry and logging	93	12	113	34	111	33
03 - Fishing and aquaculture	554	1,362	662	2,011	709	2,530
B. Mining and quarrying	1,977	63,735	2,146	42,413	2,165	44,869
05 - Mining of coal and lignite	793	29,124	806	30,843	810	31,926
06 - Extraction of crude petroleum and natural gas	953	33,591	1,093	10,254	1,086	11,513
07 - Mining of metal ores	64	214	68	217	68	237
08-Other mining and quarrying	150	785	167	1,073	188	1,155
09 - Mining support service activities	17	21	12	26	13	38
C. Manufacturing	99,696	3,934,949	104,232	3,174,401	106,477	3,313,896
10 - Manufacture of food products	49,994	994,143	44,098	679,308	44,893	742,943
11 - Manufacture of beverages	499	23,629	375	27,043	352	24,935
12 - Manufacture of tobacco products	139	56	342	2,752	339	10,343
13 - Manufacture of textiles	18,889	1,422,297	20,594	1,157,208	20,469	1,162,772
Preparation and spinning of textile fibres	7,083	467,787	7,733	396,430	7,443	385,330
Weaving of textiles	3,992	310,754	4,737	282,735	4,609	265,752
Finishing of textiles	2,903	237,315	3,317	199,739	3,302	216,093
Manufacture of knitted and crocheted fabrics	413	104,053	381	54,186	369	48,066
Manufacture of made-up textile articles, except apparel	2,136	160,562	2,137	120,848	2,342	135,426
Manufacture of carpets and rugs	63	771	71	603	51	570
Manufacture of other textiles n.e.c.	2,299	141,053	2,218	102,666	2,353	111,536
14 - Manufacture of wearing apparel	2,589	143,849	2,804	146,819	2,677	158,510
15 - Manufacture of leather and related products	1,455	33,764	1,625	33,751	1,603	34,601

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	253	5,256	297	6,159	305	6,057
Manufacture of luggage, handbags and the like, saddlery and harness	103	1,255	143	1,837	138	1,820
Manufacture of footwear	1,099	27,252	1,185	25,755	1,160	26,723
a. Leather wear	749	20,521	763	18,229	743	19,610
b. Rubber and Plastic wear	350	6,731	422	7,525	417	7,114
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	364	7,976	390	8,754	399	8,132
17 - Manufacture of paper and paper products	1,255	79,230	1,252	82,318	1,379	83,170
18 - Printing and reproduction of recorded media	673	7,417	635	8,610	592	8,108
Printing and other service activities related to printing	667	7,273	617	8,233	587	7,982
Reproduction of recorded media	6	144	18	377	5	126
19 - Manufacture of coke and refined petroleum products	1,353	149,616	1,394	127,108	1,411	134,278
20 - Manufacture of chemicals and chemical products	4,368	187,570	4,946	224,396	4,974	208,969
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,448	155,142	3,813	51,546	4,578	56,823
22 - Manufacture of rubber and plastics products	1,925	64,034	2,020	63,827	2,086	70,716
23 - Manufacture of other non-metallic mineral products	1,508	260,988	1,502	147,513	1,531	156,182
24 - Manufacture of basic metals	3,909	154,150	4,068	160,234	3,949	167,373
25. Manufacture of fabricated metal products, except machinery and equipment	723	21,601	707	21,088	746	21,773
26 - Manufacture of computer, electronic and optical products	158	11,832	163	10,980	194	8,064
27 - Manufacture of electrical equipment	1,557	99,447	1,718	87,505	1,859	96,608
28 - Manufacture of machinery and equipment	579	7,290	532	13,740	536	9,931
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,209	57,001	1,202	55,808	1,331	78,903
30 - Manufacture of other transport equipment	397	8,687	385	8,500	405	8,205
31 - Manufacture of furniture	405	6,453	421	6,402	430	6,566
32. Other manufacturing	2,225	37,129	9,163	46,052	9,658	53,020
Manufacture of jewellery and related articles	111	212	113	390	110	458
Manufacture of imitation jewellery and related articles	5	38	5	66	5	82
Manufacture of musical instruments	51	835	48	1,017	45	958
Manufacture of sports goods	258	5,589	347	7,714	371	8,289
Manufacture of games and toys	5	7	3	1	3	1
supplies	221	3,141	240	3,713	243	3,828
Manufacture of Handicrafts	20	16	20	46	19	38
Other manufacturing n.e.c.	1,554	27,290	8,387	33,105	8,862	39,364
33 - Repair and installation of machinery and equipment	75	1,649	83	3,139	86	2,972
D. Electricity, gas, steam and air conditioning supply	1,053	322,797	1,133	293,028	1,088	244,403
Electric power generation, transmission and distribution	976	315,525	1,019	285,511	970	236,464
a) Hydal	141	27,038	140	8,438	138	8,025
b) Thermal	154	68,081	155	92,847	139	65,059
c) Coal Based	50	66,911	45	61,616	47	56,663
d) Wind	95	23,885	103	14,738	99	20,585
e) Solar	138	11,531	164	11,163	178	11,648
f) Other	398	118,079	412	96,710	369	74,483
Manufacture of gas; distribution of gaseous fuels through mains	73	7,270	112	7,479	113	7,900
Steam and air conditioning supply	4	2	2	38	5	39
E. Water supply; sewerage, waste management and remediation activities	89	8,884	95	6,751	109	7,043
36 - Water collection, treatment and supply	17	58	26	173	25	136
37 - Sewerage	6	4	4	2	3	1
38 - Waste collection, treatment and disposal activities; materials recovery services	66	8,823	63	6,571	67	6,546
services	-	-	2	5	14	360
F. Construction	3,008	143,646	3,289	123,643	3,551	126,753
41 - Construction of buildings	1,508	91,360	1,655	81,193	1,841	75,198
42 - Civil engineering	1,304	50,318	1,421	40,454	1,458	49,340
43 - Specialized construction activities	196	1,967	213	1,996	252	2,215

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	115,640	429,357	226,215	520,606	222,033	576,706
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,499	23,283	4,534	21,782	4,172	22,651
46 - Wholesale trade, except of motor vehicles and motorcycles	33,488	245,007	67,412	296,124	64,690	279,983
47 - Retail trade, except of motor vehicles and motorcycles	79,653	161,067	154,269	202,700	153,171	274,073
H. Transportation and storage	19,712	74,531	21,048	90,367	22,291	95,670
49 - Land transport and transport via pipelines	5,197	23,706	6,406	33,930	6,932	37,225
50 - Water transport	55	185	88	426	91	419
51 - Air transport	57	638	49	1,180	51	1,226
52 - Warehousing and support activities for transportation	14,165	44,046	14,338	48,406	15,058	49,879
53 - Courier activities other than national post activities	238	5,956	167	6,425	159	6,921
I. Accommodation and food service activities	1,347	30,542	1,500	34,841	1,733	40,368
55 - Accommodation	297	22,609	351	26,869	372	27,474
56 - Food and beverage service activities	1,050	7,933	1,149	7,973	1,361	12,893
J. Information and communication	1,575	326,553	1,769	299,473	2,107	325,018
58 - Publishing activities	280	1,726	338	1,827	336	1,972
59 - Motion picture, video and television programme production, sound recording and music publishing activities	68	1,769	69	1,430	166	1,486
60 - Programming and broadcasting activities	31	915	26	711	31	3,993
61 - Telecommunications	610	308,429	651	283,108	773	299,794
62 - Computer programming, consultancy and related activities	473	11,516	541	10,550	624	14,394
63 - Information service activities	113	2,199	144	1,848	177	3,379
K. Real estate activities	665	26,666	590	33,138	528	25,545
L. Professional, scientific and technical activities	5,442	59,286	8,014	45,655	10,714	85,881
69 - Legal and accounting activities	89	661	103	565	151	4,337
71 - Architectural and engineering activities; technical testing and analysis	11	362	21	475	22	337
72 - Scientific research and development	204	7,811	198	4,507	446	9,157
73 - Advertising and market research	40	2,722	35	2,636	39	1,220
74 - Other professional, scientific and technical activities	802	2,294	548	1,890	665	2,519
75 - Veterinary activities	4,247	45,267	7,042	35,317	9,309	67,940
76 - Veterinary activities	49	168	67	265	82	370
M. Administrative and support service activities	5,100	49,064	6,757	41,887	6,876	44,975
77 - Rental and leasing activities	458	1,628	536	2,764	554	2,429
78 - Employment activities	23	101	24	267	26	501
79 - Travel agency, tour operator, reservation service and related activities	677	12,280	642	8,698	679	7,016
80 - Security and investigation activities	243	2,036	244	2,463	270	2,514
81. Services to buildings and landscape activities	44	364	60	331	77	373
82 - Office administrative, office support and other business support activities	3,655	32,655	5,251	27,364	5,270	32,143
N. Education	1,068	122,324	1,060	21,157	1,079	21,815
O. Human health and social work activities	853	11,276	898	9,870	1,013	10,853
86 - Human health activities	831	11,234	882	9,816	995	10,752
87 - Residential care activities	5	21	2	2	3	2
88. Social work activities with and without accommodation	17	21	14	52	15	99
P. Arts, entertainment and recreation	80	868	81	1,254	95	1,418
Q. Other service activities	10,360	41,455	83,958	79,811	87,549	86,475
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,775	7,924	5,755	5,016	5,762	5,729
A. Government Trusts and Non-profit Organizations	46	1,465	2	600	6	899
B. Private Trusts and Non-profit Organizations	61	5,537	76	3,521	79	4,096
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,668	922	5,677	895	5,677	734
VI. PERSONAL	2,626,372	858,662	4,676,831	852,481	4,199,537	885,548
A. Bank Employees	156,712	275,829	160,304	251,962	162,539	268,216
1) For house building	75,542	212,607	75,294	191,599	77,017	204,498
2) For transport i.e. purchase of car etc.	43,954	54,295	45,327	53,308	45,106	55,606
3) Other purposes	37,216	8,927	39,683	7,055	40,416	8,112
B. Consumer Financing	2,464,935	582,222	4,513,168	600,079	4,034,196	616,847
1) For house building	15,459	77,436	14,800	73,516	14,976	75,371
2) For transport i.e. purchase of car etc	146,761	106,380	154,267	126,726	153,655	131,745
3) Credit cards	1,523,503	121,005	1,550,195	149,123	1,179,448	155,444
4) Consumers durable	43,028	7,651	42,836	7,193	42,281	7,103
5) Personal loans	736,184	269,750	2,751,070	243,521	2,643,836	247,183
C) Other	4,725	612	3,359	440	2,802	485
VII. OTHER	11	1,169	11	1,035	8	1,516
Total	4,003,163	11,326,551	6,508,876	8,852,690	6,110,188	8,896,693

Note(s)

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

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	1,399	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	1	1,399	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	554,624	4,157,734	594,583	4,246,714	652,942	5,639,800
I. GOVERNMENT	145	108,275	139	6,438	155	4,778
A. Federal Government	51	2,178	57	2,270	74	4,448
B. Provincial Governments	94	106,097	82	4,169	81	330
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	202	516,094	253	929,855	308	1,673,638
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	2	8	7	5	8	5
Utilities	129	124,008	132	112,664	131	240,466
Transport, storage and communications	31	253,423	37	533,483	45	595,126
Manufacturing	1	250	14	5,064	16	20,383
Mining and Quarrying	-	-	-	-	-	-
Construction	4	1,618	4	1,419	4	1,203
Commerce and Trade	25	93,274	21	228,078	35	383,570
Others	10	43,515	38	49,142	69	432,884
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	595	107,675	625	39,153	633	50,823
Mutual Funds and AMCs	86	1,113	99	916	88	219
Insurance & Pension Funds	284	524	260	1,000	247	1,024
MFIs and DFIs	47	68,231	37	280	46	6,873
Stock Exchange & Brokerage Houses	35	1,207	51	916	63	1,582
Modarabas	71	8,068	68	5,444	61	9,489
Other NBFIs	72	28,532	110	30,597	128	31,636
IV. PRIVATE SECTOR (BUSINESS)	64,596	3,048,678	67,350	2,813,031	79,751	3,423,039
A. Agriculture, forestry and fishing	8,015	29,586	8,998	40,560	10,797	47,483
1. Crop and animal production, hunting and related service activities	7,992	29,301	8,955	40,108	10,753	47,173
Growing of Wheat, Rice, Sugar Cane & Cotton	2,557	5,542	2,468	12,152	3,646	18,971
Growing of tropical, subtropical, pome and stone fruits & vegetables	135	416	255	5,077	229	4,713
Growing of other fruits, vegetables and crops	335	891	374	1,625	426	1,857
Raising of livestock and other related activities	1,043	11,772	1,180	8,334	1,365	9,601
Other agricultural support activities	3,921	10,678	4,675	12,915	5,084	12,026
Hunting, trapping and related service activities	1	2	3	5	3	5
02 - Forestry and logging	1	1	1	1	4	8
03 - Fishing and aquaculture	22	284	42	450	40	302
B. Mining and quarrying	257	40,454	392	27,786	400	40,146
05 - Mining of coal and lignite	29	17,649	37	10,903	40	17,385
06 - Extraction of crude petroleum and natural gas	139	8,498	129	8,184	96	8,067
07 - Mining of metal ores	14	794	11	23	10	19
08-Other mining and quarrying	73	13,493	209	8,659	251	14,655
09 - Mining support service activities	2	20	6	17	3	20
C. Manufacturing	33,148	2,175,399	33,106	1,941,668	37,210	2,400,296
10 - Manufacture of food products	7,526	397,179	7,218	358,519	8,406	510,227
11 - Manufacture of beverages	724	27,873	777	11,553	776	18,422
12 - Manufacture of tobacco products	414	1,750	418	1,828	323	2,881
13 - Manufacture of textiles	9,262	648,821	8,590	647,332	9,422	745,595
Preparation and spinning of textile fibres	2,394	142,968	2,473	180,614	2,898	203,033
Weaving of textiles	2,515	110,139	1,983	108,069	1,651	108,493
Finishing of textiles	1,314	155,266	1,461	117,768	1,641	145,721
Manufacture of knitted and crocheted fabrics	374	20,062	446	19,873	441	21,867
Manufacture of made-up textile articles, except apparel	1,214	128,131	1,101	110,084	1,489	116,898
Manufacture of carpets and rugs	17	150	27	137	32	154
Manufacture of other textiles n.e.c.	1,434	92,104	1,099	110,787	1,270	149,429
14 - Manufacture of wearing apparel	1,317	161,930	1,332	98,347	1,635	119,921
15 - Manufacture of leather and related products	432	13,230	345	16,657	398	17,122

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	168	2,273	139	2,329	147	2,242
Manufacture of luggage, handbags and the like, saddlery and harness	36	1,079	25	1,231	32	1,775
Manufacture of footwear	228	9,878	181	13,096	219	13,105
a. Leather wear	207	9,477	157	12,910	180	12,865
b. Rubber and Plastic wear	21	401	24	187	39	240
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	93	2,008	98	2,580	112	5,634
17 - Manufacture of paper and paper products	631	61,487	726	65,648	743	71,252
18 - Printing and reproduction of recorded media	471	18,755	416	12,944	477	13,110
Printing and other service activities related to printing	466	17,569	407	11,900	467	12,165
Reproduction of recorded media	5	1,186	9	1,044	10	945
19 - Manufacture of coke and refined petroleum products	194	33,171	159	57,821	171	62,614
20 - Manufacture of chemicals and chemical products	3,689	235,074	4,224	239,043	4,534	293,089
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,428	179,059	2,681	58,170	2,975	71,513
22 - Manufacture of rubber and plastics products	924	51,068	1,005	61,997	1,164	77,921
23 - Manufacture of other non-metallic mineral products	529	109,210	486	83,704	553	98,508
24 - Manufacture of basic metals	1,326	74,895	1,384	72,977	1,664	83,085
25. Manufacture of fabricated metal products, except machinery and equipment	157	8,100	117	6,463	150	6,871
26 - Manufacture of computer, electronic and optical products	153	11,162	171	18,479	146	19,554
27 - Manufacture of electrical equipment	853	52,406	734	48,978	965	72,859
28 - Manufacture of machinery and equipment	309	21,849	253	14,278	344	14,230
29 - Manufacture of motor vehicles, trailers and semi-trailers	830	48,049	847	38,529	874	63,465
30 - Manufacture of other transport equipment	140	2,534	219	2,193	213	2,480
31 - Manufacture of furniture	42	873	97	2,795	89	2,980
32. Other manufacturing	687	14,520	789	19,842	1,046	25,727
Manufacture of jewellery and related articles	10	55	17	114	27	202
Manufacture of imitation jewellery and related articles	2	5	7	18	12	23
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	87	2,311	113	2,314	136	2,985
Manufacture of games and toys	-	-	1	6	5	76
supplies	97	1,211	88	1,122	107	1,483
Manufacture of Handicrafts	49	407	31	329	29	800
Other manufacturing n.e.c.	442	10,531	532	15,939	730	20,157
33 - Repair and installation of machinery and equipment	17	399	20	991	30	1,235
D. Electricity, gas, steam and air conditioning supply	1,959	166,563	1,719	152,545	1,706	157,775
Electric power generation, transmission and distribution	1,919	165,570	1,678	151,382	1,622	155,609
a) Hydal	305	5,056	127	1,938	137	765
b) Thermal	37	41,428	25	22,038	23	32,905
c) Coal Based	37	52,497	46	55,572	37	51,068
d) Wind	57	23,627	55	21,886	54	19,288
e) Solar	28	2,995	76	3,705	92	4,648
f) Other	1,455	39,966	1,349	46,242	1,279	46,935
Manufacture of gas; distribution of gaseous fuels through mains	33	986	34	1,159	76	2,160
Steam and air conditioning supply	7	6	7	5	8	6
E. Water supply; sewerage, waste management and remediation activities	56	22,248	293	29,913	296	38,571
36 - Water collection, treatment and supply	28	16,776	16	24,074	28	33,951
37 - Sewerage	-	-	1	100	1	98
38 - Waste collection, treatment and disposal activities; materials recovery services	26	5,471	50	5,546	39	4,334
services	2	2	226	193	228	188
F. Construction	1,085	75,109	988	89,813	1,141	91,931
41 - Construction of buildings	510	55,095	572	67,164	636	69,978
42 - Civil engineering	545	18,395	375	20,850	440	19,899
43 - Specialized construction activities	30	1,619	41	1,799	65	2,055

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	12,551	188,359	12,654	177,519	15,937	225,294
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	527	2,196	624	3,840	659	9,162
46 - Wholesale trade, except of motor vehicles and motorcycles	7,901	103,186	7,381	92,760	9,822	119,238
47 - Retail trade, except of motor vehicles and motorcycles	4,123	82,976	4,649	80,920	5,456	96,894
H. Transportation and storage	2,501	32,994	3,121	43,677	4,751	60,090
49 - Land transport and transport via pipelines	1,162	10,825	1,466	17,422	1,639	21,349
50 - Water transport	11	286	16	1,359	43	1,138
51 - Air transport	62	699	97	755	117	810
52 - Warehousing and support activities for transportation	1,117	19,016	1,428	20,306	1,757	32,546
53 - Courier activities other than national post activities	149	2,167	114	3,836	1,195	4,248
I. Accommodation and food service activities	506	13,368	591	14,743	754	16,207
55 - Accommodation	84	2,890	128	3,896	156	4,727
56 - Food and beverage service activities	422	10,479	463	10,847	598	11,480
J. Information and communication	1,153	194,330	1,471	226,950	1,688	256,762
58 - Publishing activities	338	7,773	376	8,694	426	9,417
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	8	512	9	374	9	346
61 - Telecommunications	434	172,558	621	209,569	696	237,107
62 - Computer programming, consultancy and related activities	282	3,741	364	5,024	449	6,476
63 - Information service activities	91	9,747	101	3,290	108	3,416
K. Real estate activities	255	10,734	286	14,226	465	18,447
L. Professional, scientific and technical activities	759	13,981	833	13,019	1,138	20,076
69 - Legal and accounting activities	61	1,795	82	1,806	83	2,207
71 - Architectural and engineering activities; technical testing and analysis	116	1,370	111	1,554	129	2,519
72 - Scientific research and development	155	528	125	1,154	129	1,615
73 - Advertising and market research	125	876	89	747	103	765
74 - Other professional, scientific and technical activities	142	3,927	132	1,397	227	2,737
75 - Veterinary activities	149	5,411	285	6,292	453	10,129
76 - Veterinary activities	11	74	9	70	14	105
M. Administrative and support service activities	1,121	9,159	1,121	15,948	1,145	17,856
77 - Rental and leasing activities	144	1,760	153	1,693	193	2,363
78 - Employment activities	5	39	7	693	12	1,354
79 - Travel agency, tour operator, reservation service and related activities	241	2,288	317	7,561	346	8,631
80 - Security and investigation activities	522	1,204	370	848	348	1,032
81 - Services to buildings and landscape activities	4	11	28	217	30	212
82 - Office administrative, office support and other business support activities	205	3,858	246	4,935	216	4,264
N. Education	294	58,562	496	7,336	571	9,952
O. Human health and social work activities	290	5,803	374	5,261	422	6,556
86 - Human health activities	289	5,794	372	5,255	418	6,545
87 - Residential care activities	1	10	2	6	2	4
88 - Social work activities with and without accommodation	-	-	-	-	2	6
P. Arts, entertainment and recreation	13	951	12	1,022	32	430
Q. Other service activities	633	11,077	895	11,043	1,298	15,168
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	79	4,900	81	2,815	86	2,582
A. Government Trusts and Non-profit Organizations	9	7	10	49	12	63
B. Private Trusts and Non-profit Organizations	70	4,893	71	2,766	72	2,474
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	2	45
VI. PERSONAL	488,914	371,478	526,094	455,077	571,968	484,628
A. Bank Employees	28,232	85,455	35,468	92,885	38,505	103,254
1) For house building	11,406	67,453	13,203	74,601	14,379	82,360
2) For transport i.e. purchase of car etc.	11,909	16,880	15,042	16,989	16,061	19,371
3) Other purposes	4,917	1,122	7,223	1,295	8,065	1,523
B. Consumer Financing	460,661	286,020	490,598	362,138	533,449	381,350
1) For house building	18,755	122,297	19,519	139,094	19,950	144,937
2) For transport i.e. purchase of car etc	120,089	129,074	135,135	177,979	140,325	187,702
3) Credit cards	279,874	18,404	285,946	23,883	318,963	26,151
4) Consumers durable	4,621	981	7,819	1,708	8,169	1,848
5) Personal loans	37,322	15,264	42,179	19,474	46,042	20,712
C) Other	21	2	28	55	14	24
VII. OTHER	93	634	41	344	41	314
Total	554,625	4,159,133	594,583	4,246,714	652,942	5,639,800

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	341	634,068	341	634,068
B. Provincial Governments	-	-	-	-	-	-	174	419,252	174	419,252
C. Local Bodies	-	-	-	-	-	-	167	214,816	167	214,816
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	632	2,881,948	632	2,881,948
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	773	11	773
Utilities	-	-	-	-	-	-	216	373,138	216	373,138
Transport, storage and communications	-	-	-	-	-	-	120	898,256	120	898,256
Manufacturing	-	-	-	-	-	-	83	91,034	83	91,034
Mining and Quarrying	-	-	-	-	-	-	2	62,089	2	62,089
Construction	-	-	-	-	-	-	16	5,664	16	5,664
Commerce and Trade	-	-	-	-	-	-	78	688,584	78	688,584
Others	-	-	-	-	-	-	106	772,409	106	772,409
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,387	595,181	1,387	595,181
Mutual Funds and AMCs	-	-	-	-	-	-	98	14,347	98	14,347
Insurance & Pension Funds	-	-	-	-	-	-	381	5,695	381	5,695
MFIs and DFIs	-	-	-	-	-	-	154	383,815	154	383,815
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	362	48,637	362	48,637
Modarabas	-	-	-	-	-	-	64	9,706	64	9,706
Other NBFIs	-	-	-	-	-	-	328	132,980	328	132,980
IV. PRIVATE SECTOR (BUSINESS)	1,447,486	1,064,651	80,166	43,856	1,731	9,280	453,985	7,927,193	1,983,368	9,044,980
A. Agriculture, forestry and fishing	1,168,216	340,163	57,159	17,623	1,514	2,646	218,117	257,306	1,445,006	617,737
1. Crop and animal production, hunting and related service activities	1,167,441	338,259	57,147	17,605	1,513	2,632	218,841	256,348	1,444,142	614,864
Cultivation of wheat, rice, sugar cane & cotton	852,284	144,114	39,251	6,270	321	460	106,867	139,786	998,723	290,620
Cultivation of tropical, subtropical, pome and stone fruits & vegetables	28,305	13,696	1,397	716	89	223	1,722	5,632	31,513	20,267
Cultivation of other fruits, vegetables and crops	28,047	20,187	842	636	58	110	5,336	13,510	34,283	34,443
Raising of livestock and other related activities	227,547	111,329	12,581	7,316	88	230	36,962	57,928	277,178	176,803
Other agricultural support activities	31,207	48,795	3,075	2,666	957	1,609	67,153	39,509	102,392	92,578
Hunting, trapping and related service activities	51	139	1	1	-	-	1	4	53	144
2. Forestry and logging	115	41	-	-	-	-	-	-	115	41
3. Fishing and aquaculture	660	1,863	12	18	1	14	76	937	749	2,832
B. Mining and quarrying	477	1,545	15	66	1	6	2,072	83,399	2,565	85,015
05 - Mining of coal and lignite	39	178	-	-	-	-	811	49,133	850	49,311
06 - Extraction of crude petroleum and natural gas	241	728	2	12	-	-	939	18,841	1,182	19,580
07 - Mining of metal ores	59	180	-	-	-	-	19	76	78	255
08 - Other mining and quarrying	129	437	8	32	1	6	301	15,336	439	15,811
09 - Mining support service activities	9	23	5	22	-	-	2	14	16	59
C. Manufacturing	46,162	343,788	3,215	6,626	96	2,052	94,214	5,361,726	143,687	5,714,192
10 - Manufacture of food products	30,347	100,757	2,417	3,656	5	24	20,530	1,148,734	53,299	1,253,171
11 - Manufacture of beverages	87	1,602	2	17	-	-	1,039	41,738	1,128	43,357
12 - Manufacture of tobacco products	307	128	11	6	-	-	344	13,091	662	13,225
13 - Manufacture of textiles	2,770	88,937	76	415	2	797	27,043	1,818,218	29,891	1,908,367
Preparation and spinning of textile fibres	1,360	48,431	4	5	-	-	8,977	539,928	10,341	598,163
Weaving of textiles	456	5,977	11	87	-	-	5,793	368,181	6,260	374,245
Finishing of textiles	232	18,425	27	83	-	-	4,684	343,306	4,943	361,814
Manufacture of knitted and crocheted fabrics	93	1,149	6	26	-	-	711	68,758	810	69,933
Manufacture of made-up textile articles, except apparel	301	11,002	5	123	2	797	3,523	240,403	3,831	252,324
Manufacture of carpets and rugs	27	131	-	-	-	-	56	593	83	724
Manufacture of other textiles n.e.c.	301	3,823	23	92	-	-	3,299	257,051	3,623	260,965
14 - Manufacture of wearing apparel	599	26,482	120	152	3	55	3,590	251,742	4,312	278,431
15 - Manufacture of leather and related products	229	2,594	36	349	-	-	1,736	48,779	2,001	51,723

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	36	265	29	319	-	-	387	7,714	452	8,299
Manufacture of luggage, handbags and the like, saddlery and harness	36	236	3	8	-	-	131	3,332	170	3,595
Manufacture of footwear	157	2,093	4	22	-	-	1,318	37,713	1,379	39,528
a. Leather wear	105	1,447	2	7	-	-	816	20,980	923	22,475
b. Rubber and Plastic wear	52	606	2	15	-	-	402	6,733	456	7,354
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	449	2	0	-	-	430	13,316	511	13,766
17 - Manufacture of paper and paper products	231	5,153	6	12	-	-	1,885	149,257	2,122	154,422
18 - Printing and reproduction of recorded media	253	1,322	16	236	-	-	800	19,660	1,069	21,218
Printing and other service activities related to printing	248	1,305	16	236	-	-	790	18,606	1,054	20,148
Reproduction of recorded media	5	17	-	-	-	-	10	1,054	15	1,071
19 - Manufacture of coke and refined petroleum products	69	47,624	-	-	-	-	1,513	149,267	1,552	196,891
20 - Manufacture of chemicals and chemical products	454	8,030	8	120	1	-	9,045	493,908	9,508	502,058
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	276	1,022	24	43	3	1	7,250	127,271	7,553	128,336
22 - Manufacture of rubber and plastics products	415	3,327	28	145	8	85	2,799	145,081	3,250	148,637
23 - Manufacture of other non-metallic mineral products	349	7,470	1	9	24	358	1,710	246,853	2,084	254,099
24 - Manufacture of basic metals	641	14,024	9	60	25	659	4,938	233,714	5,613	250,457
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,826	1	2	-	-	692	26,815	896	28,643
26 - Manufacture of computer, electronic and optical products	58	240	-	-	-	-	282	27,378	340	27,619
27 - Manufacture of electrical equipment	366	11,904	9	48	24	74	2,425	157,482	2,824	169,467
28 - Manufacture of machinery and equipment	178	1,515	4	151	-	-	698	22,495	880	24,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	198	1,642	7	276	-	-	2,000	140,449	2,205	142,368
30 - Manufacture of other transport equipment	62	328	1	-	-	-	555	10,356	618	10,685
31 - Manufacture of furniture	143	833	3	50	-	-	373	8,663	519	9,546
32 - Other manufacturing	7,781	16,359	434	879	1	-	2,488	61,509	10,704	78,747
Manufacture of jewellery and related articles	75	221	-	-	-	-	62	439	137	660
Manufacture of imitation jewellery and related articles	3	80	3	4	1	-	10	21	17	106
Manufacture of musical instruments	3	8	-	-	-	-	42	950	45	958
Manufacture of sports goods	145	3,211	1	9	-	-	361	8,053	567	11,274
Manufacture of games and toys	6	27	-	-	-	-	2	50	8	77
Manufacture of medical and dental instruments and supplies	88	579	5	33	-	-	257	4,699	350	5,312
Manufacture of Handicrafts	14	38	6	2	-	-	28	798	48	838
Other manufacturing n.e.c.	7,447	12,194	419	830	-	-	1,726	46,497	9,592	59,522
33 - Repair and installation of machinery and equipment	67	250	-	-	-	-	49	3,987	116	4,207
D. Electricity, gas, steam and air conditioning supply	45	6,013	4	107	4	3	2,741	395,155	2,794	402,178
Electric power generation, transmission and distribution	33	6,843	4	107	4	3	2,551	385,119	2,592	392,073
a) Hydal	1	-	3	105	-	-	271	8,685	275	8,791
b) Thermal	1	-	-	-	-	-	161	97,965	162	97,965
c) Coal Based	2	18	-	-	-	-	82	107,713	84	107,731
d) Wind	2	6,222	-	-	-	-	151	33,651	153	39,873
e) Solar	9	532	1	2	-	-	260	13,762	270	16,296
f) Other	18	71	-	-	4	3	1,626	121,344	1,648	121,418
Manufacture of gas distribution of gaseous fuels through mains	7	30	-	-	-	-	182	10,030	189	10,600
Steam and air conditioning supply	5	39	-	-	-	-	8	6	13	45
E. Water supply; sewerage, waste management and remediation activities	63	5,829	4	1,023	-	-	338	38,762	405	45,613
36 - Water collection, treatment and supply	11	40	-	-	-	-	42	34,047	53	34,087
37 - Sewerage	3	1	-	-	-	-	1	98	4	96
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,750	4	1,023	-	-	62	4,107	106	10,880
39 - Remediation activities and other waste management services	9	38	-	-	-	-	233	510	242	548
F. Construction	1,954	23,628	26	515	14	1,342	2,698	193,199	4,692	218,684
41 - Construction of buildings	1,016	19,531	11	478	11	1,324	1,439	123,843	2,477	145,176
42 - Civil engineering	782	2,997	11	32	3	18	1,102	66,191	1,898	69,238
43 - Specialized construction activities	156	1,100	4	5	-	-	157	3,165	317	4,270

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	130,066	221,499	10,418	8,716	58	716	97,428	571,070	237,970	802,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,311	6,546	47	642	-	-	1,473	24,626	4,831	31,813
46 - Wholesale trade, except of motor vehicles and motorcycles	59,831	145,083	3,943	4,928	41	655	10,697	250,554	74,512	398,220
47 - Retail trade, except of motor vehicles and motorcycles	66,924	71,870	6,428	3,145	17	61	85,258	295,890	158,627	370,966
H. Transportation and storage	19,623	48,780	1,388	3,353	2	6	6,029	103,620	27,042	155,759
49 - Land transport and transport via pipelines	5,792	23,806	390	1,523	2	6	2,387	33,238	8,571	58,573
50 - Water transport	13	125	1	0	-	-	120	1,431	134	1,556
51 - Air transport	23	148	1	5	-	-	144	1,883	168	2,036
52 - Warehousing and support activities for transportation	13,762	24,514	996	1,824	-	-	2,057	56,087	16,815	82,425
53 - Courier activities other than national postal activities	33	187	-	-	-	-	1,321	10,982	1,354	11,109
I. Accommodation and food service activities	1,182	5,249	60	156	2	114	1,243	51,066	2,487	56,575
55 - Accommodation	193	1,157	12	82	-	-	323	30,963	528	32,202
56 - Food and beverage service activities	989	4,092	48	74	2	114	920	20,093	1,959	24,373
J. Information and communication	702	4,941	26	54	-	-	3,067	576,784	3,795	581,780
58 - Publishing activities	104	518	4	22	-	-	654	10,849	762	11,389
59 - Motion picture, video and television programme production, sound recording and music publishing activities	123	35	3	1	-	-	44	1,475	170	1,510
60 - Programming and broadcasting activities	5	7	-	-	-	-	35	4,332	40	4,339
61 - Telecommunications	145	2,959	3	3	-	-	1,321	533,939	1,469	536,901
62 - Computer programming, consultancy and related activities	248	1,098	12	21	-	-	813	19,752	1,073	20,870
63 - Information service activities	77	325	4	8	-	-	200	6,438	281	6,770
K. Real estate activities	350	2,235	4	15	8	1,438	631	60,303	993	43,992
L. Professional, scientific and technical activities	394	2,200	17	63	1	2	11,440	103,691	11,852	105,957
69 - Legal and accounting activities	37	200	-	-	-	-	197	6,344	234	6,544
70 - Activities of head offices; management consultancy activities	36	652	1	3	-	-	114	2,200	151	2,856
71 - Architectural and engineering activities; technical testing and analysis	60	300	2	1	-	-	513	10,472	575	10,772
72 - Scientific research and development	15	196	1	1	-	-	126	1,878	142	1,984
73 - Advertising and market research	121	331	7	40	-	-	764	4,885	892	5,256
74 - Other professional, scientific and technical activities	63	345	1	1	1	2	9,697	77,222	9,762	78,069
75 - Veterinary activities	62	267	5	18	-	-	29	190	96	475
M. Administrative and support service activities	4,682	8,280	225	456	9	50	3,105	54,044	8,021	62,831
77 - Rental and leasing activities	194	809	6	139	-	-	547	3,844	747	4,792
78 - Employment activities	8	60	1	8	-	-	29	1,787	38	1,855
79 - Travel agency, tour operator, reservation service and related activities	304	1,819	12	177	-	-	709	13,651	1,025	15,647
80 - Security and investigation activities	23	597	-	-	-	-	595	2,989	618	3,546
81 - Services to buildings and landscape activities	67	302	1	2	-	-	39	281	107	585
82 - Office administrative, office support and other business support activities	4,086	4,693	205	131	9	50	1,186	31,533	5,486	36,407
N. Education	414	2,316	189	498	-	-	1,047	28,993	1,650	31,767
O. Human health and social work activities	539	2,837	73	195	2	85	821	14,292	1,435	17,408
86 - Human health activities	534	2,828	71	193	2	85	806	14,191	1,413	17,297
87 - Residential care activities	1	-	-	-	-	-	4	6	5	6
88 - Social work activities with and without accommodation	4	9	2	1	-	-	95	11	17	105
P. Arts, entertainment and recreation	55	211	5	11	-	-	67	1,626	127	1,848
Q. Other service activities	72,562	44,238	7,338	4,378	20	820	8,927	52,208	88,847	101,643
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,848	8,311	5,848	8,311
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	18	962	18	962
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	151	6,570	151	6,570
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,679	779	5,679	779
VI. PERSONAL	3,961,878	1,215,093	806,996	140,092	2,630	14,991	1	0	4,771,595	1,370,176
A. Bank Employees	169,100	319,920	31,934	51,459	10	91	-	-	201,044	371,470
1) For house building	75,776	253,741	15,611	33,027	9	91	-	-	91,396	286,859
2) For transport i.e. purchase of car etc.	50,779	57,489	10,388	17,488	-	-	-	-	61,167	74,977
3) Other purposes	42,545	8,690	5,935	945	1	0	-	-	48,841	9,634
B. Consumer Financing	3,790,068	894,688	774,956	88,610	2,620	14,900	1	0	4,567,645	998,198
1) For house building	28,634	185,325	3,927	20,670	2,365	14,314	-	-	34,926	220,308
2) For transport i.e. purchase of car etc	170,387	294,465	23,367	24,421	226	561	-	-	293,980	319,448
3) Credit cards	1,285,027	167,682	213,384	13,914	-	-	-	-	1,498,411	181,595
4) Consumers durable	33,986	7,002	16,451	1,933	13	16	-	-	50,450	8,951
5) Personal loans	2,172,034	240,214	517,827	27,671	16	10	1	0	2,689,878	267,995
C. Other	2,710	485	106	23	-	-	-	-	2,816	508
VII. OTHER	35	308	5	2	-	-	9	1,520	49	1,830
Total	5,409,399	2,280,652	887,167	183,950	4,261	24,271	462,283	12,048,221	6,763,130	14,536,493

Note(s)

1. Effective March 2025, Easypana Bank Lt. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page six of this publication

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R		Dec-25 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	1,073,883	1,336,930	21,277	6,647	355,199	149,972	269,981	39,468	352,435	108,956	1,303,934	
01.00*	18,945	19,933	-	324	2,582	1,353	7,130	990	11,014	68	23,461	
02.00*	174,021	191,428	-	664	62,067	43,144	21,810	9,776	65,550	133	203,144	
03.00*	355,762	338,584	1	296	79,984	67,575	108,560	10,180	86,102	400	353,097	
04.00*	470,632	199,579	-	1,098	57,625	56,708	66,152	8,547	55,790	519	246,439	
05.00*	423,625	678,447	74	148	72,921	57,314	130,013	7,741	65,633	376,990	710,833	
06.00*	157,461	282,654	-	690	33,508	44,668	11,553	14,032	30,105	351	134,908	
07.00*	164,146	217,672	-	14	91,486	52,462	68,118	9,701	179,153	15	400,948	
08.00*	587,902	520,127	-	1,303	240,515	76,618	70,478	12,012	113,768	25	514,720	
08.25	5,716	4,236	-	-	150	192	2,696	3,557	579	1	7,174	
08.50	89,763	9,528	-	-	1,089	525	195	63	1,691	-	3,564	
08.75	47,512	1,333	-	-	26	44	188	11	94	-	362	
09.00	82,095	89,523	-	-	8,259	9,196	3,991	863	25,507	0	47,816	
09.25	120,019	10,007	-	-	1,187	1,863	52	4,259	266	2	7,629	
09.50	102,042	106,577	-	50	1,198	11,070	602	803	100,193	1	113,918	
09.75	76,087	157,043	-	50,000	190	555	165	179	5,151	0	56,240	
10.00	282,214	62,138	-	-	1,420	13,689	3,393	1,238	35,402	0	55,143	
10.25	252,709	31,442	-	161,893	8,627	65,601	164	100	421,222	0	657,608	
10.50	63,370	22,419	-	0	26,416	128,186	8,538	1,203	20,231	-	184,575	
10.75	163,193	69,958	-	13,773	123,114	177,045	30,024	17,220	155,601	-	516,777	
11.00	588,367	347,347	-	1,900	178,940	141,614	30,546	30,875	407,351	12	791,237	
11.25	279,609	1,274,297	-	42,696	201,096	153,545	58,551	43,605	220,497	128	720,118	
11.50	272,876	800,605	-	16,519	160,105	109,445	65,784	12,722	441,599	240,3	808,577	
11.75	203,856	697,359	-	19,790	143,219	164,957	103,232	25,841	535,105	429	992,572	
12.00	465,924	839,387	-	20,090	179,733	94,923	75,563	52,171	394,171	71	816,723	
12.25	324,360	626,419	-	2,020	123,474	93,482	80,822	28,148	154,481	6	482,434	
12.50	443,627	326,175	19,405	2,599	63,573	37,763	79,241	11,433	113,589	12	327,615	
12.75	421,950	364,343	-	1,553	63,011	53,481	65,252	20,345	99,277	9	302,928	
13.00	341,590	260,259	-	6,791	110,452	50,082	59,466	11,607	121,164	435	359,996	
13.25	343,823	257,614	-	2,609	45,805	101,327	44,518	13,285	50,109	1,574	259,227	
13.50	304,578	150,649	-	839	11,637	32,598	32,577	16,009	62,666	1,227	157,553	
13.75	182,113	167,656	-	2,749	33,464	32,482	53,747	3,807	23,563	322	150,144	
14.00	280,478	153,386	-	912	57,732	138,122	52,525	9,964	112,725	1,167	373,147	
14.25	178,556	155,130	-	-	7,488	58,071	24,862	7,705	17,747	513	116,385	
14.50	181,410	92,070	10	680	9,939	56,203	23,798	403	34,176	1,027	126,236	
14.75	143,543	96,800	44	10	4,817	24,615	9,471	257	2,812	48	42,073	
15.00	206,258	136,120	-	2	3,802	44,142	32,937	690	76,236	1,076	158,885	
15.25	299,009	112,692	33	35,001	5,417	32,989	13,935	100	32,733	706	120,913	
15.50	149,249	33,483	-	20	16,604	21,017	15,111	270	3,990	335	57,346	
15.75	203,606	27,941	0	11	917	11,610	9,042	41	741	49	22,410	
16.00	241,931	53,558	44	1	4,612	24,270	12,569	189	8,729	508	50,922	
16.25	240,361	44,241	2	2,150	1,677	33,500	12,186	1,739	37,507	541	89,303	
16.50	354,776	50,026	-	-	11,723	17,026	11,102	44	1,669	837	42,400	
16.75	183,957	27,754	-	-	7,504	7,125	6,079	16	8,095	22	28,842	
17.00	237,269	495,338	82,098	14,142	5,716	16,305	120,081	226	220,442	1,186	459,796	
17.25	156,421	79,663	4	1,123	6,024	14,135	12,047	103	2,817	49	36,303	
17.50	725,290	91,904	13	105	17,145	25,417	7,801	455	15,036	75	66,046	
17.75	158,828	18,679	-	-	4,195	2,584	3,445	6	1,946	11	12,187	
18.00	156,261	89,255	6	1	17,903	6,567	5,208	213	11,697	889	42,484	
18.25	90,676	30,923	12	41	5,833	6,112	3,744	20	5,811	44	21,617	
18.50	88,143	18,663	19	-	7,639	3,464	2,154	-	1,194	113	14,584	
18.75	97,181	10,345	-	-	21	3,636	1,097	0	231	31	5,017	
19.00	76,235	69,794	-	5	1,180	8,498	67,362	98	5,936	325	83,403	
19.25	106,323	47,218	-	-	15	1,850	47,483	6	133	203	49,690	
19.50	183,130	7,193	-	-	119	1,722	1,511	-	641	71	4,064	
19.75	67,518	6,644	28	-	126	1,777	712	5	108	15	2,770	
20.00	44,691	88,626	2,101	-	12,494	2,979	4,106	2,529	42,407	14,056	80,673	
20.25	54,283	25,129	1	-	3	946	1,383	-	10	25,301	27,644	
20.50	37,876	7,239	314	-	117	483	1,702	-	348	186	3,149	
20.75	68,138	35,756	31	-	12	1,937	366	-	41	5	2,392	
21.00	54,999	16,631	258	-	17,961	2,650	1,726	0	1,872	850	25,317	
21.25	41,473	5,414	169	-	2	518	185	1	1,028	471	2,373	
21.50	76,028	6,247	802	-	-	1,992	420	10	367	224	3,814	
21.75	48,299	22,287	731	-	272	865	196	2	260	19	2,345	
22.00	54,531	28,992	3,366	1	4,947	2,291	5,571	4	450	7,984	24,614	
22.25	34,197	6,776	1,237	-	59	768	327	0	399	346	3,137	
22.50	38,172	3,922	642	-	-	977	163	-	50	637	2,469	
22.75	23,969	2,062	121	-	1	580	172	125	228	11	1,237	
23.00	28,788	19,435	193	-	8	1,675	359	150	53	692	3,131	
23.25	45,762	5,832	157	-	6	800	301	0	240	169	1,674	
23.50	561,286	133,522	2,691	453	1,454	4,831	924	7	246,230	181	256,771	
23.75	22,823	2,680	-	-	1	570	122	39	258	33	1,022	
24.00	24,691	13,540	21	-	178	788	413	22	768	4,454	6,645	
24.25	25,775	2,717	30	-	1,482	269	894	68	59	380	3,184	
24.50	8,369	2,377	94	-	657	244	361	44	373	302	2,074	
24.75	10,091	1,455	63	-	60	430	278	94	11	9	945	
25.00 & above	491,266	258,277	8,950	209	13,891	5,479	4,855	195	67,941	242,128	343,648	
Total	15,485,684	13,099,403	145,042	411,921	2,733,827	2,616,306	2,074,185	437,632	5,315,203	802,378	14,536,493	
Weighted Average	12.95	10.83	15.52	11.17	9.32	10.85	10.08	9.82	11.39	15.93	10.96	

*01.00 stands for 00.25 to 01.24
 : : : : :
 *08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R		Dec-25 P							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	278,593	660,890	20,420	1,724	178,593	60,427	106,298	674	132,652	102,934	603,722	
01.00*	6,461	1,554	-	-	70	-	-	397	3,744	-	4,211	
02.00*	9,411	6,801	-	-	224	4,975	378	565	4	-	6,146	
03.00*	20,387	42,782	-	-	2,862	10,973	18,522	563	23,780	-	56,700	
04.00*	11,879	14,573	-	-	2,339	4,983	2,645	5	2,598	16	12,586	
05.00*	83,541	52,067	-	1	13,850	9,364	22,483	221	5,984	2,142	54,044	
06.00*	9,516	11,898	-	78	4,728	1,542	1,085	1,309	1,525	5	10,272	
07.00*	32,539	32,419	-	-	7,299	22,633	9,797	326	1,613	6	41,673	
08.00*	108,115	48,635	-	800	22,720	11,254	4,439	1,952	7,502	-	48,667	
08.25	1,167	86	-	-	55	23	-	-	-	-	78	
08.50	435	269	-	-	-	225	-	32	314	-	572	
08.75	1,430	68	-	-	-	-	-	8	82	-	90	
09.00	18,604	16,216	-	-	99	4,879	14	421	8,243	-	13,656	
09.25	6,198	13	-	-	-	-	-	-	-	-	-	
09.50	891	195	-	-	-	-	1	162	-	-	162	
09.75	3	77	-	-	-	-	-	179	-	-	179	
10.00	17,810	196	-	-	287	10	-	63	-	-	360	
10.25	-	-	-	-	127	-	43	-	27,060	-	27,231	
10.50	9	158	-	-	193	656	4	112	1,935	-	2,900	
10.75	27,637	7,443	-	-	10,364	4,379	57	-	15,960	-	30,759	
11.00	15,454	7,538	-	1,750	6,924	4,500	2,512	8,453	40,750	-	64,889	
11.25	-	104,109	-	39,478	14,094	28,457	65	652	9,972	-	92,719	
11.50	127,932	196,032	-	-	40,017	6,761	4,150	1,021	112,077	-	164,026	
11.75	800	72,442	-	2,570	14,903	18,870	2,475	28	33,134	-	71,980	
12.00	72,436	104,848	-	3,191	22,472	7,591	14,784	964	112,947	-	161,949	
12.25	46,775	39,530	-	200	11,371	9,311	2,883	1,750	5,818	-	31,334	
12.50	49,558	39,525	19,405	150	12,504	6,420	14,458	1,398	2,537	0	56,872	
12.75	59,857	30,851	-	23	7,630	9,165	4,142	1,233	1,794	-	23,987	
13.00	6,126	20,909	-	2,241	7,894	5,851	3,518	1,440	3,574	-	24,517	
13.25	76,258	74,859	-	2,449	5,629	70,319	3,907	5	4,972	-	87,281	
13.50	59,008	9,329	-	-	2,057	639	3,402	133	7,438	-	13,668	
13.75	28,951	12,829	-	1,184	3,787	2,460	4,386	48	1,265	-	13,129	
14.00	31,513	18,156	-	29	1,111	2,814	29,356	79	1,307	-	34,698	
14.25	27,027	15,383	-	-	304	5,655	7,989	15	1,438	-	15,400	
14.50	18,805	5,219	-	3	905	2,290	6,843	20	143	-	10,203	
14.75	7,633	11,725	-	-	3,603	960	1,336	7	40	-	5,946	
15.00	23,202	16,626	-	-	993	2,136	3,137	59	2,459	-	8,784	
15.25	18,898	16,119	-	-	264	4,144	903	-	22,926	-	28,237	
15.50	10,134	2,532	-	-	201	3,020	509	13	496	12	4,251	
15.75	20,531	6,743	-	-	10	198	6,341	-	59	37	6,644	
16.00	26,474	22,152	-	-	2,014	6,828	5,365	16	4,393	263	18,879	
16.25	17,470	14,870	-	-	46	12,205	3,149	9	94	437	15,940	
16.50	87,379	19,958	-	-	8,595	7,015	5,936	5	47	760	22,538	
16.75	17,307	1,946	-	-	9	84	738	-	998	-	1,830	
17.00	29,161	378,295	82,090	14,073	3,149	10,157	108,094	-	172,269	2	389,834	
17.25	34,100	20,988	-	1,123	5,482	7,657	8,100	-	62	4	22,428	
17.50	147,996	65,345	-	105	13,942	20,783	5,960	183	7,129	12	48,114	
17.75	34,397	6,654	-	-	3,953	2	1,896	-	1,009	1	6,861	
18.00	73,014	69,939	-	-	15,901	4,132	4,047	-	2,570	5	26,655	
18.25	24,141	10,333	-	41	678	3,270	494	-	5,114	18	9,617	
18.50	22,109	12,382	-	-	7,101	2,114	628	-	42	36	9,920	
18.75	13,030	214	-	-	-	4	202	-	-	28	234	
19.00	17,038	38,852	-	-	594	98	64,461	6	148	39	65,346	
19.25	23,050	38,941	-	-	0	6	46,591	-	1	180	46,778	
19.50	5,212	882	-	-	-	1	3	-	0	57	61	
19.75	10,189	1,240	-	-	54	1	76	-	0	1	133	
20.00	4,794	19,125	-	-	1,363	236	3,426	206	74	0	5,306	
20.25	10,601	12,434	-	-	-	344	249	-	-	1	594	
20.50	3,508	632	-	-	44	1	3	-	-	2	49	
20.75	26,967	218	-	-	1	2	205	-	-	-	208	
21.00	25,307	13,002	-	-	17,961	291	1,428	0	1,850	388	21,919	
21.25	3,907	1,212	-	-	-	1	33	-	-	212	1,268	
21.50	16,001	209	-	-	-	-	154	-	163	136	453	
21.75	1,795	161	-	-	-	6	0	-	144	9	159	
22.00	26,434	17,075	-	-	4,944	64	5,537	-	320	5,756	16,622	
22.25	3,732	455	-	-	-	1	2	-	261	57	321	
22.50	13,781	621	-	-	-	1	-	-	30	623	653	
22.75	326	1	-	-	1	-	0	-	-	-	1	
23.00	1,416	50	-	-	-	1	-	-	26	10	38	
23.25	16,370	180	-	-	1	-	0	-	-	-	1	
23.50	544,842	127,332	2,536	453	1,194	4,124	653	7	246,058	8	255,034	
23.75	1,460	9	-	-	-	8	0	-	-	1	9	
24.00	1,317	251	-	-	7	-	8	-	325	0	341	
24.25	1,847	2	-	-	-	-	1	-	0	1	2	
24.50	1,764	17	-	-	-	11	0	-	2	1	14	
24.75	655	4	-	-	-	-	2	-	-	1	3	
25.00 & above	134,785	26,094	-	-	54	35	37	41	5,946	20,589	25,801	
Total	2,759,197	2,623,718	124,452	71,665	487,571	407,364	550,345	24,780	1,047,338	134,791	2,848,307	
Weighted Average	15.28	10.96	13.64	12.46	8.15	10.50	12.16	10.11	13.79	7.08	11.65	

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R					Dec-25 P				Total
	Total		Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	
00.00	407		393	-	-	325	56	-	-	-	-	381
01.00*	-		-	-	-	-	-	-	-	-	-	-
02.00*	-		-	-	-	-	-	-	-	-	-	-
03.00*	253		260	-	-	-	54	184	-	-	-	238
04.00*	33		33	-	-	-	0	14	-	14	-	29
05.00*	28		367,025	-	-	-	1	11	-	-	372,750	372,761
06.00*	16		16	-	-	-	-	15	-	-	-	15
07.00*	-		-	-	-	-	-	-	-	-	-	-
08.00*	362,115		-	-	-	-	-	-	-	-	-	-
08.25	-		-	-	-	-	-	-	-	-	-	-
08.50	-		-	-	-	-	-	-	-	-	-	-
08.75	-		-	-	-	-	-	-	-	-	-	-
09.00	-		-	-	-	-	-	-	-	-	-	-
09.25	-		-	-	-	-	-	-	-	-	-	-
09.50	-		-	-	-	-	-	-	-	-	-	-
09.75	-		-	-	-	-	-	-	-	-	-	-
10.00	37		-	-	-	-	-	-	-	-	-	-
10.25	-		-	-	-	-	-	-	-	-	-	-
10.50	-		-	-	-	-	-	-	-	-	-	-
10.75	-		-	-	-	-	-	-	1,000	-	-	1,000
11.00	-		263	-	-	188	-	-	-	-	-	188
11.25	-		6,319	-	-	-	-	-	494	-	-	494
11.50	-		2,935	-	-	-	-	-	3	6,827	-	6,831
11.75	-		6,669	-	-	686	828	-	-	2,938	-	4,451
12.00	-		4,400	-	-	-	-	-	-	3,520	-	3,520
12.25	-		14,608	-	-	-	-	896	-	18,269	-	19,165
12.50	-		-	-	-	-	-	-	31	-	-	31
12.75	-		7,649	-	-	-	-	-	8,907	-	-	8,907
13.00	-		1,108	-	-	-	-	-	2,247	-	-	2,247
13.25	600		2,303	-	-	-	-	-	369	-	-	369
13.50	300		154	-	-	-	-	204	-	-	-	204
13.75	2,114		-	-	-	-	-	-	-	-	-	-
14.00	993		-	-	-	-	-	-	3,500	-	-	3,500
14.25	127		-	-	-	-	-	-	-	-	-	-
14.50	1,458		-	-	-	-	-	-	-	-	-	-
14.75	3,349		-	-	-	-	-	-	-	-	-	-
15.00	4,302		-	-	-	-	-	-	-	-	-	-
15.25	6,907		-	-	-	-	-	-	-	-	-	-
15.50	1,459		-	-	-	-	-	-	-	-	-	-
15.75	14,386		-	-	-	-	-	-	-	-	-	-
16.00	-		-	-	-	-	-	-	-	-	-	-
16.25	7,372		-	-	-	-	-	-	-	-	-	-
16.50	-		-	-	-	-	-	-	-	-	-	-
16.75	380		-	-	-	-	-	-	-	-	-	-
17.00	-		-	-	-	-	-	-	-	-	-	-
17.25	250		-	-	-	-	-	-	-	-	-	-
17.50	3		-	-	-	-	-	-	-	-	-	-
17.75	-		-	-	-	-	-	-	-	-	-	-
18.00	2,270		-	-	-	-	-	-	-	-	-	-
18.25	478		-	-	-	-	-	-	-	-	-	-
18.50	-		-	-	-	-	-	-	-	-	-	-
18.75	240		-	-	-	-	-	-	-	-	-	-
19.00	8		-	-	-	-	-	-	-	-	-	-
19.25	-		-	-	-	-	-	-	-	-	-	-
19.50	200		-	-	-	-	-	-	-	-	-	-
19.75	8		-	-	-	-	-	-	-	-	-	-
20.00	11		-	-	-	-	-	-	-	-	-	-
20.25	136		-	-	-	-	-	-	-	-	-	-
20.50	46		-	-	-	-	-	-	-	-	-	-
20.75	1		-	-	-	-	-	-	-	-	-	-
21.00	76		-	-	-	-	-	-	-	-	-	-
21.25	156		-	-	-	-	-	-	-	-	-	-
21.50	-		-	-	-	-	-	-	-	-	-	-
21.75	-		-	-	-	-	-	-	-	-	-	-
22.00	3,000		-	-	-	-	-	-	-	-	-	-
22.25	600		-	-	-	-	-	-	-	-	-	-
22.50	500		-	-	-	-	-	-	-	-	-	-
22.75	-		-	-	-	-	-	-	-	-	-	-
23.00	-		-	-	-	-	-	-	-	-	-	-
23.25	-		-	-	-	-	-	-	-	-	-	-
23.50	-		-	-	-	-	-	-	-	-	-	-
23.75	-		-	-	-	-	-	-	-	-	-	-
24.00	-		-	-	-	-	-	-	-	-	-	-
24.25	-		-	-	-	-	-	-	-	-	-	-
24.50	-		-	-	-	-	-	-	-	-	-	-
24.75	-		-	-	-	-	-	-	-	-	-	-
25.00 & above	-		-	-	-	-	-	-	-	-	-	-
Total	414,620		414,135	-	-	1,198	939	1,324	3	48,116	372,750	424,331
Weighted Average	8.35		5.35	-	-	8.44	10.53	10.93	11.50	12.31	4.50	5.43

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-24	Sep-25 R	Dec-25 P									Total
	Total	Total	Domestic Constituents						Trust Funds and Non-profit Organizations		Sub Total	
			Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others			
00.00	1,073,883	1,336,930	-	52,836	102,999	12,874	1,055,220	45	79,169	790	1,303,934	1,303,934
01.00*	18,945	19,933	-	3,744	488	641	16,152	156	2,280	-	23,461	23,461
02.00*	174,021	191,428	-	-	-	4,442	187,329	92	11,280	1	203,144	203,144
03.00*	355,762	338,584	-	-	-	-	273,023	519	79,554	1	353,097	353,097
04.00*	470,632	199,579	-	75	8,202	14	171,322	12	66,815	1	246,439	246,439
05.00*	423,625	678,447	-	372,750	11,052	-	193,492	568	132,958	13	710,833	710,833
06.00*	157,461	282,654	-	110	15,622	-	106,940	17	12,219	-	134,908	134,908
07.00*	164,146	217,672	-	278	128,597	-	239,586	-	32,486	-	400,948	400,948
08.00*	587,902	520,127	-	-	14,297	750	492,866	-	6,807	-	514,720	514,720
08.25	5,716	4,236	-	-	-	-	5,155	-	2,019	-	7,174	7,174
08.50	89,763	9,528	-	-	-	-	3,555	-	9	-	3,564	3,564
08.75	47,512	1,333	-	-	-	-	349	-	14	-	362	362
09.00	82,095	89,523	-	45	-	-	47,468	-	302	-	47,816	47,816
09.25	120,019	10,007	-	-	-	-	7,360	210	58	-	7,629	7,629
09.50	102,042	106,577	-	-	10,931	100,000	2,824	-	164	-	113,918	113,918
09.75	76,087	157,043	-	-	-	50,000	5,932	-	308	-	56,240	56,240
10.00	282,214	62,138	-	21	1,990	8	38,297	-	14,827	-	55,143	55,143
10.25	252,709	31,442	-	-	611,154	-	46,300	-	154	-	657,608	657,608
10.50	63,370	22,419	-	-	8,234	116,500	53,752	-	6,089	-	184,575	184,575
10.75	163,193	69,958	-	9,498	159,742	64,682	282,371	94	390	-	516,777	516,777
11.00	588,367	347,347	-	113,763	235,914	43,509	395,774	15	2,262	-	791,237	791,237
11.25	279,609	1,274,297	-	12,887	134,056	51,572	517,764	1,328	2,511	-	720,118	720,118
11.50	272,876	800,605	-	47,211	264,189	23,240	466,341	2,826	4,770	-	808,577	808,577
11.75	203,856	697,359	-	9,495	311,632	24,692	645,185	282	1,286	-	992,572	992,572
12.00	465,924	839,387	-	396	245,623	18,972	543,229	150	8,352	-	816,723	816,723
12.25	324,360	626,419	-	2,687	19,990	7,032	443,520	-	8,755	450	482,434	482,434
12.50	443,627	326,175	-	3,025	13,753	16,156	286,599	388	7,694	-	327,615	327,615
12.75	421,950	364,343	-	1,023	2,564	5,274	289,325	749	3,993	-	302,928	302,928
13.00	341,590	260,259	-	3,612	937	8,984	334,906	225	11,300	32	359,996	359,996
13.25	343,823	257,614	-	310	77,971	4,889	165,939	13	9,900	205	259,227	259,227
13.50	304,578	150,649	-	-	40,599	1,693	99,486	37	15,734	3	157,553	157,553
13.75	182,113	167,656	-	8	1,637	1,259	135,887	14	11,339	-	150,144	150,144
14.00	280,478	153,386	-	10	120,418	6,449	218,585	-	27,671	14	373,147	373,147
14.25	178,556	155,130	-	-	5	2,932	77,511	2	35,929	7	116,385	116,385
14.50	181,410	92,070	-	-	-	114	82,257	-	43,841	24	126,236	126,236
14.75	143,543	96,800	-	19	-	70	23,466	-	18,518	-	42,073	42,073
15.00	206,258	136,120	-	61	62,313	8,776	40,849	-	46,887	-	158,885	158,885
15.25	299,009	112,692	-	-	22,000	1,496	69,798	27	27,592	-	120,913	120,913
15.50	149,249	33,483	-	-	-	-	33,067	3	24,277	-	57,346	57,346
15.75	203,606	27,941	-	-	-	24	12,904	-	9,482	-	22,410	22,410
16.00	241,931	53,558	-	-	2,460	21	32,311	16	16,114	-	50,922	50,922
16.25	240,361	44,241	-	204	30,625	3	42,354	-	16,113	4	89,303	89,303
16.50	354,776	50,026	-	-	1,418	39	30,098	-	10,846	-	42,400	42,400
16.75	183,957	27,754	-	-	1,011	-	21,024	-	6,807	-	28,842	28,842
17.00	237,269	495,338	-	-	93,860	16,264	288,357	-	61,034	281	459,796	459,796
17.25	156,421	79,663	-	-	-	-	28,536	-	7,767	-	36,303	36,303
17.50	725,290	91,904	-	-	6,133	23	54,337	-	5,554	-	66,046	66,046
17.75	158,828	18,679	-	-	-	-	10,694	-	1,493	-	12,187	12,187
18.00	156,261	89,255	-	-	2,536	-	36,601	-	3,347	-	42,484	42,484
18.25	90,676	30,923	-	-	-	-	19,370	-	2,247	-	21,617	21,617
18.50	88,143	18,663	-	-	-	7	11,707	-	2,870	-	14,584	14,584
18.75	97,181	10,345	-	-	-	2	930	-	4,085	-	5,017	5,017
19.00	76,235	69,794	-	-	-	0	75,160	-	8,243	-	83,403	83,403
19.25	106,323	47,218	-	-	-	-	47,178	-	2,513	-	49,690	49,690
19.50	183,130	7,193	-	-	-	3	1,030	-	3,031	-	4,064	4,064
19.75	67,518	6,644	-	-	-	4	978	-	1,788	-	2,770	2,770
20.00	44,691	88,626	-	-	-	1	62,531	-	18,141	-	80,673	80,673
20.25	54,283	25,129	-	-	-	21	926	-	26,697	-	27,644	27,644
20.50	37,876	7,239	-	-	-	15	753	-	2,381	-	3,149	3,149
20.75	68,138	35,756	-	-	-	9	912	-	1,470	-	2,392	2,392
21.00	54,999	16,631	-	-	-	1	21,849	388	3,080	-	25,317	25,317
21.25	41,473	5,414	-	-	-	6	1,625	-	742	1	2,373	2,373
21.50	76,028	6,247	-	-	-	-	1,255	-	2,558	-	3,814	3,814
21.75	48,299	22,287	-	-	-	3	1,347	-	995	-	2,345	2,345
22.00	54,531	28,992	-	-	0	38	18,029	135	6,411	-	24,614	24,614
22.25	34,197	6,776	-	-	-	5	1,368	-	1,764	-	3,137	3,137
22.50	38,172	3,922	-	-	-	0	1,441	-	1,028	-	2,469	2,469
22.75	23,969	2,062	-	-	-	181	653	-	403	-	1,237	1,237
23.00	28,788	19,435	-	-	-	1	721	-	2,408	1	3,131	3,131
23.25	45,762	5,832	-	-	-	1	1,137	-	535	-	1,674	1,674
23.50	561,286	133,522	-	-	117,000	437	18,040	-	121,294	-	256,771	256,771
23.75	22,823	2,680	-	-	-	-	567	-	455	-	1,022	1,022
24.00	24,691	13,540	-	-	-	-	1,255	-	5,389	-	6,645	6,645
24.25	25,775	2,717	-	-	-	-	2,236	-	948	-	3,184	3,184
24.50	8,369	2,377	-	-	-	-	1,404	-	670	-	2,074	2,074
24.75	10,091	1,455	-	-	-	-	334	-	612	-	945	945
25.00 & above	491,266	258,277	-	1	-	1,050	94,247	-	248,347	3	343,648	343,648
Total	15,485,684	13,099,403	-	634,068	2,881,948	595,181	9,044,980	8,311	1,370,176	1,830	14,536,493	14,536,493

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R		Dec-25 P							
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	278,593	660,890	-	51,014	86,849	1,738	418,424	-	44,915	782	603,722	603,722
01.00*	6,461	1,554	-	3,744	-	-	467	-	-	-	4,211	4,211
02.00*	9,411	6,801	-	-	-	-	5,614	-	532	-	6,146	6,146
03.00*	20,387	42,782	-	-	-	-	51,469	-	5,231	-	56,700	56,700
04.00*	11,879	14,573	-	-	-	-	10,966	-	1,620	-	12,586	12,586
05.00*	83,541	52,067	-	-	-	-	33,960	-	20,084	-	54,044	54,044
06.00*	9,516	11,898	-	-	-	-	9,765	-	506	-	10,272	10,272
07.00*	32,539	32,419	-	20	-	-	39,335	-	2,319	-	41,673	41,673
08.00*	108,115	48,635	-	-	-	750	47,634	-	283	-	48,667	48,667
08.25	1,167	86	-	-	-	-	78	-	-	-	78	78
08.50	435	269	-	-	-	-	572	-	-	-	572	572
08.75	1,430	68	-	-	-	-	90	-	-	-	90	90
09.00	18,604	16,216	-	45	-	-	13,611	-	-	-	13,656	13,656
09.25	6,198	13	-	-	-	-	-	-	-	-	-	-
09.50	891	195	-	-	-	-	162	-	1	-	162	162
09.75	3	77	-	-	-	-	179	-	-	-	179	179
10.00	17,810	196	-	-	-	8	352	-	0	-	360	360
10.25	-	-	-	-	25,760	-	1,470	-	-	-	27,231	27,231
10.50	9	158	-	-	-	-	2,899	-	1	-	2,900	2,900
10.75	27,637	7,443	-	-	9,913	-	20,847	-	-	-	30,759	30,759
11.00	15,454	7,538	-	2,755	31,750	284	30,098	-	1	-	64,889	64,889
11.25	-	104,109	-	1,329	46,403	3,149	41,833	-	5	-	92,719	92,719
11.50	127,932	196,032	-	34,912	94,292	-	34,185	626	12	-	164,026	164,026
11.75	800	72,442	-	798	16,324	650	54,207	-	0	-	71,980	71,980
12.00	72,436	104,848	-	-	101,190	4,523	56,025	150	61	-	161,949	161,949
12.25	46,775	39,530	-	1,628	-	1,989	27,158	-	559	-	31,334	31,334
12.50	49,558	39,525	-	-	291	12,850	43,507	-	224	-	56,872	56,872
12.75	59,857	30,851	-	64	69	681	22,831	240	102	-	23,987	23,987
13.00	6,126	20,909	-	6	12	250	24,022	-	228	-	24,517	24,517
13.25	76,258	74,859	-	195	62,254	2,989	20,983	-	859	-	87,281	87,281
13.50	59,008	9,329	-	-	5,768	-	7,517	8	374	-	13,668	13,668
13.75	28,951	12,829	-	-	-	-	11,546	-	1,583	-	13,129	13,129
14.00	31,513	18,156	-	-	717	29	31,733	-	2,219	-	34,698	34,698
14.25	27,027	15,383	-	-	5	1,000	13,719	0	677	-	15,400	15,400
14.50	18,805	5,219	-	-	-	90	9,222	-	891	-	10,203	10,203
14.75	7,633	11,725	-	-	-	60	5,039	-	847	-	5,946	5,946
15.00	23,202	16,626	-	-	1,871	-	5,911	-	1,003	-	8,784	8,784
15.25	18,898	16,119	-	-	22,000	-	5,547	-	690	-	28,237	28,237
15.50	10,134	2,532	-	-	-	-	3,487	-	764	-	4,251	4,251
15.75	20,531	6,743	-	-	-	-	6,458	-	186	-	6,644	6,644
16.00	26,474	22,152	-	-	2,460	-	15,620	-	799	-	18,879	18,879
16.25	17,470	14,870	-	-	-	-	13,030	-	2,910	-	15,940	15,940
16.50	87,379	19,958	-	-	1,418	35	18,961	-	1,945	-	22,358	22,358
16.75	17,307	1,946	-	-	998	-	831	-	1	-	1,830	1,830
17.00	29,161	378,295	-	-	93,860	15,862	228,670	-	51,161	281	389,834	389,834
17.25	34,100	20,988	-	-	-	-	20,644	-	1,784	-	22,428	22,428
17.50	147,996	65,345	-	-	6,133	-	41,192	-	789	-	48,114	48,114
17.75	34,397	6,654	-	-	-	-	6,856	-	5	-	6,861	6,861
18.00	73,014	69,939	-	-	2,536	-	23,962	-	157	-	26,655	26,655
18.25	24,141	10,333	-	-	-	-	9,522	-	94	-	9,617	9,617
18.50	22,109	12,382	-	-	-	-	9,830	-	90	-	9,920	9,920
18.75	13,030	214	-	-	-	-	224	-	10	-	234	234
19.00	17,038	38,852	-	-	-	-	65,241	-	105	-	65,346	65,346
19.25	23,050	38,941	-	-	-	-	46,746	-	32	-	46,778	46,778
19.50	5,212	882	-	-	-	-	0	-	61	-	61	61
19.75	10,189	1,240	-	-	-	-	131	-	2	-	133	133
20.00	4,794	19,125	-	-	-	-	5,142	-	165	-	5,306	5,306
20.25	10,601	12,434	-	-	-	-	581	-	14	-	594	594
20.50	3,508	632	-	-	-	-	44	-	5	-	49	49
20.75	26,967	218	-	-	-	-	206	-	2	-	208	208
21.00	25,307	13,002	-	-	-	-	20,876	388	654	-	21,919	21,919
21.25	3,907	1,212	-	-	-	-	1,268	-	1	-	1,268	1,268
21.50	16,001	209	-	-	-	-	451	-	2	-	453	453
21.75	1,795	161	-	-	-	-	154	-	6	-	159	159
22.00	26,434	17,075	-	-	-	-	16,380	135	106	-	16,622	16,622
22.25	3,732	455	-	-	-	-	319	-	2	-	321	321
22.50	13,781	621	-	-	-	-	652	-	1	-	653	653
22.75	326	1	-	-	-	-	1	-	-	-	1	1
23.00	1,416	50	-	-	-	-	-	-	38	-	38	38
23.25	16,370	180	-	-	-	-	1	-	-	-	1	1
23.50	544,842	127,332	-	-	117,000	437	17,071	-	120,526	-	255,034	255,034
23.75	1,460	9	-	-	-	-	8	-	1	-	9	9
24.00	1,317	251	-	-	-	-	64	-	277	-	341	341
24.25	1,847	2	-	-	-	-	1	-	1	-	2	2
24.50	1,764	17	-	-	-	-	11	-	3	-	14	14
24.75	655	4	-	-	-	-	2	-	1	-	3	3
25.00 & above	134,785	26,094	-	1	-	-	2,715	-	23,082	3	25,801	25,801
Total	2,759,197	2,623,718	-	96,511	729,871	47,375	1,680,328	1,547	291,609	1,066	2,848,307	2,848,307

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R		Dec-25 P							Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	794,883	675,648	-	1,823	16,149	11,136	636,472	45	34,197	8	699,830	699,830
01.00*	12,484	18,379	-	-	488	641	15,685	156	2,280	-	19,250	19,250
02.00*	164,610	184,627	-	-	-	4,442	181,715	92	10,748	1	196,998	196,998
03.00*	335,122	295,542	-	-	-	-	221,554	519	74,085	1	296,160	296,160
04.00*	458,720	184,974	-	75	8,202	14	160,355	12	65,167	1	233,825	233,825
05.00*	340,056	259,355	-	-	11,052	-	159,532	568	112,862	13	284,028	284,028
06.00*	147,929	270,740	-	110	15,622	-	97,175	17	11,697	-	124,621	124,621
07.00*	131,608	185,253	-	259	128,597	-	200,251	-	30,167	-	359,275	359,275
08.00*	117,672	471,492	-	-	14,297	-	445,232	-	6,524	-	466,052	466,052
08.25	4,550	4,150	-	-	-	-	5,077	-	2,019	-	7,096	7,096
08.50	89,328	9,259	-	-	-	-	2,983	-	9	-	2,992	2,992
08.75	46,082	1,265	-	-	-	-	259	-	14	-	273	273
09.00	63,491	73,307	-	-	-	-	33,857	-	302	-	34,159	34,159
09.25	113,821	9,994	-	-	-	-	7,360	210	58	-	7,629	7,629
09.50	101,151	106,383	-	-	10,931	100,000	2,662	-	163	-	113,756	113,756
09.75	76,084	156,965	-	-	-	50,000	5,753	-	308	-	56,061	56,061
10.00	264,367	61,942	-	21	1,990	-	37,945	-	14,827	-	54,783	54,783
10.25	252,709	31,442	-	-	585,394	-	44,829	-	154	-	630,377	630,377
10.50	63,361	22,261	-	-	8,234	116,500	50,853	-	6,088	-	181,675	181,675
10.75	135,557	62,515	-	9,498	149,829	64,682	260,524	94	390	-	485,018	485,018
11.00	572,913	339,546	-	111,008	204,164	43,224	365,488	15	2,262	-	726,161	726,161
11.25	279,609	1,163,869	-	11,558	87,654	48,423	475,438	1,328	2,506	-	626,906	626,906
11.50	144,944	601,639	-	12,299	169,897	23,240	425,325	2,200	4,758	-	637,720	637,720
11.75	203,056	618,249	-	8,697	295,308	24,042	586,526	282	1,285	-	916,141	916,141
12.00	393,488	730,139	-	396	144,432	14,450	483,684	-	8,291	-	651,254	651,254
12.25	277,585	572,282	-	1,060	19,990	5,043	397,196	-	8,196	450	431,935	431,935
12.50	394,069	286,650	-	3,025	13,462	3,306	243,061	388	7,470	-	270,712	270,712
12.75	362,093	325,842	-	959	2,495	4,592	257,588	509	3,891	-	270,034	270,034
13.00	335,464	238,242	-	3,606	925	8,735	308,637	225	11,072	32	333,232	333,232
13.25	266,965	180,452	-	115	15,717	1,899	144,588	13	9,042	205	171,578	171,578
13.50	245,270	141,165	-	-	34,831	1,693	91,765	29	15,359	3	143,680	143,680
13.75	151,048	154,827	-	8	1,637	1,259	124,341	14	9,755	-	137,015	137,015
14.00	247,972	135,230	-	10	119,701	6,420	183,352	-	25,452	14	334,949	334,949
14.25	151,402	139,746	-	-	-	1,932	63,793	2	35,253	7	100,985	100,985
14.50	161,148	86,851	-	-	-	24	73,035	-	42,949	24	116,033	116,033
14.75	132,561	85,075	-	19	-	10	18,427	-	17,671	-	36,127	36,127
15.00	178,754	119,494	-	61	60,442	8,776	34,938	-	45,884	-	150,101	150,101
15.25	273,204	96,573	-	-	-	1,496	64,250	27	26,902	-	92,676	92,676
15.50	137,655	30,951	-	-	-	-	29,580	3	23,513	-	53,096	53,096
15.75	168,689	21,198	-	-	-	24	6,446	-	9,296	-	15,766	15,766
16.00	215,457	31,407	-	-	-	21	16,691	16	15,315	-	32,043	32,043
16.25	215,519	29,371	-	204	30,625	3	29,324	-	13,202	4	73,362	73,362
16.50	267,397	30,068	-	-	-	4	11,137	-	8,901	-	20,042	20,042
16.75	166,270	25,808	-	-	13	-	20,194	-	6,805	-	27,012	27,012
17.00	208,108	117,043	-	-	-	403	59,686	-	9,873	-	69,962	69,962
17.25	122,071	58,675	-	-	-	-	7,891	-	5,983	-	13,874	13,874
17.50	577,292	26,559	-	-	-	23	13,144	-	4,766	-	17,933	17,933
17.75	124,431	12,025	-	-	-	-	3,838	-	1,488	-	5,326	5,326
18.00	80,977	19,316	-	-	-	-	12,639	-	3,190	-	15,829	15,829
18.25	66,057	20,589	-	-	-	-	9,848	-	2,153	-	12,001	12,001
18.50	66,034	6,281	-	-	-	7	1,877	-	2,780	-	4,664	4,664
18.75	83,910	10,131	-	-	-	2	705	-	4,075	-	4,783	4,783
19.00	59,189	30,942	-	-	-	0	9,918	-	8,138	-	18,057	18,057
19.25	83,273	8,277	-	-	-	-	431	-	2,481	-	2,912	2,912
19.50	177,718	6,311	-	-	-	3	1,030	-	2,970	-	4,003	4,003
19.75	57,322	5,404	-	-	-	4	848	-	1,785	-	2,637	2,637
20.00	39,886	69,501	-	-	-	1	57,389	-	17,976	-	75,367	75,367
20.25	43,545	12,694	-	-	-	21	345	-	26,683	-	27,050	27,050
20.50	34,322	6,607	-	-	-	15	709	-	2,376	-	3,101	3,101
20.75	41,170	35,538	-	-	-	9	706	-	1,468	-	2,184	2,184
21.00	29,616	3,629	-	-	-	1	972	-	2,425	-	3,398	3,398
21.25	37,409	4,203	-	-	-	6	358	-	741	1	1,105	1,105
21.50	60,027	6,038	-	-	-	-	805	-	2,556	-	3,361	3,361
21.75	46,504	22,126	-	-	-	3	1,193	-	990	-	2,186	2,186
22.00	25,096	11,917	-	-	0	38	1,649	-	6,305	-	7,993	7,993
22.25	29,865	6,321	-	-	-	5	1,049	-	1,763	-	2,816	2,816
22.50	23,891	3,301	-	-	-	0	789	-	1,027	-	1,816	1,816
22.75	23,643	2,061	-	-	-	181	652	-	403	-	1,236	1,236
23.00	27,372	19,385	-	-	-	1	721	-	2,371	1	3,093	3,093
23.25	29,393	5,651	-	-	-	1	1,136	-	535	-	1,672	1,672
23.50	16,443	6,190	-	-	-	0	969	-	768	-	1,737	1,737
23.75	21,363	2,671	-	-	-	-	559	-	454	-	1,013	1,013
24.00	23,374	13,289	-	-	-	-	1,192	-	5,112	-	6,304	6,304
24.25	23,928	2,715	-	-	-	-	2,235	-	947	-	3,182	3,182
24.50	6,605	2,360	-	-	-	-	1,393	-	667	-	2,060	2,060
24.75	9,436	1,452	-	-	-	-	331	-	611	-	942	942
25.00 & above	356,481	232,183	-	-	-	1,050	91,532	-	225,265	-	317,847	317,847
Total	12,311,867	10,061,551	-	164,807	2,152,077	547,806	7,313,420	6,763	1,078,218	764	11,263,856	11,263,856

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R		Dec-25 P							Total	
	Total	Total	Non-Residents	Government	Domestic Constituents			Trust Funds and Non-profit Organizations					
					Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total			
00.00	407	393	-	-	-	-	-	325	-	56	-	381	381
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	253	260	-	-	-	-	-	-	-	238	-	238	238
04.00*	33	33	-	-	-	-	-	-	-	29	-	29	29
05.00*	28	367,025	-	372,750	-	-	-	-	-	12	-	372,761	372,761
06.00*	16	16	-	-	-	-	-	-	-	15	-	15	15
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	362,115	-	-	-	-	-	-	-	-	-	-	-	-
08.25	-	-	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00	37	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	1,000	-	-	-	1,000	1,000
11.00	-	263	-	-	-	-	-	188	-	-	-	188	188
11.25	-	6,319	-	-	-	-	-	494	-	-	-	494	494
11.50	-	2,935	-	-	-	-	-	6,831	-	-	-	6,831	6,831
11.75	-	6,669	-	-	-	-	-	4,451	-	-	-	4,451	4,451
12.00	-	4,400	-	-	-	-	-	3,520	-	-	-	3,520	3,520
12.25	-	14,608	-	-	-	-	-	19,165	-	-	-	19,165	19,165
12.50	-	-	-	-	-	-	-	31	-	-	-	31	31
12.75	-	7,649	-	-	-	-	-	8,907	-	-	-	8,907	8,907
13.00	-	1,108	-	-	-	-	-	2,247	-	-	-	2,247	2,247
13.25	600	2,303	-	-	-	-	-	369	-	-	-	369	369
13.50	300	154	-	-	-	-	-	204	-	-	-	204	204
13.75	2,114	-	-	-	-	-	-	-	-	-	-	-	-
14.00	993	-	-	-	-	-	-	3,500	-	-	-	3,500	3,500
14.25	127	-	-	-	-	-	-	-	-	-	-	-	-
14.50	1,458	-	-	-	-	-	-	-	-	-	-	-	-
14.75	3,349	-	-	-	-	-	-	-	-	-	-	-	-
15.00	4,302	-	-	-	-	-	-	-	-	-	-	-	-
15.25	6,907	-	-	-	-	-	-	-	-	-	-	-	-
15.50	1,459	-	-	-	-	-	-	-	-	-	-	-	-
15.75	14,386	-	-	-	-	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	-	-	-	-	-	-	-
16.25	7,372	-	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-	-
16.75	380	-	-	-	-	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-	-	-	-	-
17.25	250	-	-	-	-	-	-	-	-	-	-	-	-
17.50	3	-	-	-	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-	-	-
18.00	2,270	-	-	-	-	-	-	-	-	-	-	-	-
18.25	478	-	-	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-	-	-
18.75	240	-	-	-	-	-	-	-	-	-	-	-	-
19.00	8	-	-	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-	-	-
19.50	200	-	-	-	-	-	-	-	-	-	-	-	-
19.75	8	-	-	-	-	-	-	-	-	-	-	-	-
20.00	11	-	-	-	-	-	-	-	-	-	-	-	-
20.25	136	-	-	-	-	-	-	-	-	-	-	-	-
20.50	46	-	-	-	-	-	-	-	-	-	-	-	-
20.75	1	-	-	-	-	-	-	-	-	-	-	-	-
21.00	76	-	-	-	-	-	-	-	-	-	-	-	-
21.25	156	-	-	-	-	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-	-	-	-	-	-
22.00	3,000	-	-	-	-	-	-	-	-	-	-	-	-
22.25	600	-	-	-	-	-	-	-	-	-	-	-	-
22.50	500	-	-	-	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	-	-	-	-	-	-	-	-
23.00	-	-	-	-	-	-	-	-	-	-	-	-	-
23.25	-	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	414,620	414,135	-	372,750	-	-	-	51,231	-	350	-	424,331	424,331

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R		Dec-25 P							Total
	Total	Total	Non-Residents	Domestic Constituents				Trust Funds and Non-profit Organizations				
				Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total		
00.00	657,672	961,737	-	51,405	41,773	5,362	752,745	1	61,602	782	913,668	913,668
01.00*	15,432	15,320	-	3,744	488	641	12,436	156	1,850	-	19,315	19,315
02.00*	110,275	119,210	-	-	-	4,442	118,202	92	8,364	-	131,099	131,099
03.00*	256,554	253,509	-	-	-	-	185,200	21	53,653	-	238,873	238,873
04.00*	421,367	139,931	-	75	10	1	96,833	12	48,168	-	145,097	145,097
05.00*	296,639	566,407	-	372,750	114	-	122,658	-	67,655	-	563,177	563,177
06.00*	128,869	197,372	-	65	15,622	-	65,284	17	9,191	-	90,179	90,179
07.00*	107,371	169,404	-	239	68,760	-	190,212	-	11,025	-	270,235	270,235
08.00*	559,492	285,982	-	-	14,297	750	249,563	-	3,557	-	268,166	268,166
08.25	2,119	1,236	-	-	-	-	1,756	-	1,067	-	2,823	2,823
08.50	5,599	6,547	-	-	-	-	3,306	-	4	-	3,310	3,310
08.75	20,169	994	-	-	-	-	322	-	8	-	330	330
09.00	64,875	65,763	-	-	-	-	39,083	-	251	-	39,334	39,334
09.25	44,116	5,965	-	-	-	-	3,124	210	16	-	3,350	3,350
09.50	47,697	104,210	-	-	10,931	100,000	2,085	-	14	-	113,031	113,031
09.75	33,063	156,277	-	-	-	50,000	5,678	-	63	-	55,741	55,741
10.00	171,351	56,686	-	21	1,990	-	15,974	-	12,466	-	30,450	30,450
10.25	106,021	6,893	-	-	129,792	-	5,376	-	3	-	135,171	135,171
10.50	25,298	8,209	-	-	-	116,500	12,572	-	86	-	129,157	129,157
10.75	79,693	34,965	-	7,500	55,136	56,584	121,353	94	255	-	240,920	240,920
11.00	502,005	176,075	-	113,759	138,365	43,509	166,552	15	1,785	-	463,985	463,985
11.25	265,329	721,042	-	12,880	54,495	48,608	228,398	830	2,072	-	347,282	347,282
11.50	251,543	491,451	-	47,159	103,454	19,812	241,920	2,126	3,056	-	417,526	417,526
11.75	184,668	468,160	-	8,859	66,460	21,480	377,669	219	1,079	-	475,766	475,766
12.00	365,001	522,224	-	396	150,015	16,187	279,026	150	5,029	-	450,803	450,803
12.25	242,917	371,072	-	2,687	3,326	4,436	248,338	-	2,065	450	261,301	261,301
12.50	371,260	184,841	-	3,023	13,753	1,805	177,973	294	2,372	-	199,220	199,220
12.75	316,988	259,101	-	806	2,556	3,802	170,571	740	1,350	-	179,825	179,825
13.00	298,117	172,638	-	3,594	897	7,549	247,158	200	3,892	-	263,289	263,289
13.25	282,036	205,835	-	115	70,331	4,447	108,462	6	3,569	-	186,930	186,930
13.50	230,492	80,374	-	-	36,423	1,582	59,454	8	5,466	-	102,933	102,933
13.75	104,598	89,057	-	-	1,637	1,228	64,340	14	3,798	-	71,017	71,017
14.00	135,064	93,620	-	10	94,412	4,353	129,062	-	9,975	-	237,813	237,813
14.25	109,226	93,943	-	-	-	2,902	55,201	2	11,240	-	69,344	69,344
14.50	124,619	53,844	-	-	-	91	64,740	-	21,460	-	86,290	86,290
14.75	66,766	70,419	-	-	-	66	16,476	-	6,472	-	23,013	23,013
15.00	124,705	40,424	-	-	1,871	8,750	30,768	-	21,075	-	62,463	62,463
15.25	167,871	47,904	-	-	22,000	1,496	20,859	-	12,841	-	57,196	57,196
15.50	92,765	13,356	-	-	-	-	27,749	-	10,232	-	37,981	37,981
15.75	135,842	16,401	-	-	-	20	9,092	-	3,795	-	12,907	12,907
16.00	183,218	35,827	-	-	2,460	-	26,852	0	6,376	-	35,688	35,688
16.25	177,277	29,050	-	204	-	0	37,032	-	4,653	-	41,890	41,890
16.50	292,021	25,577	-	-	1,418	35	27,862	-	4,132	-	33,447	33,447
16.75	125,721	14,311	-	-	998	-	17,353	-	4,059	-	22,410	22,410
17.00	176,702	484,914	-	-	93,860	16,261	286,399	-	55,215	281	452,016	452,016
17.25	136,948	72,078	-	-	-	-	27,409	-	2,136	-	29,545	29,545
17.50	535,427	72,978	-	-	6,133	-	52,030	-	1,861	-	60,023	60,023
17.75	137,651	15,184	-	-	-	-	9,504	-	170	-	9,674	9,674
18.00	139,186	80,558	-	-	2,536	-	35,926	-	1,030	-	39,491	39,491
18.25	78,427	25,430	-	-	-	-	18,122	-	334	-	18,457	18,457
18.50	68,410	14,302	-	-	-	-	10,278	-	389	-	10,667	10,667
18.75	74,327	4,123	-	-	-	-	494	-	1,526	-	2,021	2,021
19.00	57,130	56,234	-	-	-	-	73,746	-	3,643	-	77,389	77,389
19.25	96,046	44,309	-	-	-	-	46,898	-	521	-	47,419	47,419
19.50	160,674	3,077	-	-	-	-	766	-	312	-	1,078	1,078
19.75	49,340	2,192	-	-	-	-	514	-	150	-	663	663
20.00	26,413	77,870	-	-	-	-	61,961	-	16,531	-	78,492	78,492
20.25	22,510	15,532	-	-	-	1	594	-	182	-	777	777
20.50	12,516	1,642	-	-	-	-	569	-	590	-	1,159	1,159
20.75	48,217	4,927	-	-	-	-	279	-	35	-	314	314
21.00	39,661	14,476	-	-	-	-	21,074	388	2,083	-	23,545	23,545
21.25	24,037	2,293	-	-	-	-	1,385	-	495	-	1,880	1,880
21.50	63,860	1,482	-	-	-	-	703	-	898	-	1,601	1,601
21.75	30,764	12,194	-	-	-	-	435	-	485	-	920	920
22.00	34,760	23,845	-	-	-	-	17,624	135	4,971	-	22,730	22,730
22.25	23,442	4,079	-	-	-	0	802	-	1,271	-	2,073	2,073
22.50	23,198	2,189	-	-	-	0	907	-	754	-	1,661	1,661
22.75	12,946	409	-	-	-	172	216	-	32	-	421	421
23.00	8,627	2,567	-	-	-	-	323	-	1,292	-	1,615	1,615
23.25	28,815	2,422	-	-	-	-	737	-	310	-	1,047	1,047
23.50	447,075	129,419	-	-	2,000	437	17,467	-	120,961	-	140,865	140,865
23.75	11,291	369	-	-	-	-	30	-	90	-	120	120
24.00	12,213	8,663	-	-	-	-	1,034	-	4,847	-	5,880	5,880
24.25	11,312	1,279	-	-	-	-	2,023	-	485	-	2,508	2,508
24.50	4,818	1,169	-	-	-	-	1,201	-	394	-	1,596	1,596
24.75	4,989	199	-	-	-	-	125	-	116	-	241	241
25.00 & above	421,101	237,124	-	1	-	1,050	93,702	-	230,302	3	325,058	325,058
Total	11,326,551	8,852,690	-	629,290	1,208,311	544,359	5,621,941	5,729	885,548	1,516	8,896,693	8,896,693

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

Rate of Return	Dec-24		Sep-25 R		Dec-25 P							Sub Total	Total
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	416,211	375,193	-	1,432	61,226	7,512	302,475	45	17,567	8	390,265	390,265	
01.00*	3,513	4,614	-	-	-	-	3,716	-	429	-	4,146	4,146	
02.00*	63,746	72,218	-	-	-	-	69,127	-	2,916	1	72,045	72,045	
03.00*	99,208	85,075	-	-	-	-	87,823	498	25,901	1	114,224	114,224	
04.00*	49,265	59,648	-	-	8,192	13	74,489	-	18,648	1	101,342	101,342	
05.00*	126,986	112,040	-	-	10,938	-	70,834	568	65,303	13	147,657	147,657	
06.00*	28,592	85,282	-	45	-	-	41,655	-	3,028	-	44,728	44,728	
07.00*	56,775	48,267	-	40	59,837	-	49,375	-	21,461	-	130,713	130,713	
08.00*	28,410	234,145	-	-	-	-	243,304	-	3,250	-	246,554	246,554	
08.25	3,598	3,000	-	-	-	-	3,399	-	952	-	4,352	4,352	
08.50	84,163	2,981	-	-	-	-	249	-	5	-	254	254	
08.75	27,343	338	-	-	-	-	27	-	5	-	32	32	
09.00	17,220	23,761	-	45	-	-	8,385	-	51	-	8,482	8,482	
09.25	75,903	4,042	-	-	-	-	4,237	-	42	-	4,279	4,279	
09.50	54,345	2,368	-	-	-	-	738	-	149	-	888	888	
09.75	43,025	766	-	-	-	-	254	-	245	-	499	499	
10.00	110,864	5,451	-	-	-	8	22,324	-	2,361	-	24,693	24,693	
10.25	146,688	24,549	-	-	481,362	-	40,924	-	151	-	522,437	522,437	
10.50	38,072	14,210	-	-	8,234	-	41,180	-	6,003	-	55,418	55,418	
10.75	83,501	34,994	-	1,998	104,606	8,099	161,018	-	136	-	275,857	275,857	
11.00	86,362	171,271	-	4	97,549	-	229,222	-	477	-	327,252	327,252	
11.25	14,280	553,255	-	7	79,562	2,965	289,366	498	439	-	372,836	372,836	
11.50	21,334	309,154	-	52	160,735	3,429	224,421	700	1,714	-	391,051	391,051	
11.75	19,188	229,199	-	636	245,172	3,212	267,516	63	207	-	516,805	516,805	
12.00	100,923	317,163	-	-	95,607	2,785	264,204	-	3,324	-	365,920	365,920	
12.25	81,443	255,347	-	-	16,665	2,595	195,182	-	6,691	-	221,132	221,132	
12.50	72,367	141,334	-	1	-	14,351	108,626	94	5,322	-	128,395	128,395	
12.75	104,962	105,242	-	217	8	1,471	118,754	9	2,643	-	123,103	123,103	
13.00	43,473	87,622	-	18	40	1,435	87,748	25	7,409	32	96,706	96,706	
13.25	61,787	51,780	-	195	7,640	442	57,477	7	6,331	205	72,297	72,297	
13.50	74,086	70,275	-	-	4,176	111	40,033	29	10,268	3	54,620	54,620	
13.75	77,516	78,599	-	8	-	31	71,548	-	7,540	-	79,127	79,127	
14.00	145,413	59,766	-	-	26,006	2,096	89,523	-	17,696	14	135,334	135,334	
14.25	69,330	61,186	-	-	5	30	22,311	-	24,690	7	47,042	47,042	
14.50	56,791	38,226	-	-	-	23	17,518	-	22,381	24	39,946	39,946	
14.75	76,776	26,381	-	19	-	4	6,991	-	12,046	-	19,060	19,060	
15.00	81,553	95,696	-	61	60,442	27	10,081	-	25,811	-	96,422	96,422	
15.25	131,138	64,788	-	-	-	-	48,939	27	14,751	-	63,717	63,717	
15.50	56,484	20,127	-	-	-	-	5,318	3	14,045	-	19,366	19,366	
15.75	67,764	11,540	-	-	-	4	3,812	-	5,687	-	9,503	9,503	
16.00	58,713	17,731	-	-	-	21	5,458	16	9,738	-	15,233	15,233	
16.25	63,084	15,191	-	-	30,625	3	5,321	-	11,460	4	47,413	47,413	
16.50	62,755	24,449	-	-	-	4	2,235	-	6,714	-	8,953	8,953	
16.75	58,236	13,443	-	-	13	-	3,671	-	2,748	-	6,431	6,431	
17.00	60,567	10,424	-	-	-	3	1,957	-	5,819	-	7,779	7,779	
17.25	19,473	7,585	-	-	-	-	1,126	-	5,631	-	6,757	6,757	
17.50	189,864	18,926	-	-	-	23	2,307	-	3,693	-	6,023	6,023	
17.75	21,177	3,495	-	-	-	-	1,190	-	1,323	-	2,513	2,513	
18.00	17,075	8,697	-	-	-	-	675	-	2,317	-	2,993	2,993	
18.25	12,250	5,493	-	-	-	-	1,248	-	1,913	-	3,161	3,161	
18.50	19,732	4,361	-	-	-	7	1,429	-	2,481	-	3,917	3,917	
18.75	22,854	6,222	-	-	-	2	435	-	2,559	-	2,997	2,997	
19.00	19,105	13,560	-	-	-	0	1,414	-	4,601	-	6,015	6,015	
19.25	10,277	2,909	-	-	-	-	279	-	1,992	-	2,271	2,271	
19.50	22,456	4,116	-	-	-	3	264	-	2,719	-	2,986	2,986	
19.75	18,178	4,452	-	-	-	4	465	-	1,638	-	2,107	2,107	
20.00	18,278	10,756	-	-	-	1	570	-	1,610	-	2,181	2,181	
20.25	31,773	9,597	-	-	-	20	332	-	26,515	-	26,867	26,867	
20.50	25,360	5,597	-	-	-	15	184	-	1,791	-	1,990	1,990	
20.75	19,921	30,829	-	-	-	9	634	-	1,435	-	2,078	2,078	
21.00	15,337	2,155	-	-	-	1	775	-	996	-	1,772	1,772	
21.25	17,435	3,121	-	-	-	6	240	-	247	1	493	493	
21.50	12,168	4,765	-	-	-	-	552	-	1,660	-	2,213	2,213	
21.75	17,535	10,092	-	-	-	3	912	-	510	-	1,425	1,425	
22.00	19,771	5,147	-	-	0	38	406	-	1,441	-	1,885	1,885	
22.25	10,755	2,697	-	-	-	4	566	-	494	-	1,064	1,064	
22.50	14,974	1,733	-	-	-	-	534	-	273	-	807	807	
22.75	11,023	1,653	-	-	-	9	436	-	371	-	816	816	
23.00	20,161	16,868	-	-	-	1	398	-	1,116	1	1,515	1,515	
23.25	16,947	3,409	-	-	-	1	401	-	225	-	627	627	
23.50	114,211	4,103	-	-	115,000	0	572	-	333	-	115,906	115,906	
23.75	11,532	2,311	-	-	-	-	537	-	365	-	903	903	
24.00	12,478	4,877	-	-	-	-	222	-	543	-	765	765	
24.25	14,463	1,438	-	-	-	-	212	-	463	-	675	675	
24.50	3,551	1,207	-	-	-	-	203	-	276	-	479	479	
24.75	5,102	1,257	-	-	-	-	209	-	496	-	705	705	
25.00 & above	70,165	21,153	-	-	-	-	545	-	18,045	-	18,590	18,590	
Total	4,159,133	4,246,714	-	4,778	1,673,638	50,823	3,423,039	2,582	484,628	314	5,639,800	5,639,800	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2025

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	350,804	34,929	2,669	915,532	1,303,934
01.00*	3,269	188	-	20,004	23,461
02.00*	14,161	979	0	188,004	203,144
03.00*	104,077	9,402	31	239,587	353,097
04.00*	70,244	6,251	193	169,751	246,439
05.00*	137,545	17,339	3,161	552,788	710,833
06.00*	18,346	1,690	15	114,856	134,908
07.00*	79,160	6,440	5,742	309,607	400,948
08.00*	12,883	964	46	500,827	514,720
08.25	1,765	322	-	5,088	7,174
08.50	9	-	-	3,555	3,564
08.75	112	-	-	250	362
09.00	17,991	485	-	29,340	47,816
09.25	126	4	-	7,498	7,629
09.50	148	51	-	113,719	113,918
09.75	301	36	-	55,903	56,240
10.00	13,945	1,403	2	39,794	55,143
10.25	132	22	-	657,453	657,608
10.50	5,611	515	-	178,449	184,575
10.75	1,119	29	-	515,630	516,777
11.00	4,671	278	65	786,223	791,237
11.25	4,865	398	264	714,592	720,118
11.50	10,826	1,536	433	795,783	808,577
11.75	12,964	2,211	798	976,599	992,572
12.00	37,511	2,530	481	776,201	816,723
12.25	25,625	1,545	210	455,053	482,434
12.50	49,140	879	8	277,588	327,615
12.75	20,185	612	97	282,033	302,928
13.00	22,829	1,548	786	334,833	359,996
13.25	24,683	1,680	390	232,473	259,227
13.50	24,743	1,711	310	130,789	157,553
13.75	24,716	1,114	113	124,201	150,144
14.00	71,056	4,135	716	297,240	373,147
14.25	52,108	3,957	843	59,478	116,385
14.50	49,010	3,574	642	73,010	126,236
14.75	25,536	1,562	332	14,644	42,073
15.00	56,136	3,289	505	98,955	158,885
15.25	33,536	2,855	520	84,002	120,913
15.50	27,665	2,179	1,202	26,301	57,346
15.75	17,502	1,439	124	3,345	22,410
16.00	26,409	1,478	1,214	21,820	50,922
16.25	36,882	2,633	101	49,687	89,303
16.50	27,327	1,060	53	13,960	42,400
16.75	8,696	582	37	19,527	28,842
17.00	77,122	947	183	381,544	459,796
17.25	19,668	646	59	15,930	36,303
17.50	26,870	1,005	1,546	36,625	66,046
17.75	6,590	151	-	5,446	12,187
18.00	10,146	542	4	31,791	42,484
18.25	4,383	215	-	17,019	21,617
18.50	10,856	333	19	3,376	14,584
18.75	3,905	327	31	753	5,017
19.00	64,505	4,898	76	13,926	83,403
19.25	46,027	3,237	52	375	49,690
19.50	2,815	252	68	929	4,064
19.75	1,867	254	12	637	2,770
20.00	19,002	6,669	38	54,963	80,673
20.25	25,375	1,908	28	334	27,644
20.50	2,214	251	1	683	3,149
20.75	1,819	104	0	468	2,392
21.00	23,573	491	1	1,251	25,317
21.25	1,913	210	1	249	2,373
21.50	2,714	411	29	659	3,814
21.75	1,132	185	5	1,023	2,345
22.00	21,515	1,379	-	1,720	24,614
22.25	1,712	545	-	879	3,137
22.50	1,532	284	-	654	2,469
22.75	440	28	-	769	1,237
23.00	2,342	247	-	542	3,131
23.25	717	113	-	843	1,674
23.50	126,080	7,175	2	123,513	256,771
23.75	765	29	1	227	1,022
24.00	5,299	265	-	1,081	6,645
24.25	801	219	3	2,161	3,184
24.50	646	167	-	1,261	2,074
24.75	666	69	1	209	945
25.00 & above	238,671	24,562	7	80,408	343,648
Total	2,280,052	183,950	24,271	12,048,221	14,536,493

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	30	-	91	-	124	0	261,193	55
5,000 to 10,000	-	-	-	-	-	-	-	-	42,470	306
10,000 to 20,000	-	-	-	-	-	-	-	-	34,420	496
20,000 to 25,000	-	-	-	-	-	-	-	-	18,230	394
25,000 to 50,000	-	-	1	0	-	-	5	0	168,950	6,298
50,000 to 100,000	-	-	-	-	-	-	13	1	300,680	21,546
100,000 to 150,000	-	-	-	-	1	0	11	1	153,366	19,013
150,000 to 200,000	-	-	1	0	-	-	8	1	129,807	21,947
200,000 to 300,000	-	-	-	-	14	4	15	4	183,281	45,607
300,000 to 400,000	-	-	-	-	-	-	116	40	114,500	38,213
400,000 to 500,000	-	-	-	-	-	-	20	9	64,076	28,780
500,000 to 750,000	-	-	4	3	17	11	50	31	128,547	80,049
750,000 to 1,000,000	-	-	11	10	4	3	39	34	55,928	49,400
1,000,000 to 2,000,000	-	-	28	42	18	27	97	147	116,655	166,983
2,000,000 to 3,000,000	-	-	50	123	7	17	79	195	50,449	122,846
3,000,000 to 4,000,000	-	-	42	143	10	39	111	381	27,718	95,508
4,000,000 to 5,000,000	-	-	46	205	13	56	87	386	24,856	112,391
5,000,000 to 6,000,000	-	-	18	101	2	11	25	135	12,761	68,957
6,000,000 to 7,000,000	-	-	8	51	4	26	32	207	9,909	64,101
7,000,000 to 8,000,000	-	-	1	7	3	23	27	202	8,134	60,832
8,000,000 to 9,000,000	-	-	2	18	7	60	23	191	5,644	47,843
9,000,000 to 10,000,000	-	-	5	48	-	-	12	113	5,421	51,796
10,000,000 to 100,000,000	-	-	40	1,412	69	3,299	180	7,437	53,098	1,592,941
100,000,000 to 500,000,000	-	-	20	5,061	109	27,612	155	37,157	10,365	2,155,974
500,000,000 to 1,000,000,000	-	-	10	6,998	40	30,151	64	45,081	1,625	1,102,724
1,000,000,000 to 5,000,000,000	-	-	11	20,216	78	198,175	82	161,222	1,180	2,287,685
5,000,000,000 to 10,000,000,000	-	-	4	31,264	57	404,730	5	42,206	82	495,873
10,000,000,000 & Over	-	-	9	568,366	88	2,217,705	7	300,000	23	306,419
Total	-	-	341	634,068	632	2,881,948	1,387	595,181	1,983,368	9,044,980

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on nu
2. The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

of Accounts and Borrowers

Banks

31st December, 2025

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations										
Personal		Other		Sub Total		Total		Size of Account * (Rs.)		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
3,335	2	2,084,280	2,387	3	-	2,349,056	2,445	2,349,056	2,445	Less Than 5000
43	0	176,723	1,127	-	-	219,236	1,433	219,236	1,433	5,000 to 10,000
552	9	194,673	2,773	-	-	229,645	3,279	229,645	3,279	10,000 to 20,000
25	1	71,008	1,540	-	-	89,263	1,935	89,263	1,935	20,000 to 25,000
758	26	244,602	8,521	-	-	414,316	14,845	414,316	14,845	25,000 to 50,000
530	37	320,886	23,752	-	-	622,109	45,337	622,109	45,337	50,000 to 100,000
13	2	621,975	68,389	-	-	775,366	87,405	775,366	87,405	100,000 to 150,000
11	2	148,644	26,292	-	-	278,471	48,242	278,471	48,242	150,000 to 200,000
59	15	177,740	44,112	-	-	361,109	89,742	361,109	89,742	200,000 to 300,000
76	24	118,139	41,068	2	1	232,833	79,346	232,833	79,346	300,000 to 400,000
36	16	174,404	76,870	4	2	238,540	105,677	238,540	105,677	400,000 to 500,000
127	73	78,477	47,541	6	4	207,228	127,710	207,228	127,710	500,000 to 750,000
31	25	44,340	38,752	-	-	100,353	88,225	100,353	88,225	750,000 to 1,000,000
102	150	181,274	263,058	14	21	298,188	430,430	298,188	430,430	1,000,000 to 2,000,000
44	106	68,437	166,790	7	17	119,073	290,093	119,073	290,093	2,000,000 to 3,000,000
13	44	17,982	62,427	-	-	45,876	158,541	45,876	158,541	3,000,000 to 4,000,000
11	51	14,664	65,497	1	4	39,678	178,590	39,678	178,590	4,000,000 to 5,000,000
10	54	7,387	40,333	-	-	20,203	109,592	20,203	109,592	5,000,000 to 6,000,000
7	44	5,504	35,698	-	-	15,464	100,127	15,464	100,127	6,000,000 to 7,000,000
5	37	3,916	29,236	1	8	12,087	90,345	12,087	90,345	7,000,000 to 8,000,000
4	35	3,413	29,086	-	-	9,093	77,233	9,093	77,233	8,000,000 to 9,000,000
1	9	3,815	36,143	-	-	9,254	88,109	9,254	88,109	9,000,000 to 10,000,000
40	1,834	9,094	176,600	6	431	62,527	1,783,954	62,527	1,783,954	10,000,000 to 100,000,000
11	2,463	117	22,767	5	1,342	10,782	2,252,376	10,782	2,252,376	100,000,000 to 500,000,000
3	1,751	3	1,692	-	-	1,745	1,188,397	1,745	1,188,397	500,000,000 to 1,000,000,000
1	1,500	7	9,516	-	-	1,359	2,678,314	1,359	2,678,314	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	148	974,073	148	974,073	5,000,000,000 to 10,000,000,000
-	-	1	48,209	-	-	128	3,440,699	128	3,440,699	10,000,000,000 & Over
5,848	8,311	4,771,505	1,370,176	49	1,830	6,763,130	14,536,493	6,763,130	14,536,493	Total

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

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2025

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5000	1,834,973	1,867	493,647	568	95	0	20,341	10	2,349,056
5,000 to 10,000	163,390	1,063	28,274	182	2	0	27,570	188	219,236	1,433
10,000 to 20,000	197,374	2,833	24,662	340	1	0	7,608	105	229,645	3,279
20,000 to 25,000	76,413	1,656	10,543	229	4	0	2,303	50	89,263	1,935
25,000 to 50,000	343,887	12,028	40,225	1,408	8	0	30,196	1,409	414,316	14,845
50,000 to 100,000	503,917	36,991	90,026	6,654	25	2	28,141	1,689	622,109	45,337
100,000 to 150,000	719,365	80,795	46,665	5,432	25	3	9,311	1,175	775,366	87,405
150,000 to 200,000	247,985	42,990	22,105	3,808	18	3	8,363	1,441	278,471	48,242
200,000 to 300,000	307,943	76,294	29,027	7,144	50	13	24,089	6,291	361,109	89,742
300,000 to 400,000	201,868	68,648	18,762	6,428	37	13	12,166	4,257	232,833	79,346
400,000 to 500,000	209,687	92,784	13,651	6,082	52	24	15,150	6,787	238,540	105,677
500,000 to 750,000	128,435	77,823	14,775	8,918	174	110	63,844	40,860	207,228	127,710
750,000 to 1,000,000	76,888	67,609	7,927	6,879	220	190	15,318	13,546	100,353	88,225
1,000,000 to 2,000,000	212,772	310,025	28,151	37,670	903	1,355	56,362	81,379	298,188	430,430
2,000,000 to 3,000,000	79,972	194,096	10,875	26,913	640	1,577	27,586	67,507	119,073	290,093
3,000,000 to 4,000,000	24,899	86,061	2,410	8,313	596	2,042	17,971	62,125	45,876	158,541
4,000,000 to 5,000,000	24,712	111,255	1,707	7,629	370	1,647	12,889	58,059	39,678	178,590
5,000,000 to 6,000,000	11,117	60,517	931	5,035	258	1,399	7,897	42,641	20,203	109,592
6,000,000 to 7,000,000	8,660	55,917	629	4,085	192	1,248	5,983	38,877	15,464	100,127
7,000,000 to 8,000,000	6,335	47,330	456	3,391	197	1,477	5,099	38,147	12,087	90,345
8,000,000 to 9,000,000	4,896	41,648	330	2,811	152	1,287	3,715	31,487	9,093	77,233
9,000,000 to 10,000,000	4,992	47,360	363	3,442	76	712	3,823	36,596	9,254	88,109
10,000,000 to 100,000,000	18,055	391,326	993	21,776	251	6,272	43,228	1,364,580	62,527	1,783,954
100,000,000 to 500,000,000	740	147,813	28	5,529	13	3,500	10,001	2,095,534	10,782	2,252,376
500,000,000 to 1,000,000,000	73	57,599	4	2,262	2	1,397	1,666	1,127,139	1,745	1,188,397
1,000,000,000 to 5,000,000,000	48	101,083	1	1,023	-	-	1,310	2,576,209	1,359	2,678,314
5,000,000,000 to 10,000,000,000	1	6,222	-	-	-	-	147	967,851	148	974,073
10,000,000,000 & Over	2	58,417	-	-	-	-	126	3,382,282	128	3,440,699
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

Note(s)

- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication
- The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

Loan Tenure	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	3,023,133	9,195,764	5,216,458	6,444,408	4,821,460	7,855,999
1.1. Overnight	188,468	606,874	516,782	622,145	23,611	700,199
1.2. 2 days to 7 days	1,191	94,427	1,204	90,633	6,504	128,295
1.3. For 8 days to 1 month	79,294	149,158	296,714	210,449	321,378	273,589
1.4. For above 1 month but <= 3 month	662,327	1,022,014	2,099,128	658,757	1,992,976	1,217,031
1.5. For above 3 months but <= 6 months	490,391	2,068,360	716,472	1,190,491	764,868	1,484,479
1.6. For above 6 months but <= one year	1,601,462	5,254,931	1,586,158	3,671,933	1,712,123	4,052,406
2. Medium Term	334,045	1,358,843	617,125	1,295,172	627,372	1,328,160
2.1. For above 1 year but <= 2 years	208,264	723,362	378,926	1,073,714	384,707	1,075,226
2.2. For above 2 years but <= 3 years	125,781	635,481	238,199	221,458	242,665	252,934
3. Long Term	1,200,610	4,931,077	1,269,876	5,359,823	1,314,298	5,352,334
3.1. For above 3 years but <= 4 years	218,200	1,062,505	225,634	708,390	232,223	699,350
3.2. For above 4 years but <= 5 years	423,560	889,320	390,922	1,138,153	275,662	915,573
3.3. For above 5 years but <= 7 years	419,999	1,084,168	430,929	1,148,027	618,417	1,630,507
3.4. For above 7 years but <= 10 years	68,673	902,620	64,729	849,448	69,334	1,016,356
3.5. For above 10 years but <= 15 years	24,134	705,186	23,370	545,220	36,480	660,013
3.6. For above 15 years but <= 20 years	21,335	139,690	19,319	116,318	23,424	144,677
3.7. For above 20 years but <= 25 years	20,270	120,147	49,061	167,884	52,863	231,723
3.8. For above 25 years but <= 30 years	4,051	23,612	10,833	242,818	5,543	47,226
3.9. For above 30 years	388	3,830	55,079	443,565	352	6,910
Total	4,557,788	15,485,684	7,103,459	13,099,403	6,763,130	14,536,493

Note(s)

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

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,711,171	6,813,491	4,881,766	4,158,395	4,460,088	4,846,633
1.1. Overnight	187,958	472,340	516,057	356,109	22,978	523,330
1.2. 2 days to 7 days	845	39,539	603	12,573	5,437	65,478
1.3. For 8 days to 1 month	78,109	115,002	295,767	160,610	319,549	199,289
1.4. For above 1 month but <= 3 month	644,957	635,096	2,081,402	323,619	1,975,010	551,811
1.5. For above 3 months but <= 6 months	480,108	1,117,917	708,999	828,083	753,216	849,143
1.6. For above 6 months but <= one year	1,319,194	4,433,596	1,278,938	2,477,401	1,383,898	2,657,583
2. Medium Term	301,250	1,108,176	576,381	1,095,860	581,178	884,852
2.1. For above 1 year but <= 2 years	197,042	618,791	365,603	955,102	366,421	736,643
2.2. For above 2 years but <= 3 years	104,208	489,385	210,778	140,757	214,757	148,209
3. Long Term	990,742	3,404,885	1,050,729	3,598,435	1,068,922	3,165,208
3.1. For above 3 years but <= 4 years	167,532	794,693	169,094	496,970	184,071	516,507
3.2. For above 4 years but <= 5 years	376,019	626,952	339,453	698,387	219,948	642,427
3.3. For above 5 years but <= 7 years	349,257	833,359	372,409	835,488	528,007	876,699
3.4. For above 7 years but <= 10 years	55,447	614,265	52,097	520,827	54,934	572,278
3.5. For above 10 years but <= 15 years	14,136	383,531	11,812	314,280	23,621	378,430
3.6. For above 15 years but <= 20 years	13,854	85,849	11,550	55,840	12,326	61,160
3.7. For above 20 years but <= 25 years	11,619	58,101	39,865	98,414	42,758	110,393
3.8. For above 25 years but <= 30 years	2,686	7,337	6,568	198,564	3,120	6,753
3.9. For above 30 years	192	799	47,881	379,664	137	562
Total	4,003,163	11,326,551	6,508,876	8,852,690	6,110,188	8,896,693

Note(s)

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

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

Loan Tenure	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	311,962	2,382,273	334,692	2,286,013	361,372	3,009,366
1.1. Overnight	510	134,534	725	266,036	633	176,869
1.2. 2 days to 7 days	346	54,887	601	78,060	1,067	62,817
1.3. For 8 days to 1 month	1,185	34,156	947	49,838	1,829	74,300
1.4. For above 1 month but <= 3 month	17,370	386,918	17,726	335,138	17,966	665,220
1.5. For above 3 months but <= 6 months	10,283	950,443	7,473	362,408	11,652	635,337
1.6. For above 6 months but <= one year	282,268	821,334	307,220	1,194,532	328,225	1,394,823
2. Medium Term	32,795	250,667	40,744	199,312	46,194	443,308
2.1. For above 1 year but <= 2 years	11,222	104,571	13,323	118,612	18,286	338,583
2.2. For above 2 years but <= 3 years	21,573	146,096	27,421	80,701	27,908	104,725
3. Long Term	209,868	1,526,192	219,147	1,761,388	245,376	2,187,127
3.1. For above 3 years but <= 4 years	50,668	267,812	56,540	211,421	48,152	182,843
3.2. For above 4 years but <= 5 years	47,541	262,368	51,469	439,766	55,714	273,146
3.3. For above 5 years but <= 7 years	70,742	250,808	58,520	312,539	90,410	753,808
3.4. For above 7 years but <= 10 years	13,226	288,356	12,632	328,621	14,400	444,078
3.5. For above 10 years but <= 15 years	9,998	321,655	11,558	230,940	12,859	281,583
3.6. For above 15 years but <= 20 years	7,481	53,841	7,769	60,478	11,098	83,517
3.7. For above 20 years but <= 25 years	8,651	62,047	9,196	69,470	10,105	121,330
3.8. For above 25 years but <= 30 years	1,365	16,275	4,265	44,254	2,423	40,472
3.9. For above 30 years	196	3,030	7,198	63,900	215	6,348
Total	554,625	4,159,133	594,583	4,246,714	652,942	5,639,800

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st December, 2025

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	3,871,061	732,394	719,509	37,634	729	6,677	230,161	7,079,293	4,821,460	7,855,999
1.1. Overnight	7,193	29,351	451	1,445	63	164	15,904	669,239	23,611	700,199
1.2. 2 days to 7 days	3,693	9,033	368	882	43	157	2,400	118,223	6,504	128,295
1.3. For 8 days to 1 month	263,549	67,369	55,831	3,491	48	227	1,950	202,502	321,378	273,589
1.4. For above 1 month but <= 3 month	1,555,092	105,938	429,134	4,344	24	63	8,726	1,106,685	1,992,976	1,217,031
1.5. For above 3 months but <= 6 months	709,184	110,317	34,450	6,051	27	89	21,207	1,368,022	764,868	1,484,479
1.6. For above 6 months but <= one year	1,332,350	410,388	199,275	21,420	524	5,977	179,974	3,614,621	1,712,123	4,052,406
2. Medium Term	488,288	242,509	66,338	18,254	35	156	72,711	1,067,241	627,372	1,328,160
2.1. For above 1 year but <= 2 years	315,850	166,694	48,332	11,988	6	24	20,519	896,520	384,707	1,075,226
2.2. For above 2 years but <= 3 years	172,438	75,816	18,006	6,266	29	132	52,192	170,721	242,665	252,934
3. Long Term	1,050,050	1,305,148	101,320	128,061	3,597	17,438	159,331	3,901,687	1,314,298	5,352,334
3.1. For above 3 years but <= 4 years	167,209	176,769	34,414	36,188	213	530	30,387	485,863	232,223	699,350
3.2. For above 4 years but <= 5 years	219,048	241,681	23,603	23,276	427	814	32,584	649,802	275,662	915,573
3.3. For above 5 years but <= 7 years	507,419	437,035	28,721	27,502	334	864	81,943	1,165,106	618,417	1,630,507
3.4. For above 7 years but <= 10 years	55,015	101,514	6,162	10,164	448	1,846	7,709	902,833	69,334	1,016,356
3.5. For above 10 years but <= 15 years	27,073	81,290	3,385	9,051	513	3,199	5,509	566,474	36,480	660,013
3.6. For above 15 years but <= 20 years	20,363	99,941	2,355	9,192	521	3,230	185	32,314	23,424	144,677
3.7. For above 20 years but <= 25 years	48,932	148,846	2,053	9,984	1,101	6,589	777	66,304	52,863	231,723
3.8. For above 25 years but <= 30 years	4,772	17,259	605	2,660	39	363	127	26,944	5,543	47,226
3.9. For above 30 years	219	812	22	46	1	5	110	6,047	352	6,910
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

Note(s)

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

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	4,003,163	11,326,551	6,508,876	8,852,690	6,110,188	8,896,693
2. ISLAMIC	554,625	4,159,133	594,583	4,246,714	652,942	5,639,800
A. Ijara Finance	70,226	110,219	82,076	166,524	97,655	308,873
B. Diminishing Musharaka	69,161	1,002,192	77,605	1,178,641	74,942	1,497,918
C. Istisna	5,840	483,137	5,724	385,787	7,388	557,339
D. Mudaraba	109	1,902	109	1,759	119	1,798
E. Murabaha	14,415	152,486	14,473	141,705	16,681	230,181
F. Musawamah finance	27,223	89,263	31,831	103,568	33,046	106,813
G. Musharaka Finance	15,068	320,870	16,326	273,951	17,726	392,010
H. Salam Finance	1,784	63,364	1,631	40,829	1,976	88,132
I. Commodity Murabahah / Tawwaruq	284,811	27,788	295,020	36,281	334,208	39,276
J. Advance against financing	1,214	35,020	1,351	47,135	1,336	52,582
K. Other Islamic Modes of Financing	64,774	1,872,891	68,437	1,870,533	67,865	2,364,879
Total	4,557,788	15,485,684	7,103,459	13,099,403	6,763,130	14,536,493

Note(s)

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

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st December, 2025

Nature	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	4,866,454	1,694,122	834,652	138,305	1,332	7,353	407,750	7,056,913	6,110,188	8,896,693
2. ISLAMIC	542,945	585,930	52,515	45,645	3,029	16,918	54,453	4,991,308	652,942	5,639,800
A. Ijara Finance	76,358	122,127	6,193	8,954	8	18	15,096	177,774	97,655	308,873
B. Diminishing Musharaka	55,822	117,434	5,271	7,181	882	2,669	12,967	1,370,634	74,942	1,497,918
C. Istisna	634	17,203	21	2,153	-	-	6,733	537,983	7,388	557,339
D. Mudaraba	119	1,798	-	-	-	-	-	-	119	1,798
E. Murabaha	9,920	21,853	686	1,138	25	52	6,050	207,138	16,681	230,181
F. Musawamah finance	26,683	13,087	3,761	1,463	-	-	2,602	92,263	33,046	106,813
G. Musharaka Finance	14,229	36,383	1,397	2,514	10	59	2,090	353,055	17,726	392,010
H. Salam Finance	328	3,539	-	-	-	-	1,648	84,593	1,976	88,132
I. Commodity Murabahah / Tawwaruq	305,335	36,207	28,872	3,068	-	-	1	1	334,208	39,276
J. Advance against financing	1,111	1,924	102	90	-	-	123	50,568	1,336	52,582
K. Other Islamic Modes of Financing	52,406	214,375	6,212	19,085	2,104	14,121	7,143	2,117,298	67,865	2,364,879
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

Notes)

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

3.8 Advances Classified by Rate of

All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	729,271	44,012	21,800	19,539	37,713	245,634	25,254	220	7,402	10,123	11,672
01.00*	9,787	1,555	927	266	635	910	1,276	23	591	220	110
02.00*	50,935	9,594	7,612	4,859	16,411	37,512	4,237	27	9,469	4,831	2,863
03.00*	163,264	8,956	6,316	14,371	13,587	63,695	12,978	6	6,141	5,120	7,023
04.00*	107,729	4,082	9,089	2,789	28,182	45,995	9,006	2	3,931	2,716	1,230
05.00*	526,642	11,803	11,338	8,627	30,608	66,441	9,788	303	3,527	4,503	2,460
06.00*	42,355	10,266	5,436	2,927	7,007	24,158	1,839	0	2,443	1,968	526
07.00*	176,797	16,977	10,036	8,755	39,622	58,391	6,467	707	6,844	4,658	3,186
08.00*	167,982	17,995	20,090	8,083	29,499	140,596	12,101	2,450	7,389	5,613	4,999
09.00*	37,030	1,480	2,663	179	4,701	3,478	753	-	950	1,069	237
10.00*	295,900	3,126	500	491	318	2,249	307	0	1,225	110	232
10.25	408,158	52,835	-	7	46,579	29,504	5	-	-	2	-
10.50	41,903	267	585	200	40,077	12,258	13	-	-	-	1
10.75	187,604	20,557	16,166	2,548	21,464	168,923	1,797	-	1,892	26	4,134
11.00	369,077	27,801	27,010	21,496	19,711	179,717	1,977	-	49,343	1,002	362
11.25	227,015	36,752	39,778	10,562	59,669	199,201	29,708	800	3,613	8,980	1,152
11.50	439,477	20,139	18,186	4,288	41,983	167,749	19,231	130	2,189	3,009	6,594
11.75	463,893	23,618	17,523	16,745	62,160	286,677	14,768	-	6,061	4,178	3,434
12.00	469,019	20,476	17,398	19,682	23,808	146,010	12,749	9	5,344	5,838	3,613
12.25	160,610	32,741	17,383	17,214	34,043	137,597	14,174	209	5,960	4,069	1,632
12.50	139,275	17,665	10,412	8,090	16,110	85,924	8,094	450	1,153	3,719	1,884
12.75	110,867	11,818	15,988	11,377	19,499	74,705	5,730	-	6,874	8,644	2,199
13.00	171,865	37,393	9,555	7,830	17,421	52,403	11,843	233	4,217	7,486	609
13.25	131,400	13,799	6,733	3,571	11,851	50,061	7,436	40	2,315	3,835	1,102
13.50	61,898	20,194	2,984	3,530	4,747	31,919	8,922	196	1,593	3,560	1,546
13.75	45,468	10,501	15,637	1,890	5,460	18,633	27,178	-	1,190	4,813	633
14.00	132,550	19,270	77,775	1,942	29,661	67,307	9,826	374	3,370	4,653	1,187
14.25	37,324	9,314	3,658	2,049	14,783	22,261	4,830	441	2,431	3,107	1,020
14.50	38,778	17,924	2,235	7,937	10,570	15,100	6,295	101	2,685	2,959	1,305
14.75	8,035	2,633	2,606	380	3,262	7,509	2,973	394	1,598	2,522	1,030
15.00	102,803	7,964	1,216	9,424	3,542	5,205	7,276	197	1,879	4,949	1,499
15.25	80,102	1,265	1,031	337	4,704	10,618	6,205	84	2,497	2,664	1,090
15.50	11,676	2,328	503	684	4,236	18,817	3,480	100	1,445	1,922	3,001
15.75	5,795	597	294	63	916	1,005	7,117	13	612	814	422
16.00	17,482	2,815	492	570	3,695	9,694	3,210	45	1,238	2,057	723
16.25	48,484	2,036	7,476	172	7,282	5,284	5,153	2	2,489	2,570	616
16.50	8,296	2,174	162	1,949	8,048	11,258	4,134	-	1,472	1,107	347
16.75	16,807	2,106	177	225	923	3,868	1,944	-	283	282	138
17.00	392,226	43,424	3,604	363	1,192	2,103	2,306	-	1,267	794	366
17.25	4,822	1,577	204	55	3,774	13,429	3,947	-	2,690	2,021	337
17.50	12,582	8,348	113	140	10,182	24,671	2,507	7	1,708	2,357	122
17.75	2,411	478	53	21	1,332	5,950	503	-	415	154	38
18.00	8,251	7,272	73	232	3,191	17,920	1,006	-	585	456	126
18.25	7,219	3,099	633	124	994	3,659	879	-	554	659	78
18.50	2,265	194	1,581	21	1,002	7,141	412	-	365	292	72
18.75	1,917	106	299	17	240	167	661	-	303	297	98
19.00	16,688	123	5,146	37	54,365	632	11,157	-	1,354	1,557	141
19.25	499	76	137	27	45,787	103	731	-	758	125	55
19.50	1,187	835	847	38	259	37	145	-	71	74	55
19.75	495	118	120	23	219	70	398	-	193	186	212
20.00	26,448	8,369	2,193	33	3,224	849	1,923	-	535	2,564	106
20.25	25,865	15	54	14	585	541	87	-	50	55	25
20.50	1,798	58	371	0	133	100	271	19	24	155	36
20.75	123	80	47	77	203	35	647	-	171	246	56
21.00	4,664	66	170	64	128	37	769	-	139	115	44
21.25	1,588	44	25	10	113	104	254	-	41	36	33
21.50	739	19	15	8	296	422	984	-	195	261	127
21.75	714	33	61	85	256	67	868	-	66	43	20
22.00	19,705	22	85	31	148	700	3,046	-	191	177	89
22.25	986	18	189	71	285	172	1,227	-	22	19	35
22.50	1,074	16	85	22	132	115	762	-	120	56	52
22.75	291	194	67	33	254	63	178	-	26	27	15
23.00	2,160	117	109	2	70	128	236	-	92	50	22
23.25	717	40	255	45	95	98	199	-	36	40	9
23.50	255,845	2	25	22	187	115	225	-	104	58	3
23.75	198	52	12	20	60	25	161	-	67	44	9
24.00	6,261	4	16	18	16	31	126	-	35	26	15
24.25	2,479	14	18	1	212	87	159	-	67	27	19
24.50	1,499	0	13	2	117	66	142	-	20	20	17
24.75	42	112	-	5	110	110	196	-	90	51	57
25.00 & over	327,566	119	1,184	35	1,681	1,039	1,411	1	478	667	167
Total	7,284,678	621,872	426,576	227,350	855,331	2,589,050	338,593	7,585	176,489	143,406	78,470

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

of Interest/Return and Rate of Margin

Banks
31st december, 2025

												(Million Rupees)	
Rate of Margin												Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total		
74,888	5,810	6,270	4,534	4,044	11,422	3,117	3,009	2,574	2,352	33,274	1,303,934		00.00
854	54	34	29	9	131	21	10	3	412	5,601	23,461		01.00*
4,587	4,830	1,468	9,063	2,148	1,376	642	2,606	881	5,171	22,022	203,144		02.00*
2,224	3,384	3,893	2,735	2,572	9,322	297	2,033	477	1,853	22,850	353,097		03.00*
617	1,340	1,343	3,092	686	7,070	407	1,095	1,949	500	15,589	246,439		04.00*
2,282	753	3,383	2,831	1,800	2,940	260	293	439	323	19,488	710,833		05.00*
1,055	1,208	294	1,303	404	787	157	188	16,104	9,026	5,456	134,908		06.00*
3,766	1,394	2,732	2,603	939	7,558	455	382	3,296	5,079	40,304	400,948		07.00*
4,475	9,177	3,322	3,599	3,623	44,753	4,090	4,067	5,219	1,075	14,524	514,720		08.00*
1,881	2	19	1,069	66	25	527	79	35	185	2,486	58,916		09.00*
107	7	25	125	22	2,241	148	110	10,973	1,799	2,914	232,930		10.00*
3	2	2	4	3	45,070	1	1	-	39,054	16,376	657,608		10.25
-	2	-	20	46	83,505	2	4,005	610	31	1,052	184,575		10.50
6,418	1,396	6,315	2,028	847	43,915	1,824	3,011	3,028	19	22,866	516,777		10.75
3,372	3,801	145	6,124	2,016	58,921	3,409	2,400	5,380	107	8,067	791,237		11.00
3,879	2,735	2,809	209	1,350	14,007	9,613	23,181	18,620	4,565	21,919	720,118		11.25
5,903	1,844	5,457	2,412	2,635	17,689	1,416	1,019	1,103	1,251	44,870	808,577		11.50
3,538	5,932	2,935	3,268	2,188	16,649	603	382	11,259	1,220	45,539	992,572		11.75
9,746	4,299	5,718	4,520	6,638	10,035	462	1,388	759	666	48,547	816,723		12.00
5,180	2,416	1,764	2,456	1,333	10,040	4,532	1,025	752	1,408	25,897	482,434		12.25
2,738	2,502	812	1,988	2,173	3,815	543	767	847	631	18,021	327,615		12.50
1,342	1,799	954	4,108	968	2,857	1,732	541	1,737	1,796	17,391	302,928		12.75
2,739	1,162	1,532	352	1,186	11,844	1,095	429	564	1,055	17,184	359,996		13.00
3,865	1,090	1,266	1,138	1,483	1,201	570	449	349	345	15,328	259,227		13.25
2,173	502	1,026	773	712	953	306	436	250	290	9,044	157,553		13.50
894	1,253	956	1,281	966	896	1,522	197	162	199	10,415	150,144		13.75
2,348	1,633	1,430	2,095	1,139	1,088	1,099	391	649	878	12,482	373,147		14.00
2,420	1,392	945	1,053	1,348	399	720	292	357	237	6,004	116,385		14.25
1,438	978	2,083	3,592	919	779	947	360	119	107	9,026	126,236		14.50
1,237	2,060	978	745	1,187	257	388	346	158	337	1,439	42,073		14.75
2,335	1,982	1,001	1,097	1,040	1,025	521	281	294	272	3,083	158,885		15.00
1,904	1,189	953	756	796	597	481	284	205	603	2,548	120,913		15.25
1,242	1,141	805	744	530	2,417	297	192	95	394	1,299	57,346		15.50
633	589	459	426	256	259	175	183	59	209	1,536	22,410		15.75
1,082	820	687	639	446	301	251	138	484	488	3,564	50,922		16.00
1,217	523	587	422	537	179	125	178	92	326	3,552	89,303		16.25
1,269	311	278	218	132	121	67	180	95	320	180	42,400		16.50
409	93	114	112	100	41	48	35	82	67	989	28,842		16.75
457	234	277	236	215	159	77	81	82	261	10,072	459,796		17.00
1,023	196	205	146	125	86	14	42	249	57	1,303	36,303		17.25
2,599	101	85	92	27	28	20	7	1	9	345	66,046		17.50
219	40	23	8	6	13	5	14	37	13	454	12,187		17.75
168	64	94	66	32	7	51	3	13	11	2,863	42,484		18.00
3,155	30	52	21	22	27	11	0	3	0	400	21,617		18.25
314	185	97	139	55	61	36	32	40	19	260	14,584		18.50
213	58	68	44	76	28	31	5	14	6	371	5,017		18.75
309	108	127	82	95	108	28	24	14	8	1,302	83,403		19.00
144	28	42	51	8	22	15	4	3	0	1,075	49,690		19.25
113	42	92	40	63	33	42	10	10	6	64	4,064		19.50
275	42	84	61	138	17	26	7	16	1	69	2,770		19.75
71	524	2,731	1,355	12	14	9	107	408	1,739	27,458	80,673		20.00
68	27	15	183	22	4	3	8	1	2	21	27,644		20.25
51	28	30	23	30	-	2	1	-	-	19	3,149		20.50
374	77	43	90	58	18	11	5	6	0	24	2,392		20.75
18,988	41	30	13	17	4	1	18	-	-	9	25,317		21.00
29	10	22	15	16	2	8	2	-	-	21	2,373		21.25
241	106	112	140	70	51	13	6	-	0	9	3,814		21.50
53	16	15	8	7	8	6	1	-	2	14	2,345		21.75
127	47	62	47	55	11	11	0	-	49	10	24,614		22.00
25	3	5	3	-	-	-	1	-	5	71	3,137		22.25
6	0	3	4	-	1	-	-	1	-	17	2,469		22.50
15	30	6	4	3	2	-	7	4	0	18	1,237		22.75
20	32	9	17	13	9	1	3	-	8	34	3,131		23.00
65	8	29	6	9	0	-	2	1	1	18	1,674		23.25
8	5	5	5	1	3	1	6	-	1	149	256,771		23.50
23	11	12	8	4	5	1	19	2	0	287	1,022		23.75
23	9	9	6	3	2	13	1	-	4	24	6,645		24.00
22	12	2	8	2	2	3	-	14	1	35	3,184		24.25
12	5	33	2	2	2	-	1	-	-	122	2,074		24.50
52	24	14	10	3	16	5	-	0	3	45	945		24.75
253	114	162	177	266	467	2,466	2,280	2,820	11	285	343,648	25.00 & over	
195,578	73,660	69,388	76,668	50,719	437,699	45,780	58,573	93,735	86,727	598,566	14,536,493	Total	

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st December, 2025

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	4,747,433	1,157,028	832,868	108,106	165	1,419	301,094	6,018,125	5,881,560	7,284,678
05.00	18,642	57,618	1,671	4,031	2,727	14,231	51,724	545,990	74,764	621,872
10.00	16,237	43,265	1,189	2,704	18	93	19,154	380,514	36,598	426,576
15.00	11,866	31,666	3,964	11,458	74	569	5,509	183,657	21,413	227,350
20.00	364,180	250,532	22,538	18,709	31	73	8,813	586,017	395,562	855,331
25.00	31,405	267,483	2,694	8,502	177	2,519	28,476	2,310,546	62,752	2,589,050
30.00	62,859	102,507	4,227	6,440	56	512	9,307	229,134	76,449	338,593
33.33	575	2,193	43	84	-	-	26	5,308	644	7,585
35.00	25,086	39,195	2,421	2,288	91	233	1,780	134,774	29,378	176,489
40.00	24,427	47,379	1,234	2,808	64	2,049	4,285	91,170	30,010	143,406
45.00	6,531	25,525	637	1,935	108	221	998	50,789	8,274	78,470
50.00	12,321	68,833	1,108	3,146	23	71	1,923	123,528	15,375	195,578
55.00	10,436	21,003	1,172	1,579	30	220	539	50,859	12,177	73,660
60.00	6,818	14,216	660	1,111	17	32	843	54,028	8,338	69,388
65.00	4,638	13,732	594	1,056	26	108	722	61,772	5,980	76,668
70.00	3,646	9,879	568	881	18	51	870	39,909	5,102	50,719
75.00	3,578	6,747	566	570	18	322	2,361	430,060	6,523	437,699
80.00	8,209	7,712	2,696	1,127	17	35	700	36,906	11,622	45,780
85.00	4,921	6,234	1,332	966	13	30	520	51,343	6,786	58,573
90.00	9,309	5,815	3,212	1,019	18	94	993	86,807	13,532	93,735
95.00	2,806	5,940	271	482	9	39	1,633	80,267	4,719	86,727
99.99	33,476	95,549	1,502	4,948	661	1,351	19,933	496,718	55,572	598,566
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

Note(s)

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

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st December, 2025

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	185,340	124,239	41	165	-	-	185,381	124,404
05.00	-	-	10	11	-	-	10	11
10.00	-	-	-	-	-	-	-	-
15.00	-	-	6	0	-	-	6	0
20.00	11	212	286	527	-	-	297	739
25.00	-	-	2,106	2,372	-	-	2,106	2,372
35.00	-	-	9,541	8,819	-	-	9,541	8,819
45.00	-	-	248	31	-	-	248	31
55.00	-	-	502	68	-	-	502	68
65.00	-	-	908	171	-	-	908	171
75.00	-	-	2,030	532	-	-	2,030	532
85.00	-	-	12,157	4,701	-	-	12,157	4,701
95.00	-	-	10,821	3,193	-	-	10,821	3,193
99.99	-	-	-	-	-	-	-	-
Total	185,351	124,451.5	38,656	20,590.5	-	-	224,007	145,042.0
Weighted Average		0.03		51.77				7.38
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	3	1,650	48	4,794	-	-	51	6,444
05.00	-	-	86	737	-	-	86	737
10.00	2	1,330	20	1,172	-	-	22	2,502
15.00	-	-	2	24	-	-	2	24
20.00	-	-	7	4,269	-	-	7	4,269
25.00	8	1,670	31	8,495	-	-	39	10,165
35.00	4	1,764	18	4,654	-	-	22	6,418
45.00	-	-	22	1,773	-	-	22	1,773
55.00	1	474	5	641	-	-	6	1,115
65.00	1	150	3	180	-	-	4	330
75.00	-	-	7	4,694	-	-	7	4,694
85.00	-	-	1	86	-	-	1	86
95.00	1	29	29	26	-	-	30	55
99.99	-	-	21	18,325	-	-	21	18,325
Total	20	7,067.3	300	49,871.8	-	-	320	56,939.0
Weighted Average		20.75		55.05				50.79
Securities Shares and Other Financial Instruments - To Others								
00.00	22	15,185	51	215,451	-	-	73	230,636
05.00	-	-	29	40,435	-	-	29	40,435
10.00	15	17	8	2,475	-	-	23	2,493
15.00	-	-	3	628	-	-	3	628
20.00	23	146	16	7,563	-	-	39	7,709
25.00	27	8,364	25	1,395	-	-	52	9,758
35.00	5	2,374	32	1,735	-	-	37	4,109
45.00	2	3,478	14	409	-	-	16	3,888
55.00	1	33	8	685	-	-	9	718
65.00	-	-	7	1,491	-	-	7	1,491
75.00	-	-	8	1,410	-	-	8	1,410
85.00	1	20,000	6	494	-	-	7	20,494
95.00	1	15,000	5	1,542	-	-	6	16,542
99.99	-	-	46	14,669	-	-	46	14,669
Total	97	64,597.8	258	290,383.8	-	-	355	354,981.6
Weighted Average		53.96		8.16				16.50
Merchandise - Food Items								
00.00	89	1,654	4,004	228,317	-	-	4,093	229,971
05.00	1	30	2,023	27,793	-	-	2,024	27,823
10.00	54	4,918	987	44,288	-	-	1,041	49,206
15.00	17	3,951	1,141	28,689	-	-	1,158	32,640
20.00	231	8,817	693	21,494	-	-	924	30,311
25.00	618	39,175	1,566	93,221	-	-	2,184	132,396
35.00	147	1,552	810	63,943	-	-	957	65,495
45.00	18	301	527	10,584	-	-	545	10,886
55.00	83	74,027	85	10,624	-	-	168	84,652
65.00	1	300	65	4,784	-	-	66	5,084
75.00	3	740	211	18,470	-	-	214	19,210
85.00	3	164	46	4,045	-	-	49	4,209
95.00	3	77	43	8,460	-	-	46	8,537
99.99	6	75	1,654	13,701	-	-	1,660	13,776
Total	1,274	135,782.3	13,855	578,414.2	-	-	15,129	714,196.5
Weighted Average		37.76		19.14				22.68

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 31st December, 2025

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	14,596	26,713	3,212	192,780	2	873	17,810	220,366
05.00	4	411	906	13,284	-	-	910	13,695
10.00	17	1,555	431	37,149	-	-	448	38,703
15.00	48	934	116	22,154	-	-	164	23,089
20.00	244	8,772	310	67,600	-	-	554	76,372
25.00	1,267	102,175	1,957	314,965	-	-	3,224	417,139
35.00	30	655	287	39,633	-	-	317	40,288
45.00	56	1,711	78	15,552	-	-	134	17,263
55.00	283	4,982	59	8,047	-	-	342	13,029
65.00	1	750	33	8,008	-	-	34	8,758
75.00	3	418	83	12,544	-	-	86	12,961
85.00	6	1,392	24	7,119	-	-	30	8,511
95.00	8	1,066	35	1,983	-	-	43	3,049
99.99	12	398	331	17,998	-	-	343	18,396
Total	16,575	151,932.0	7,862	758,815.0	2	873.2	24,439	911,620.1
Weighted Average		22.64		21.53		-		21.70
Merchandise - Finished/Manufactured Goods								
00.00	298	11,675	3,213	364,809	5	325	3,516	376,809
05.00	2	1,444	1,374	21,206	-	-	1,376	22,650
10.00	25	2,953	435	38,892	-	-	460	41,845
15.00	32	938	126	23,650	-	-	158	24,588
20.00	500	7,472	235	65,767	-	-	735	73,239
25.00	1,756	153,778	1,849	186,016	-	-	3,605	339,794
35.00	57	1,327	382	40,031	-	-	439	41,358
45.00	67	912	94	13,551	-	-	161	14,462
55.00	142	10,335	105	28,249	-	-	247	38,585
65.00	9	5,193	164	20,043	-	-	173	25,236
75.00	5	1,554	525	59,625	-	-	530	61,179
85.00	8	893	38	5,448	-	-	46	6,341
95.00	12	842	62	12,558	-	-	74	13,399
99.99	48	503	752	27,985	-	-	800	28,488
Total	2,961	199,818.9	9,354	907,828.9	5	325.2	12,320	1,107,972.9
Weighted Average		26.40		22.32		-		23.05
Fixed Assets Including Machinery								
00.00	8,922	93,953	175,458	464,387	18	56	184,398	558,395
05.00	14	35	15,839	91,261	-	-	15,853	91,296
10.00	515	7,142	15,747	143,486	2	1	16,264	150,629
15.00	9,359	12,587	2,985	36,051	-	-	12,344	48,638
20.00	12,183	52,270	15,330	170,102	22	55	27,535	222,427
25.00	10,155	181,920	12,180	562,258	2	828	22,337	745,006
35.00	43,153	29,921	29,572	123,253	-	-	72,725	153,174
45.00	11,630	7,234	14,719	62,396	-	-	26,349	69,630
55.00	5,982	5,051	13,359	55,533	-	-	19,341	60,584
65.00	184	2,228	9,398	29,441	-	-	9,582	31,669
75.00	166	4,482	5,132	303,908	-	-	5,298	308,390
85.00	71	3,271	3,391	30,698	-	-	3,462	33,969
95.00	107	4,450	3,425	42,872	-	-	3,532	47,322
99.99	91	1,586	20,558	92,356	-	-	20,649	93,942
Total	102,532	406,129.2	337,093	2,208,002.3	44	939.5	439,669	2,615,071.0
Weighted Average		21.36		31.48		23.20		29.90
Real Estate - Land								
00.00	3,114	63,999	8,116	151,328	-	-	11,230	215,327
05.00	2	5	2,173	31,052	-	-	2,175	31,057
10.00	104	288	544	8,469	-	-	648	8,758
15.00	1,025	8,877	431	23,778	-	-	1,456	32,655
20.00	1,446	10,054	3,652	33,230	-	-	5,098	43,284
25.00	3,096	61,294	5,005	94,101	1	204	8,102	155,598
35.00	452	5,286	3,299	22,541	-	-	3,751	27,827
45.00	1,104	3,209	2,429	24,426	-	-	3,533	27,635
55.00	152	1,981	2,187	10,958	-	-	2,339	12,940
65.00	55	291	866	6,585	-	-	921	6,876
75.00	63	237	623	4,372	-	-	686	4,608
85.00	82	462	919	2,221	-	-	1,001	2,684
95.00	91	675	753	3,991	-	-	844	4,666
99.99	42	94	9,313	33,670	-	-	9,355	33,764
Total	10,828	156,751.7	40,310	450,724.4	1	204.0	51,139	607,680.1
Weighted Average		15.35		23.34		25.00		21.28

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st December, 2025

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	48,498	121,170	43,707	465,483	11	31	92,216	586,684
05.00	10	101	8,755	110,891	-	-	8,765	110,992
10.00	45	2,359	1,972	37,640	-	-	2,017	40,000
15.00	2,212	15,198	1,135	15,367	1	9	3,348	30,574
20.00	659	15,318	8,039	66,543	23	184	8,721	82,045
25.00	1,230	47,106	8,978	161,172	2	896	10,210	209,175
35.00	456	10,140	4,951	61,399	-	-	5,407	71,539
45.00	225	8,206	3,017	33,122	-	-	3,242	41,328
55.00	1,329	12,670	1,668	17,886	-	-	2,997	30,555
65.00	127	690	1,447	16,764	-	-	1,574	17,454
75.00	194	1,962	1,156	16,560	-	-	1,350	18,522
85.00	184	3,486	1,009	5,885	-	-	1,193	9,371
95.00	292	4,190	930	4,251	-	-	1,222	8,441
99.99	122	595	5,178	58,827	-	-	5,300	59,422
Total	55,583	243,191.4	91,942	1,071,791.0	37	1,120.5	147,562	1,316,102.9
Weighted Average		16.17		18.45		23.40		18.03
Against Fixed Deposits								
00.00	32	5,616	2,029	76,167	1	3	2,062	81,785
05.00	2	228	2,338	113,134	-	-	2,340	113,362
10.00	120	5,382	2,147	38,628	-	-	2,267	44,011
15.00	33	556	150	679	-	-	183	1,235
20.00	33	197	331	17,187	-	-	364	17,384
25.00	120	10,240	813	108,980	-	-	933	119,220
35.00	15	671	290	25,876	-	-	305	26,547
45.00	19	1,240	277	6,265	-	-	296	7,505
55.00	2	456	194	901	-	-	196	1,357
65.00	5	13	120	971	-	-	125	984
75.00	1	6	102	676	-	-	103	683
85.00	2	0	70	546	-	-	72	546
95.00	2	97	731	13,389	-	-	733	13,486
99.99	190	77	346	9,346	-	-	536	9,423
Total	576	24,779.8	9,938	412,743.4	1	3.2	10,515	437,526.4
Weighted Average		17.62		18.11		-		18.08
Against Insurance Policies								
00.00	-	-	3	1	-	-	3	1
05.00	-	-	3	6	-	-	3	6
10.00	-	-	2	6	-	-	2	6
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	14	84	-	-	14	84
35.00	-	-	1	2	-	-	1	2
45.00	-	-	1	0	-	-	1	0
55.00	-	-	1	1	-	-	1	1
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	1	4	-	-	1	4
Total	-	-	26	104.9	-	-	26	104.9
Weighted Average				26.26				26.26
Other Secured Advances								
00.00	152	9,989	106,718	1,429,396	31	14	106,901	1,439,399
05.00	1	14	39,373	169,793	-	-	39,374	169,807
10.00	8	1,252	5,294	42,898	2	4,273	5,304	48,423
15.00	200	7,043	583	25,228	-	-	783	32,271
20.00	216	5,225	1,530	155,855	-	-	1,746	161,080
25.00	890	145,676	6,234	302,347	2	312	7,126	448,335
35.00	260	7,985	2,435	63,769	-	-	2,695	71,754
45.00	4	1,252	1,604	26,222	-	-	1,608	27,475
55.00	64	6,754	883	18,881	-	-	947	25,636
65.00	2	1	844	48,002	-	-	846	48,003
75.00	3	510	1,169	55,718	-	-	1,172	56,228
85.00	4	644	325	12,798	-	-	329	13,441
95.00	7	656	831	61,115	-	-	838	61,771
99.99	34	114	14,854	308,243	-	-	14,888	308,356
Total	1,845	187,115.4	182,677	2,720,263.9	35	4,598.5	184,557	2,911,977.7
Weighted Average		24.91		22.52		10.99		22.65

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st December, 2025

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	289,777	859,992	49,842	1,499,485	133	43,517	339,752	2,402,994
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	289,777	859,991.6	49,842	1,499,484.9	133	43,517.3	339,752	2,402,993.8
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	794,578	128,620	3,640,705	294,837	1	372,750	4,435,284	796,207
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	794,578	128,619.9	3,640,705	294,837.0	1	372,749.6	4,435,284	796,206.5
Weighted Average		-		-		-		-
Grand Total	1,461,997	2,690,229	4,422,818	11,263,856	259	424,331	5,885,074	14,378,416
Weighted Average		13.97		19.74		0.24		18.09

Note(s)

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

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

(Percent)

As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**	
<u>Conventional Banking</u>										
2024	Dec	15.38 (15.38)	11.56 (11.41)	12.93 (12.29)	12.25 (12.06)	12.53 (12.58)	13.54 (12.54)	13.12 (15.74)	29.97 (29.97)	13.16 (13.53)
	Sep	16.49 (16.49)	10.33 (10.67)	8.83 (9.07)	10.66 (10.46)	10.13 (10.12)	11.06 (9.87)	11.66 (11.90)	13.80 (23.08)	10.94 (11.29)
2025	Dec P	15.46 (15.46)	11.21 (12.16)	9.25 (9.50)	10.53 (10.25)	10.22 (10.22)	9.46 (9.30)	11.86 (12.25)	15.58 (26.37)	11.23 (11.69)
	<u>Islamic Banking</u>									
2024	Dec	- -	11.33 (10.99)	11.71 (10.83)	12.69 (12.77)	11.83 (11.82)	15.48 (15.53)	12.07 (12.23)	27.05 (27.05)	12.35 (12.11)
	Sep	- -	12.51 (13.16)	9.79 (9.95)	11.77 (11.77)	10.32 (10.31)	12.29 (12.32)	9.93 (9.47)	21.90 (21.90)	10.58 (10.64)
2025	Dec P	- -	11.11 (13.49)	9.42 (9.28)	11.33 (11.42)	9.85 (9.82)	10.19 (10.17)	10.69 (9.19)	21.54 (21.54)	10.52 (10.11)
	<u>Overall Banking</u>									
2024	Dec	15.38 (15.38)	11.55 (11.39)	12.49 (11.75)	12.38 (12.30)	12.30 (12.31)	14.07 (13.41)	12.92 (14.72)	29.61 (29.61)	12.94 (13.08)
	Sep	16.49 (16.49)	10.81 (11.86)	9.17 (9.40)	11.07 (11.00)	10.20 (10.19)	11.36 (10.56)	11.09 (11.14)	14.26 (22.95)	10.83 (11.06)
2025	Dec P	15.46 (15.46)	11.15 (12.72)	9.32 (9.41)	10.85 (10.75)	10.07 (10.06)	9.82 (9.74)	11.39 (11.27)	15.93 (25.84)	10.95 (11.10)

* Nature refers to Conventional/Islamic financing.

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

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,321	1,064,642	10,122	1,113,455	10,519	1,210,957
1.1. Export finance schemes	4,837	737,888	4,608	634,711	3,719	447,050
1.2. Others	4,484	326,754	5,514	478,744	6,800	763,908
2. Import financing	8,356	624,302	8,893	602,903	9,064	568,351
3. Government self employment schemes	52,722	70,383	58,331	102,365	63,901	125,709
4. Working capital/short term	2,937,808	7,687,525	5,375,149	5,734,287	4,996,229	6,698,190
4.1. Small Loans	1,470,249	445,433	3,817,612	521,446	3,731,752	536,797
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	591	13,139	636	11,560	617	11,117
4.4. Others	1,466,674	6,039,376	1,556,596	4,167,349	1,263,528	5,037,620
4.5. Commodity Operations Financing	294	1,189,578	305	1,033,932	332	1,112,656
5. Fixed investment/long term	1,549,581	6,038,831	1,650,964	5,546,393	1,683,417	5,933,286
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	12,672	499,010	12,852	417,828	12,929	404,121
5.2. Financing Power Plants Using Renewable Energy	2,828	93,114	2,804	77,374	2,719	79,274
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	52	861	53	556	33	960
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,018	4,644	1,163	5,442	1,117	5,083
5.5. Financing Facility for Storage of Agricultural Produce (FESAP)	186	4,920	213	5,180	254	6,872
5.6. Small Loans	416,516	302,147	453,511	403,536	453,063	429,272
5.7. Others	983,098	4,328,421	1,057,670	3,936,216	1,086,872	4,330,667
5.8. Financing for Construction Purposes	123,085	691,955	115,687	603,956	118,084	575,452
5.9. SME Asaan Finance (SAAF) Scheme	9,743	34,183	6,694	23,990	8,038	27,824
5.10. Machinery	383	79,575	317	72,314	308	73,760
Total	4,557,788	15,485,684	7,103,459	13,099,403	6,763,130	14,536,493

Note(s)

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3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Dec-24		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,082	778,320	7,911	784,857	7,938	791,151
1.1. Export finance schemes	3,016	483,572	2,988	370,337	2,476	280,100
1.2. Others	4,066	294,748	4,923	414,520	5,462	511,052
2. Import financing	7,714	586,023	8,205	564,873	8,272	522,644
3. Government self employment schemes	51,710	68,231	56,896	99,022	62,188	120,947
4. Working capital/short term	2,643,530	5,551,239	5,075,978	3,759,593	4,656,615	4,093,542
4.1. Small Loans	1,201,001	357,950	3,543,248	412,173	3,422,100	435,651
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	587	13,129	614	11,547	593	11,084
4.4. Others	1,441,729	4,232,940	1,531,920	2,853,305	1,233,698	3,171,764
4.5. Commodity Operations Financing	213	947,220	196	482,568	224	475,043
5. Fixed investment/long term	1,293,127	4,342,738	1,359,886	3,644,345	1,375,175	3,368,409
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	9,636	344,778	9,906	286,043	9,582	265,639
5.2. Financing Power Plants Using Renewable Energy	2,151	59,772	2,160	47,368	2,074	51,320
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	29	575	32	365	20	263
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	989	4,370	1,103	5,036	1,057	4,595
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	142	2,326	164	2,266	170	2,674
5.6. Small Loans	337,861	185,317	364,595	241,511	356,571	255,067
5.7. Others	842,556	3,247,618	892,572	2,674,514	914,348	2,432,644
5.8. Financing for Construction Purposes	92,510	424,162	84,234	341,125	85,251	304,560
5.9. SME Asaan Finance (SAAF) Scheme	6,989	27,131	4,907	18,441	5,914	22,378
5.10 Machinery	264	46,689	213	27,677	188	29,268
Total	4,003,163	11,326,551	6,508,876	8,852,690	6,110,188	8,896,693

Note(s)

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3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Dec-24		Sep-25 R		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. Export financing	2,239	286,322	2,211	328,599	2,581	419,806
1.1. Export finance schemes	1,821	254,316	1,620	264,375	1,243	166,950
1.2. Others	418	32,006	591	64,224	1,338	252,856
2. Import financing	642	38,279	688	38,030	792	45,707
3. Government self employment schemes	1,012	2,153	1,435	3,343	1,713	4,763
4. Working capital/short term	294,278	2,136,286	299,171	1,974,694	339,614	2,604,647
4.1. Small Loans	269,248	87,483	274,364	109,273	309,652	101,146
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	4	10	22	13	24	33
4.4. Others	24,945	1,806,435	24,676	1,314,044	29,830	1,865,856
4.5. Commodity Operations Financing	81	242,358	109	551,364	108	637,613
5. Fixed investment/long term	256,454	1,696,093	291,078	1,902,048	308,242	2,564,877
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	3,036	154,231	2,946	131,785	3,347	138,482
5.2. Financing Power Plants Using Renewable Energy	677	33,343	644	30,006	645	27,954
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)	23	286	21	192	13	697
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	29	274	60	406	60	488
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	44	2,595	49	2,914	84	4,197
5.6. Small Loans	78,655	116,830	88,916	162,025	96,492	174,205
5.7. Others	140,542	1,080,803	165,098	1,261,702	172,524	1,898,024
5.8. Financing for Construction Purposes	30,575	267,793	31,453	262,831	32,833	270,892
5.9. SME Asaan Finance (SAAF) Scheme	2,754	7,052	1,787	5,550	2,124	5,446
5.10 Machinery	119	32,886	104	44,637	120	44,492
Total	554,625	4,159,133	594,583	4,246,714	652,942	5,639,800

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 31st December, 2025

Category of Financing	(Million Rupees)									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	827	52,092	28	1,315	-	-	9,664	1,157,551	10,519	1,210,957
1.1. Export finance schemes	356	21,438	5	158	-	-	3,358	425,453	3,719	447,050
1.2. Others	471	30,654	23	1,156	-	-	6,306	732,098	6,800	763,908
2. Import financing	541	7,445	19	197	-	-	8,504	560,710	9,064	568,351
3. Government self-employment schemes	56,098	82,916	3,797	5,739	13	22	3,993	37,032	63,901	125,709
4. Working capital/short term	3,961,502	801,066	701,371	42,240	578	2,703	332,778	5,852,180	4,996,229	6,698,190
4.1. Small Loans	3,017,589	249,028	633,082	21,769	17	46	81,064	265,954	3,731,752	536,797
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	21	4	4	-	-	-	592	11,113	617	11,117
4.4. Others	943,831	550,453	68,285	20,471	561	2,657	250,851	4,464,038	1,263,528	5,037,620
4.5. Commodity Operations Financing	61	1,581	-	-	-	-	271	1,111,074	332	1,112,656
5. Fixed investment/long term	1,390,431	1,336,533	181,952	134,458	3,770	21,547	107,264	4,440,748	1,683,417	5,933,286
5.1. Long Term Financing Facility (LTFF and ILTFF)	-	-	-	-	-	-	-	-	-	-
Temporary Economic Refinance Facility (TERF and ITERF)	381	5,525	2	4	-	-	12,546	398,592	12,929	404,121
5.2. Financing Power Plants Using Renewable Energy	529	7,163	26	140	4	3	2,160	71,968	2,719	79,274
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA	2	25	-	-	-	-	31	935	33	960
Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	-	-	-	-	-	-	-	-	-	-
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	87	871	632	683	-	-	398	3,530	1,117	5,083
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	48	910	-	-	-	-	206	5,962	254	6,872
5.6. Small Loans	372,834	257,782	59,688	25,113	585	1,400	19,956	144,978	453,063	429,272
5.7. Others	914,564	656,155	103,067	60,844	799	3,061	68,442	3,610,608	1,086,872	4,330,667
5.8. Financing for Construction Purposes	96,192	389,761	18,390	47,195	2,382	17,084	1,120	121,411	118,084	575,452
5.9. SME Asan Finance (SAAF) Scheme	5,773	18,320	146	476	-	-	2,119	9,028	8,038	27,824
5.10 Machinery	21	21	1	4	-	-	286	73,735	308	73,760
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

Note(s)

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3.12 Advances to Textile & Readymade Garments Sectors

All Banks
As on 31st December, 2025

(Million Rupees)

Description	Working Capital / Short Term					Total	Fixed Investment / Long Term					Total Outstanding	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Small Loans	Others		Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others		Total
A - Manufacture of textiles	262,309	404,234	74,272	56,332	571,597	1,368,654	1,800	1,251	202,503	23,044	311,115	539,714	1,908,367
i. Preparation and spinning of textile fibres	38,448	84,583	34,125	26,049	223,870	407,075	28	450	60,598	13,452	106,762	181,288	588,363
1. Cotton	21,875	55,457	29,121	23,627	163,736	293,815	11	390	42,976	2,136	59,961	105,474	399,289
2. Woolen	-	533	214	1,027	920	2,694	-	-	337	2,368	603	3,168	5,862
3. Synthetic fibre	5,257	2,592	736	180	18,611	27,375	-	60	5,828	8,719	22,593	37,199	64,574
4. Others	11,317	26,001	4,054	1,216	40,603	83,190	16	-	11,457	229	23,745	35,447	118,637
ii. Weaving of textiles	58,905	76,706	17,763	4,072	97,140	254,585	553	50	47,021	2,497	69,539	119,660	374,245
1. Cotton	46,044	58,657	12,572	2,892	65,506	185,671	261	-	40,913	1,839	47,238	90,251	275,922
2. Woolen	-	396	72	0	385	852	-	-	-	-	11	11	863
3. Synthetic textile	395	935	137	797	3,704	5,968	-	-	2,093	20	2,102	4,215	10,183
4. Others	12,466	16,717	4,982	383	27,546	62,094	292	50	4,016	638	20,188	25,183	87,277
iii. Finishing of textiles	56,375	73,369	6,787	3,389	120,428	260,347	162	370	36,975	807	63,153	101,466	361,814
1. Cotton	29,930	42,443	5,396	2,996	57,023	137,787	8	108	25,599	705	41,858	68,278	206,066
2. Woolen	200	78	-	-	171	449	-	-	-	-	11	11	460
3. Synthetic textile	2,304	-	102	214	6,770	9,389	-	-	698	72	153	923	10,313
4. Others	23,942	30,848	1,289	179	56,464	112,722	153	262	10,678	30	21,131	32,254	144,976
iv. Manufacture of knitted and crocheted fabrics	22,422	27,358	356	404	6,471	57,012	48	-	3,601	363	8,909	12,921	69,933
v. Manufacture of made-up textile articles, except apparel	48,795	75,486	4,460	14,758	44,622	188,121	114	356	30,911	4,575	28,247	64,203	252,324
a. Manufacture of bed wear	11,181	17,365	856	1,116	4,810	35,327	0	-	9,005	166	3,076	12,247	47,574
b. Manufacture of other made up textile articles	37,614	58,121	3,605	13,642	39,812	152,794	114	356	21,906	4,409	25,171	51,956	204,750
vi. Manufacture of carpets and rugs	14	140	77	44	222	498	-	-	5	60	161	226	724
vii. Manufacture of other textiles n.e.c.	37,350	66,591	10,705	7,616	78,754	201,016	896	25	23,392	1,291	34,345	59,949	260,965
B - Manufacture of wearing apparel	43,576	84,983	6,258	12,120	58,084	205,621	806	852	22,900	484	47,867	72,809	278,431
i. Manufacture of wearing apparel	5,995	23,164	711	10,552	13,410	53,832	292	800	5,073	136	11,515	17,817	71,648
ii. Manufacture of Ready made garments	29,241	50,560	2,631	1,164	41,046	124,641	110	52	18,088	335	27,142	45,727	170,368
iii. Manufacture of articles of fur	100	1,894	606	41	1,912	4,552	-	-	58	-	665	723	5,275
iv. Manufacture of knitted and crocheted apparel	8,240	9,365	2,311	364	2,317	22,596	105	-	681	13	7,745	8,543	31,139
Total (A + B)	305,886	489,216	80,530	68,452	630,191	1,574,275	2,306	2,103	226,403	23,529	358,182	612,523	2,186,798

Notes)

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