

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Assets	1,136,923,226	943,651,642	1,099,623,609
I. Currency and Deposits	87,549,885	71,570,393	87,676,637
1. Currency	12,595,527	9,965,607	10,830,403
2. Transferable Deposits	64,734,011	44,931,007	70,417,423
3. Restricted/ compulsory deposits	481,562	826,863	643,755
4 Other Deposits	9,738,785	15,846,917	5,785,056
II. Securities (other than shares)	386,717,503	202,161,999	255,817,739
1. Short-term	188,200,811	124,469,020	156,041,874
2. Long-term	198,516,692	77,692,980	99,775,865
III. Loans extended (Advances)¹	520,051,532	546,568,094	618,659,883
1. Short-term	362,148,274	313,827,184	375,340,276
A) Money at call	3,101,073	5,301,690	6,101,882
B) Reverse Repo	25,876,806	22,057,384	53,490,886
C) Bills purchased and discounted	233,229	-	-
D) Other short-term loans	332,937,167	286,468,110	315,747,508
2. Long-term	157,903,258	232,740,910	243,319,607
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	112,747	148,890	218,894
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	79,240,209	69,589,251	80,060,122
1. Trade credit and advances	41,118	40,414	50,496
2. Others	79,199,091	69,548,837	80,009,626
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	570,673
C) Items in the process of collection	297,417	-	917,238
D) Miscellaneous assets residents sector	78,901,674	69,548,837	78,521,715
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	63,251,350	53,613,015	57,190,335
1. Produced assets	60,681,084	50,180,636	53,632,403
A) Tangible fixed assets	49,853,808	41,222,110	47,080,341
a) Dwellings	4,247,520	-	-
i) Building on freehold land	1,200,000	-	-
ii) Building on leasehold land	3,047,520	-	-
b) Other buildings and structures	8,652,579	11,856,481	12,812,673
i) Building on freehold land	920,633	1,916,833	2,175,753
ii) Building on leasehold land	7,731,946	9,939,648	10,636,920
c) Machinery and equipment	30,871,201	20,228,726	28,766,294
i) Transport equipment	10,256,866	1,746,868	12,816,622
ii) Furniture & Fixtures	3,220,641	4,456,578	4,023,041
iii) Office equipment	12,810,266	7,035,748	6,278,022
iv) Other machinery & equipment	4,583,428	6,989,532	5,648,609
d) Other tangible fixed assets n.e.s	6,082,508	9,136,903	5,501,374
B) Intangible fixed assets	10,827,276	8,958,526	6,552,061
a) Computer software	9,242,928	7,761,924	5,302,873
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,584,348	1,196,602	1,249,188
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	147,170	367,967	352,472
A) Tangible non-produced assets	124,911	361,637	345,637
a) Land	90,050	343,470	343,470
i) Land underlying Buildings and structures	90,050	343,470	343,470
1. Freehold land	90,050	343,470	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	34,861	18,167	2,167
B) Intangible non-produced assets	22,259	6,330	6,835
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	6,330	6,835
3. Capital work in progress	2,423,096	3,064,412	3,205,460

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Liabilities	1,136,923,249	943,651,638	1,099,623,595
I. Deposits²	745,241,703	719,496,709	840,280,189
1. Transferable Deposits	451,585,252	565,083,868	595,370,758
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	293,656,451	154,412,841	244,909,431
II. Securities (other than shares bonds/ debentures etc.)	5,495,981	8,718,159	9,704,607
1. Short-term	-	-	-
2. Long-term	5,495,981	8,718,159	9,704,607
III. Loans (Borrowings)	199,801,474	62,722,702	68,866,749
1. Short-term	49,272,200	36,729,516	25,574,961
A) Money at call	-	1,439,335	883,085
B) Repurchase agreements (Repo)	-	4,112,195	2,009,118
C) Other short-term borrowings	49,272,200	31,177,986	22,682,758
2. Long-term borrowings	150,529,274	25,993,186	43,291,788
IV. Financial Derivatives	-	-	-
V. Other accounts payable	162,016,949	144,353,557	164,468,425
1. Provision for losses	48,469,886	62,412,040	70,276,817
A) Provision for loan losses-Specific	39,984,886	44,838,422	50,219,336
B) Provision for loan losses-General	8,485,000	17,425,734	19,755,509
C) Provision for other losses	-	147,884	301,972
2. Accumulated Depreciation	32,756,973	30,629,607	31,863,639
3. Other accounts payable to other resident Sectors	80,790,089	51,311,910	62,327,968
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	69,678	120,478	188,463
D) Miscellaneous liability items	80,720,411	51,191,432	62,139,505
a) Suspense account	-	-	3,507,377
b) Provision for expected costs	3,695,083	2,382,910	953,293
c) Deferred tax liabilities	-	-	5,840,792
d) Accrued wages	699,648	1,202,693	1,239,928
e) Accrued rent	3,671	4,545	856,642
f) Accrued taxes	958,706	1,819,176	1,750,702
g) Other miscellaneous liability items	75,363,303	45,782,108	47,990,771
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	24,367,143	8,360,511	16,303,626
1. Quoted	23,178,697	23,829,814	28,033,564
2. Non quoted	32,488,401	31,662,804	37,552,029
3. Investment fund shares	-	-	-
4. Retained earnings	(75,302,017)	(61,954,752)	(64,447,687)
5. Current year result	(18,189,798)	(2,985,872)	(3,154,781)
6. General and special reserve	59,966,376	16,890,632	17,245,785
7. Valuation adjustments	2,225,484	917,886	1,074,717

Notes:

- Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.
- Total deposits shown in liabilities may differ from deposits presented in multiple tables of MFBs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
- 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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
A. Mark-Up/Return/Interest Earned	66,229,020	57,031,981	65,522,179
1. Loans and advances	38,491,781	39,434,260	41,065,510
2. Investments	9,700,964	5,743,495	5,444,673
3. Lendings to financial institutions	1,012,131	1,058,151	1,006,977
4. Balances with banks	933,335	1,126,050	1,264,495
5. Income from inter-office lending	15,626,686	8,539,406	15,325,188
6. Other	464,124	1,130,619	1,415,337
B. Mark-Up/Return/Interest Expensed	41,961,225	29,145,594	36,100,234
1. Deposits	22,871,878	18,301,061	18,698,332
2. Borrowings	2,867,939	1,557,360	1,352,655
3. Subordinated debt	93,521	333,586	308,202
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	495,355	407,123	411,000
6. Expense on inter-office borrowing	15,626,691	8,539,409	15,325,185
7. Other	5,842	7,056	4,860
I. Net Mark-UP/Return/Interest Income (A - B)	24,267,795	27,886,387	29,421,945
C. Non Mark-UP/Return/Interest Income	11,028,738	8,255,430	10,387,168
1. Fee & Commission Income	6,464,673	2,450,844	2,302,141
i. Branch banking customer fees	892,800	727,388	685,660
ii. Consumer finance related fees	4,219,554	515,389	370,341
iii. Card related fees	436,976	125,517	141,868
iv. Credit related fees	751,671	847,844	920,088
v. Investment banking fee	-	-	-
vi. Commission on trade	211	147	215
vii. Commission on guarantees	75	-	-
viii. Commission on cash management	66	1	(10)
ix. Commission on remittances including home remittances	372	145	604
x. Commission on utility bills	1,969	1,010	1,010
xi. Commission income - Bancassurance	2,245	4,388	1,613
xii. Rent on lockers	301	316	498
xiii. Commission on investments services	-	-	-
xiv. Other Commission	158,434	228,698	180,253
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	110,638	(131,365)	209,340
i. Realised	143,456	16,669	14,605
ii. Unrealised - held for trading	(32,818)	(148,034)	194,735
6. Other Income	4,453,426	5,935,951	7,875,687
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	(32,692)	42,431	(34,549)
iii. Loss on termination of lease liability against right of use assets	379	(3,339)	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,485,739	5,896,859	7,910,236
II. Total Income (I + C)	35,296,533	36,141,817	39,809,114

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
			-
D. Non Mark-UP/Return/Interest Expenses	27,683,538	26,068,751	31,653,643
1. Operating expenses	27,552,012	25,990,831	31,557,839
i. Total compensation expense	8,870,119	6,945,571	7,141,286
ii. Property expense	4,854,976	4,003,920	3,860,858
a. Rent and taxes	320,582	108,090	100,406
b. Insurance	631,536	621,569	771,639
c. Utilities cost	613,130	555,742	392,606
d. Lease rental	-	29,700	18,354
e. Fuel expense generators	115,509	105,858	103,685
f. Security (including guards)	597,522	489,619	522,490
g. Repair and maintenance (including janitorial charges)	316,156	514,411	364,858
h. Depreciation on right-of-use assets	535,985	462,903	556,271
i. Depreciation	1,724,555	1,116,027	1,030,548
iii. Information technology expenses	2,924,298	932,186	1,172,641
iv. Other operating expenses	10,902,620	14,109,153	19,383,055
2. Workers welfare fund	126,247	41,514	108,291
3. Other charges	5,279	36,406	(12,487)
i. Penalties imposed by State Bank of Pakistan	2,133	242	142
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	3,146	36,164	(12,629)
III. Profit before provisions (II - D)	7,612,994	10,073,066	8,155,471
E. Provisions / (reversals) and write offs - net	14,256,025	10,950,251	16,160,134
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	16,036,425	11,269,345	17,347,596
4. (Reversals) / provisions against off balance sheet items	(19,622)	-	-
5. Reversals against other assets	-	-	20,618
6. Recovery of written off / charged off bad debts	(1,760,778)	(319,094)	(1,208,080)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(6,643,031)	(877,185)	(8,004,664)
G. Taxation	1,107,463	470,755	(3,092,918)
1. Current	1,342,638	1,688,707	2,354,826
2. Prior	32,291	204,758	280,039
3. Deferred	(267,466)	(1,422,710)	(5,727,783)
V. Profit After Taxation (IV - G)	(7,750,495)	(1,347,940)	(4,911,745)
Notes on Human Resources			
Number of Employees*	25,242	21,634	22,634
1. Permanent	18,607	16,735	17,390
a. Male	16,002	14,207	14,712
<i>of which: Branch Managers</i>	1,351	1,026	1,186
b. Female	2,605	2,528	2,678
<i>of which: Branch Managers</i>	54	47	44
2. Contractual	6,635	4,899	5,244
a. Male	5,563	4,314	4,610
<i>of which: Branch Managers</i>	29	32	34
b. Female	1,072	585	634
<i>of which: Branch Managers</i>	-	-	2

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	117,870,303	228,146,361	73,029,435	150,784,857	77,278,041	179,913,494.42
II. Call Deposits	1,737	401,177	2,742	606,202	2,029	408,719
III. Other Deposit Accounts	4,396	92,295	-	-	-	-
IV. Saving Deposits	949,063	215,524,474	966,943	255,659,845	989,638	311,662,894
V. Fixed or Term Deposits	114,472	284,649,287	114,882	297,791,178	103,080	331,212,759
1) Less Than Three Months	1,435	4,315,672	1,984	2,795,983	1,756	13,252,382
2) For Three Months and Over but Less Than Six Months	3,068	10,858,265	3,930	17,842,264	4,131	24,926,582
3) For Six Months and Over but Less Than One Year	6,761	26,557,877	9,369	29,793,175	9,332	34,399,508
4) For One Year & Over but Less Than Two Years	71,003	192,701,466	51,322	174,276,793	35,909	172,354,701
5) For Two Years & Over but Less Than Three Years	2,864	5,507,354	13,517	24,261,019	13,014	25,258,215
6) For Three Years & Over but Less Than Four Years	24,960	41,128,892	29,672	44,250,438	30,938	52,279,127
7) For Four Years & Over but Less Than Five Years	16	22,345	91	196,650	194	405,108
8) For Five Years & Over but Less Than Ten Years	4,365	3,557,415	4,997	4,374,855	7,806	8,337,136
Total	118,939,971	728,813,594	74,114,002	704,842,082	78,372,788	823,197,866

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

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks As on 31st December, 2025

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	50,783,859	125,559,230.56	25,209,976	28,502,526.21	22,618	598,457.71	1,261,588	25,253,279.93	77,278,041	179,913,494
II. Call Deposits	1,768	297,949	22	9,470	6	15,841	233	85,459	2,029	408,719
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	600,804	69,175,685	351,170	19,066,021	9,872	9,174,527	27,792	214,246,660	989,638	311,662,894
V. Fixed or Term Deposits	60,377	105,107,213	30,827	47,069,937	8,999	18,353,346	2,877	160,682,263	103,080	331,212,759
1) Less Than Three Months	952	1,377,010	533	545,302	117	201,264	154	11,128,806	1,756	13,252,382
2) For Three Months and Over										
but Less Than Six Months	2,425	5,152,712	1,086	2,143,983	392	1,133,772	228	16,496,115	4,131	24,926,582
3) For Six Months and Over										
but Less Than One Year	6,009	10,932,221	2,641	4,287,182	421	455,675	261	18,724,430	9,332	34,399,508
4) For One Year & Over										
but Less Than Two Years	18,130	35,333,919	9,818	15,691,046	6,370	12,907,447	1,591	108,422,289	35,909	172,354,701
5) For Two Years & Over										
but Less Than Three Years	8,049	14,154,663	4,849	8,353,858	70	113,903	46	2,635,791	13,014	25,258,215
6) For Three Years & Over										
but Less Than Four Years	20,071	32,805,213	9,745	13,678,012	709	2,642,943	413	3,152,959	30,938	52,279,127
7) For Four Years & Over										
but Less Than Five Years	136	264,080	54	127,228	4	13,800	-	-	194	405,108
8) For Five Years and Over but Less Than Ten Years	4,605	5,087,394	2,101	2,243,326	916	884,543	184	121,873	7,806	8,337,136
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	51,446,808	300,140,077	25,591,995	94,647,954	41,495	28,142,172	1,292,490	400,267,662	78,372,788	823,197,866

Note(s)

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8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Dec-24	Sep-25 R	Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	728,813,594	704,842,082	179,913,494	408,719	-	311,662,894
I. GOVERNMENT	38,577,559	46,138,501	3,273,691	220	-	16,361,514
A. Federal Government	12,597,636	17,171,812	1,471,740	-	-	9,288,952
B. Provincial Governments	25,744,621	28,675,421	1,798,408	100	-	6,897,213
C. Local Bodies	235,302	291,268	3,543	120	-	175,349
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,335,384	5,882,722	64,711	33	-	438,332
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	347,842	189,274	1,367	-	-	63,665
Utilities	151,254	428,213	63,339	-	-	-
Transport, storage and communications	50,807	41,213	5	-	-	310
Manufacturing	8,355,209	4,899,036	-	-	-	369,682
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	1,430,240	324,953	-	-	-	4,675
III. NON-BANK FINANCIAL INSTITUTIONS	88,787,685	115,366,843	5,591,660	-	-	106,965,254
Mutual Funds and AMCs	58,319,905	75,701,078	115	-	-	87,732,066
Insurance & Pension Funds	1,651,065	1,688,788	1,196,410	-	-	1,446,413
MFI and DFIs	12,414,286	16,392,043	259,214	-	-	14,075,846
Stock Exchange & Brokerage Houses	8,638	94,531	102,927	-	-	6,123
Modarabas	82,168	15,266	-	-	-	11,373
Other NBFIs	16,311,623	21,475,137	4,032,993	-	-	3,693,433
IV. PRIVATE SECTOR (BUSINESS)	58,728,660	66,686,592	15,651,319	229,214	-	26,485,653
A. Agriculture, forestry and fishing	6,457,782	6,621,366	1,168,907	1,027	-	2,812,426
1. Crop and animal production, hunting and related service activities	5,401,723	4,933,576	1,168,741	1,027	-	2,057,668
Growing of Wheat, Rice, Sugar Cane & Cotton	3,283,520	2,429,678	499,206	16	-	1,138,211
Growing of tropical, subtropical, pome and stone fruits & vegetables	8,078	11,226	3,862	-	-	4,335
Growing of other fruits, vegetables and crops	53,901	225,504	8,648	2	-	4,202
Raising of livestock and other related activities	997,446	1,059,171	530,164	-	-	223,372
Other agricultural support activities	1,058,778	1,207,996	126,861	1,009	-	687,547
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	2	3	-	-	-
03 - Fishing and aquaculture	1,056,059	1,687,788	163	-	-	754,758
B. Mining and quarrying	34,540	16,381	18,178	16	-	7,701
05 - Mining of coal and lignite	2	1	-	-	-	-
06 - Extraction of crude petroleum and natural gas	32,873	11,157	14,364	-	-	7,701
07 - Mining of metal ores	-	0	0	-	-	-
08-Other mining and quarrying	20	16	54	-	-	-
09 - Mining support service activities	1,645	5,207	3,760	16	-	-
C. Manufacturing	4,058,370	5,922,678	446,590	2,558	-	3,650,134
10 - Manufacture of food products	1,482,472	3,712,997	189,534	120	-	313,003
11 - Manufacture of beverages	31,394	4,327	4,824	-	-	1,747
12 - Manufacture of tobacco products	-	11,078	-	-	-	-
13 - Manufacture of textiles	589,058	874,743	12,579	-	-	839,872
Preparation and spinning of textile fibres	17,307	41,933	904	-	-	129,709
Weaving of textiles	76,375	58,047	45	-	-	35
Finishing of textiles	1,600	11,060	1,736	-	-	8,455
Manufacture of knitted and crocheted fabrics	1,359	560	118	-	-	-
Manufacture of made-up textile articles, except apparel	23,267	45,561	9,031	-	-	13,265
Manufacture of carpets and rugs	448,098	644,717	-	-	-	666,811
Manufacture of other textiles n.e.c.	21,053	72,865	745	-	-	21,597
14 - Manufacture of wearing apparel	187,537	136,491	87,277	-	-	22,805
15 - Manufacture of leather and related products	1,613	1,571	643	-	-	1,736

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-25 P

Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
38,178,964	34,399,508	172,354,701	25,258,215	52,279,127	405,108	8,337,136	331,212,759	823,197,866
6,921,777	2,547,579	22,014,059	374,000	41,774	-	47,000	31,946,189	51,581,614
6,252,800	367,288	7,166,853	26,000	-	-	45,000	13,857,941	24,618,633
668,977	2,180,291	14,773,806	348,000	-	-	2,000	17,973,074	26,668,795
-	-	73,400	-	41,774	-	-	115,174	294,186
278,400	30,000	2,003,800	-	-	-	-	2,312,200	2,815,276
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	65,033
-	-	-	-	-	-	-	-	63,339
200,000	-	-	-	-	-	-	200,000	200,315
78,400	30,000	1,703,800	-	-	-	-	1,812,200	2,181,882
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	300,000	-	-	-	-	300,000	304,675
12,003,500	8,903,968	21,839,883	255,000	-	-	-	43,002,351	155,559,264
8,000,000	2,500,000	5,000,000	-	-	-	-	15,500,000	103,232,181
250,000	-	496,398	-	-	-	-	746,398	3,389,221
1,275,000	3,302,968	6,274,485	-	-	-	-	10,852,453	25,187,513
-	-	-	-	-	-	-	-	109,050
-	-	4,000	-	-	-	-	4,000	15,373
2,478,500	3,101,000	10,065,000	255,000	-	-	-	15,899,500	23,625,926
9,180,618	8,306,426	22,903,484	1,353,342	3,258,163	159,033	96,571	45,257,637	87,623,823
146,775	375,252	1,586,692	62,259	198,915	18,298	13,215	2,401,406	6,383,765
146,775	375,252	434,232	62,259	173,415	18,298	13,215	1,223,446	4,450,881
34,437	59,745	347,915	25,911	158,230	12,878	11,215	650,331	2,287,764
-	-	-	-	-	-	-	-	8,197
-	40,100	3,700	300	100	-	-	44,200	57,052
250	2,686	6,050	248	12,835	-	-	22,069	775,605
112,088	272,721	76,567	35,800	2,250	5,420	2,000	506,846	1,322,263
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3
-	-	1,152,460	-	25,500	-	-	1,177,960	1,932,881
-	-	-	-	-	-	-	-	25,895
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	22,065
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	54
-	-	-	-	-	-	-	-	3,776
6,181,790	2,447,594	2,014,788	134,125	300	55,700	15,000	10,849,297	14,948,579
6,063,600	2,055,475	253,150	3,775	-	700	-	8,376,700	8,879,357
-	-	-	-	-	-	-	-	6,571
-	-	-	-	-	-	-	-	-
3,500	20,400	76,541	6,900	-	-	-	107,341	959,792
-	-	-	-	-	-	-	-	130,613
-	-	70,000	-	-	-	-	70,000	70,080
-	-	-	-	-	-	-	-	10,191
-	-	-	-	-	-	-	-	118
3,500	20,400	6,541	6,900	-	-	-	37,341	59,637
-	-	-	-	-	-	-	-	666,811
-	-	-	-	-	-	-	-	22,342
-	980	1,579,968	2,600	300	-	-	1,583,848	1,693,930
-	26,000	10,000	8,000	-	-	-	44,000	46,379

8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Dec-24	Sep-25 R	Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	90	108	218	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	692	843	166	-	-	1,184
Manufacture of footwear	830	620	259	-	-	551
a. Leather wear	829	620	259	-	-	550
b. Rubber and Plastic wear	1	-	-	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	689	843	1,226	-	-	29
17 - Manufacture of paper and paper products	4,183	762	3,062	-	-	11
18 - Printing and reproduction of recorded media	8,939	11,923	4,149	28	-	14,639
Printing and other service activities related to printing	8,927	11,706	3,552	28	-	14,639
Reproduction of recorded media	12	216	596	-	-	-
19 - Manufacture of coke and refined petroleum products	3,503	2,470	650	-	-	3
20 - Manufacture of chemicals and chemical products	359,049	73,421	471	-	-	13,547
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20,932	10,656	7,370	-	-	-
22 - Manufacture of rubber and plastics products	2,338	5,431	2,271	8	-	7
23 - Manufacture of other non-metallic mineral products	63,460	35,814	16,973	1,800	-	2,455
24 - Manufacture of basic metals	23,534	22,392	4,061	-	-	24,127
25 - Manufacture of fabricated metal products, except machinery and equipment	1,332	441	134	-	-	11
26 - Manufacture of computer, electronic and optical products	14,387	13,060	170	-	-	4,148
27 - Manufacture of electrical equipment	5,133	6,589	1,187	-	-	263
28 - Manufacture of machinery and equipment	270,968	2,223	2,156	-	-	500
29 - Manufacture of motor vehicles, trailers and semi-trailers	20,157	24,817	994	5	-	2,134,681
30 - Manufacture of other transport equipment	2	5,599	-	-	-	5,077
31 - Manufacture of furniture	12,396	9,112	858	-	-	9,166
32 - Other manufacturing	954,934	955,771	105,648	597	-	262,284
Manufacture of jewellery and related articles	50,672	43,225	8,513	-	-	28,377
Manufacture of imitation jewellery and related articles	788	1,059	0	-	-	834
Manufacture of musical instruments	4	-	-	-	-	-
Manufacture of sports goods	2	3	3	-	-	10,744
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	123,466	30,457	7,538	-	-	25,184
Manufacture of Handicrafts	2,733	419	1,311	-	-	12
Other manufacturing n.e.c.	777,268	880,608	88,282	597	-	197,133
33 - Repair and installation of machinery and equipment	358	148	354	-	-	22
D. Electricity, gas, steam and air conditioning supply	24,459	31,001	21,158	-	-	6,244
Electric power generation, transmission and distribution	24,459	30,999	21,158	-	-	6,236
a) Hydal	6,289	6,744	1,145	-	-	3,955
b) Thermal	20	168	166	-	-	1
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	18,138	3,694	29	-	-	2,280
f) Other	13	20,393	19,818	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	2	-	-	-	8
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	149,688	253	68	-	-	53
36 - Water collection, treatment and supply	149,676	241	56	-	-	53
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	12	12	12	-	-	-
F. Construction	1,432,561	827,790	269,084	92,744	-	280,210
41 - Construction of buildings	1,227,458	599,492	82,714	38,038	-	262,640
42 - Civil engineering	204,609	228,234	186,319	54,706	-	16,045
43 - Specialized construction activities	494	64	50	-	-	1,526

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-25 P

Fixed Deposits							Sub Total	Total Deposits
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years		
-	-	-	-	-	-	-	-	219
-	26,000	10,000	8,000	-	-	-	44,000	45,350
-	-	-	-	-	-	-	-	810
-	-	-	-	-	-	-	-	809
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	1,255
-	-	-	-	-	-	-	-	3,073
-	-	-	-	-	-	-	-	18,816
-	-	-	-	-	-	-	-	18,220
-	-	-	-	-	-	-	-	596
-	-	-	-	-	-	-	-	653
-	-	-	-	-	-	-	-	14,018
-	-	-	-	-	-	-	-	7,370
-	-	-	-	-	-	-	-	2,286
-	-	-	-	-	-	-	-	21,228
8,000	6,500	-	-	-	-	-	14,500	42,687
-	-	-	-	-	-	-	-	145
-	-	-	9,000	-	-	-	9,000	13,318
-	-	-	-	-	-	-	-	1,450
-	-	-	-	-	-	-	-	2,656
-	-	-	-	-	-	-	-	2,135,680
-	-	-	-	-	-	-	-	5,077
-	15,000	709	350	-	-	-	16,059	26,083
106,690	323,239	94,420	103,500	-	55,000	15,000	697,849	1,066,378
4,500	2,500	2,000	-	-	-	-	9,000	45,890
-	-	-	-	-	-	-	-	834
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	10,747
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	32,722
-	-	-	-	-	-	-	-	1,323
102,190	320,739	92,420	103,500	-	55,000	15,000	688,849	974,861
-	-	-	-	-	-	-	-	376
-	-	1,050	-	-	-	-	1,050	28,452
-	-	1,050	-	-	-	-	1,050	28,444
-	-	1,050	-	-	-	-	1,050	6,150
-	-	-	-	-	-	-	-	167
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,309
-	-	-	-	-	-	-	-	19,818
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	121
-	-	-	-	-	-	-	-	109
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	12
30,000	1,600,268	79,650	25,320	56,300	-	-	1,791,538	2,433,576
30,000	1,600,268	9,650	24,970	46,300	-	-	1,711,188	2,094,579
-	-	-	350	10,000	-	-	10,350	267,420
-	-	70,000	-	-	-	-	70,000	71,576

8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Dec-24	Sep-25 R	Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	12,815,820	14,931,258	9,937,505	36,142	-	8,112,261
45 - Wholesale and retail trade and repair of motor vehicles and	2,362,312	1,364,466	135,827	6	-	1,687,039
46 - Wholesale trade, except of motor vehicles and motorcycles	6,229,038	6,955,107	7,878,849	30,657	-	3,112,716
47 - Retail trade, except of motor vehicles and motorcycles	4,224,470	6,611,685	1,922,829	5,479	-	3,312,506
H. Transportation and storage	551,138	439,649	174,461	20	-	36,085
49 - Land transport and transport via pipelines	106,226	57,121	43,732	20	-	19,001
50 - Water transport	29	29	29	-	-	-
51 - Air transport	6,349	1,642	21,251	-	-	-
52 - Warehousing and support activities for transportation	13,192	36,231	23,771	-	-	17,041
53 - Courier activities other than national post activities	425,341	344,626	85,679	-	-	43
I. Accommodation and food service activities	480,137	741,324	23,043	4	-	320,145
55 - Accommodation	455,978	676,496	10,389	-	-	301,162
56 - Food and beverage service activities	24,159	64,827	12,654	4	-	18,983
J. Information and communication	11,688,162	9,173,937	340,431	1,075	-	2,926,577
58 - Publishing activities	4,711	85,797	507	-	-	386
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,140	242	405	-	-	4
60 - Programming and broadcasting activities	540	4,511	4,511	-	-	-
61 - Telecommunications	10,052,653	8,444,407	31,633	-	-	2,347,209
62 - Computer programming, consultancy and related activities	1,077,817	556,325	271,392	575	-	575,163
63 - Information service activities	551,302	82,655	31,984	500	-	3,815
K. Real estate activities	1,253,675	188,937	92,433	103	-	99,586
L. Professional, scientific and technical activities	2,162,510	1,223,736	67,894	18,256	-	673,795
69 - Legal and accounting activities	737,932	633,012	11,882	56	-	447,754
70 - Activities of head offices; management consultancy activities	869,522	206,643	15,169	-	-	106,843
71 - Architectural and engineering activities; technical testing and analysis	201,419	136,956	13,122	18,199	-	39,123
72 - Scientific research and development	2,009	372	250	-	-	1
73 - Advertising and market research	190,833	79,819	20,020	-	-	21,883
74 - Other professional, scientific and technical activities	160,792	165,662	6,761	-	-	58,190
75 - Veterinary activities	2	1,272	689	-	-	-
M. Administrative and support service activities	785,573	2,260,793	293,403	333	-	1,995,186
77 - Rental and leasing activities	24,599	19,885	233	-	-	2,194
78 - Employment activities	172,235	454,868	46,096	-	-	57,775
79 - Travel agency, tour operator, reservation service and related activities	107,881	84,894	36,641	4	-	51,639
80 - Security and investigation activities	96,699	30,349	25,918	-	-	5,082
81 - Services to buildings and landscape activities	4,779	173,021	4,251	24	-	174,974
82 - Office administrative, office support and other business support activities	379,381	1,497,775	180,265	305	-	1,703,522
N. Education	6,899,199	5,002,976	132,142	2,008	-	296,175
O. Human health and social work activities	1,850,455	1,057,651	105,081	650	-	404,596
86 - Human health activities	1,706,626	1,033,542	94,114	650	-	382,808
87 - Residential care activities	140,734	22,931	9,929	-	-	21,128
88 - Social work activities with and without accommodation	3,095	1,177	1,038	-	-	660
P. Arts, entertainment and recreation	8,895	13,925	7,327	-	-	2,643
Q. Other service activities	8,075,696	18,232,939	2,553,614	74,279	-	4,861,837
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	75,694,717	108,752,572	3,328,464	-	-	75,206,732
A. Private Trusts and Non-profit Organizations	51,645,041	79,725,142	609,678	-	-	66,985,215
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	24,049,676	29,027,430	2,718,785	-	-	8,221,517
VI. PERSONAL	438,050,936	355,443,868	150,972,856	166,993	-	83,543,746
A. Salaried persons	47,470,200	43,716,940	5,005,145	3,445	-	12,611,411
B. Self employed	130,176,119	119,796,007	25,930,588	143,334	-	40,412,932
C. Other Personal	260,404,618	191,930,920	120,037,124	20,213	-	30,519,402
VII. OTHER	18,638,653	6,570,984	1,030,794	12,259	-	2,661,663
Total	728,813,594	704,842,082	179,913,494	408,719	-	311,662,894

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-25 P

Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
1,028,206	1,731,520	1,258,300	822,485	195,324	67,925	28,836	5,132,596	23,218,504
38,010	108,600	28,100	-	1,000	-	-	175,710	1,998,582
749,650	1,333,911	699,130	731,112	51,060	43,805	20,070	3,628,738	14,650,960
240,546	289,009	531,070	91,373	143,264	24,120	8,766	1,328,148	6,568,962
240,000	100,000	-	-	-	-	-	340,000	550,566
-	-	-	-	-	-	-	-	62,753
-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	21,251
-	-	-	-	-	-	-	-	40,812
240,000	100,000	-	-	-	-	-	340,000	425,722
4,200	9,800	22,850	-	1,500	-	-	38,350	381,542
200	4,800	-	-	-	-	-	5,000	316,551
4,000	5,000	22,850	-	1,500	-	-	33,350	64,991
18,000	-	5,022,000	-	1,000	-	-	5,041,000	8,309,082
-	-	-	-	-	-	-	-	893
-	-	-	-	-	-	-	-	409
-	-	-	-	-	-	-	-	4,511
-	-	5,000,000	-	-	-	-	5,000,000	7,378,841
18,000	-	22,000	-	1,000	-	-	41,000	888,130
-	-	-	-	-	-	-	-	36,299
8,079	8,500	4,000	2,950	84,000	2,850	-	110,379	302,501
207,620	183,589	155,268	140,383	39,000	5,100	2,000	732,960	1,492,904
85,822	103,875	110,868	50,400	32,000	3,000	-	385,965	845,657
54,000	16,170	2,900	30,000	-	2,000	2,000	107,070	229,082
25,648	22,907	29,700	6,400	7,000	-	-	91,655	162,100
-	-	-	-	-	-	-	-	251
7,850	21,687	4,300	22,133	-	-	-	55,970	97,873
34,300	18,950	7,500	31,450	-	100	-	92,300	157,251
-	-	-	-	-	-	-	-	689
43,164	1,079,300	184,760	-	1,024	-	-	1,308,248	3,597,170
-	10,800	4,200	-	-	-	-	15,000	17,427
-	-	-	-	-	-	-	-	103,871
-	-	-	-	-	-	-	-	88,284
-	-	-	-	-	-	-	-	30,999
-	-	-	-	-	-	-	-	179,249
43,164	1,068,500	180,560	-	1,024	-	-	1,293,248	3,177,340
319,593	17,800	6,406,837	8,900	4,120	-	6,120	6,763,370	7,193,695
224,960	230,794	153,381	14,300	16,500	6,000	30,000	675,935	1,186,262
224,960	230,794	153,381	14,300	16,500	6,000	30,000	675,935	1,153,507
-	-	-	-	-	-	-	-	31,057
-	-	-	-	-	-	-	-	1,698
400	-	5,219	-	-	-	-	5,619	15,589
727,831	522,009	6,008,689	142,620	2,660,180	3,160	1,400	10,065,889	17,555,620
457,952	3,403,681	43,184,161	2,003,733	490,723	-	57,999	49,598,249	128,133,444
140,500	1,931,456	22,010,882	1,100,800	372,140	-	25,500	25,581,278	93,176,171
317,452	1,472,225	21,173,279	902,933	118,583	-	32,499	24,016,971	34,957,273
8,142,251	10,985,543	57,794,301	21,271,682	48,485,740	246,075	8,132,748	155,058,340	389,741,934
1,615,602	3,374,108	9,820,842	3,891,223	9,268,227	62,865	1,291,819	29,324,686	46,944,688
1,347,048	3,472,922	22,391,790	10,330,439	25,846,802	30,210	3,623,603	67,042,814	133,529,668
5,179,601	4,138,513	25,581,669	7,050,020	13,370,711	153,000	3,217,326	58,690,840	209,267,579
1,194,466	222,311	2,615,013	458	2,727	-	2,818	4,037,793	7,742,510
38,178,964	34,399,508	172,354,701	25,258,215	52,279,127	405,108	8,337,136	331,212,759	823,197,866

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2025

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	51,446,808	300,140,077	25,591,995	94,647,954	41,495	28,142,172	1,292,490	400,267,662	78,372,788	823,197,866
I. GOVERNMENT	-	-	-	-	-	-	1,355	51,581,614	1,355	51,581,614
A. Federal Government	-	-	-	-	-	-	460	24,618,633	460	24,618,633
B. Provincial Governments	-	-	-	-	-	-	820	26,668,795	820	26,668,795
C. Local Bodies	-	-	-	-	-	-	75	294,186	75	294,186
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	90	2,815,276	90	2,815,276
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	10	65,033	10	65,033
Utilities	-	-	-	-	-	-	1	63,339	1	63,339
Transport, storage and communications	-	-	-	-	-	-	5	200,315	5	200,315
Manufacturing	-	-	-	-	-	-	45	2,181,882	45	2,181,882
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	28	304,675	28	304,675
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	3,677	155,559,264	3,677	155,559,264
Mutual Funds and AMCs	-	-	-	-	-	-	224	103,232,181	224	103,232,181
Insurance & Pension Funds	-	-	-	-	-	-	222	3,389,221	222	3,389,221
MFIs and DFIs	-	-	-	-	-	-	293	25,187,513	293	25,187,513
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	26	109,050	26	109,050
Modarabas	-	-	-	-	-	-	8	15,373	8	15,373
Other NBFIs	-	-	-	-	-	-	2,904	23,625,926	2,904	23,625,926
IV. PRIVATE SECTOR (BUSINESS)	1,733,725	26,665,643	303,950	5,028,538	1,752	794,361	974,796	55,135,281	3,014,223	87,623,823
A. Agriculture, forestry and fishing	559,183	5,323,782	100,184	806,766	603	246,352	963	6,865	660,933	6,383,765
1. Crop and animal production, hunting and related service activities	559,037	3,390,934	100,166	806,730	603	246,352	963	6,865	660,769	4,450,881
Growing of Wheat, Rice, Sugar Cane & Cotton	395,077	1,733,891	56,588	316,919	524	236,695	473	259	452,662	2,287,764
Growing of tropical, subtropical, pome and stone fruits & vegetables	370	7,304	79	102	-	-	35	791	484	8,197
Growing of other fruits, vegetables and crops	2,224	53,665	259	1,986	1	2	68	1,399	2,552	57,052
Raising of livestock and other related activities	69,648	543,712	33,894	227,538	32	1,901	323	2,455	103,897	775,605
Other agricultural support activities	91,718	1,052,362	9,346	260,185	46	7,754	64	1,962	101,174	1,322,263
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	6	3	-	-	-	-	-	-	6	3
03 - Fishing and aquaculture	140	1,932,845	18	36	-	-	-	-	158	1,932,881
B. Mining and quarrying	64	25,858	1	-	-	-	6	37	71	25,895
05 - Mining of coal and lignite	7	-	1	-	-	-	-	-	9	-
06 - Extraction of crude petroleum and natural gas	49	22,063	-	-	-	-	1	2	50	22,065
07 - Mining of metal ores	-	-	-	-	-	-	1	0	1	0
08-Other mining and quarrying	5	19	-	-	-	-	3	35	8	54
09 - Mining support service activities	3	3,776	-	-	-	-	-	-	3	3,776
C. Manufacturing	110,025	1,581,069	34,023	305,611	28	41,758	415	13,020,141	144,491	14,948,579
10 - Manufacture of food products	58,115	505,350	17,448	103,151	7	124	67	8,270,732	75,637	8,879,357
11 - Manufacture of beverages	1,087	2,566	26	11	-	-	6	3,994	1,119	6,571
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1,401	8,086	2,974	60,154	3	11	89	891,540	4,467	959,792
Preparation and spinning of textile fibres	13	6,205	-	-	3	11	50	124,397	66	130,613
Weaving of textiles	7	40	-	-	-	-	5	70,400	12	70,080
Finishing of textiles	24	37	-	-	-	-	8	10,154	32	10,191
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	118	3	118
Manufacture of made-up textile articles, except apparel	490	229	2,506	59,408	-	-	1	-	2,997	59,637
Manufacture of carpets and rugs	1	-	-	-	-	-	2	666,811	3	666,811
Manufacture of other textiles n.e.c.	866	1,575	468	746	-	-	20	20,021	1,354	22,342
14 - Manufacture of wearing apparel	5,404	5,024	6,502	29,561	-	-	52	1,659,345	11,958	1,693,930
15 - Manufacture of leather and related products	1,178	46,200	288	107	1	63	5	9	1,472	46,379

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2025

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	304	110	279	107	-	-	1	2	584	219
Manufacture of luggage, handbags and the like, saddlery and harness	191	45,343	-	-	-	-	1	7	192	45,350
Manufacture of footwear	683	747	9	-	1	63	3	0	696	810
a. Leather wear	682	746	9	-	1	63	3	0	695	809
b. Rubber and Plastic wear	1	1	-	-	-	-	-	-	1	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,008	1,255	3	-	-	-	-	-	1,011	1,255
17 - Manufacture of paper and paper products	4	23	-	-	-	-	3	3,050	7	3,073
18 - Printing and reproduction of recorded media	491	14,998	10	456	-	-	57	3,362	558	18,816
Printing and other service activities related to printing	487	14,998	10	456	-	-	54	2,766	551	18,220
Reproduction of recorded media	4	-	-	-	-	-	3	596	7	596
19 - Manufacture of coke and refined petroleum products	18	652	-	-	-	-	3	1	21	653
20 - Manufacture of chemicals and chemical products	24	13,628	-	-	-	-	18	390	42	14,018
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4	4	-	-	-	-	3	7,366	7	7,370
22 - Manufacture of rubber and plastics products	171	67	3	-	-	-	5	2,219	179	2,286
23 - Manufacture of other non-metallic mineral products	562	9,253	84	34	1	12	11	11,929	658	21,228
24 - Manufacture of basic metals	1,127	42,453	1	-	1	-	12	234	1,141	42,687
25 - Manufacture of fabricated metal products, except machinery and equipment	9	135	-	-	-	-	7	10	16	145
26 - Manufacture of computer, electronic and optical	12	13,148	1	-	-	-	4	170	17	13,318
27 - Manufacture of electrical equipment	23	1,332	-	-	-	-	6	118	29	1,450
28 - Manufacture of machinery and equipment	7	2,653	-	-	-	-	3	3	10	2,656
29 - Manufacture of motor vehicles, trailers and semi-trailers	5	646	-	-	-	-	8	2,135,034	13	2,135,680
30 - Manufacture of other transport equipment	1	5,077	-	-	-	-	1	-	2	5,077
31 - Manufacture of furniture	2,095	25,516	11	-	3	518	2	49	2,111	26,083
32 - Other manufacturing	37,249	882,979	6,671	112,116	12	41,030	51	30,253	43,983	1,066,378
Manufacture of jewellery and related articles	1,155	45,870	50	13	1	-	13	7	1,219	45,890
Manufacture of imitation jewellery and related articles	2	834	-	-	-	-	3	0	5	834
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	31	10,745	-	-	-	-	2	2	33	10,747
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	18,877	7,690	2,681	347	1	-	5	24,685	21,564	32,722
Manufacture of Handicrafts	234	215	1,843	1,103	-	-	1	5	2,078	1,323
Other manufacturing n.e.c.	16,950	817,625	2,097	110,653	10	41,030	25	5,553	19,082	974,861
33 - Repair and installation of machinery and equipment	30	23	1	21	-	-	2	332	33	376
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	44	28,452	44	28,452
Electric power generation, transmission and distribution	-	-	-	-	-	-	43	28,444	43	28,444
a) Hydal	-	-	-	-	-	-	23	6,150	23	6,150
b) Thermal	-	-	-	-	-	-	8	167	8	167
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	9	2,309	9	2,309
f) Other	-	-	-	-	-	-	3	19,818	3	19,818
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	8	1	8
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	7	105	-	-	-	-	6	16	13	121
36 - Water collection, treatment and supply	6	105	-	-	-	-	4	4	10	109
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,698	678,430	32	10,153	59	33,387	451	1,711,606	2,240	2,433,576
41 - Construction of buildings	1,383	467,479	31	10,153	18	2,789	393	1,614,159	1,825	2,094,579
42 - Civil engineering	312	210,949	1	-	41	30,598	52	25,873	406	267,420
43 - Specialized construction activities	3	2	-	-	-	-	6	71,574	9	71,576

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st December, 2025

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	596,619	9,121,863	77,466	1,621,434	294	337,005	951,424	12,138,202	1,625,803	23,218,504
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	7,587	558,237	33	5,155	3	76	126	1,435,114	7,749	1,998,582
46 - Wholesale trade, except of motor vehicles and motorcycles	520,629	5,731,926	71,397	1,441,986	225	296,947	930,707	7,180,101	1,522,958	14,650,960
47 - Retail trade, except of motor vehicles and motorcycles	68,403	2,831,700	6,036	174,293	66	39,982	20,591	3,522,987	95,096	6,568,962
H. Transportation and storage	520	47,711	9	-	1	6	139	502,849	669	550,566
49 - Land transport and transport via pipelines	462	30,635	3	-	1	6	81	32,112	547	62,753
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	8	21,251	8	21,251
52 - Warehousing and support activities for transportation	54	17,074	6	-	-	-	14	23,738	74	40,812
53 - Courier activities other than national post activities	3	2	-	-	-	-	35	425,720	38	425,722
I. Accommodation and food service activities	6,724	358,287	156	9,565	6	125	116	13,565	7,002	381,542
55 - Accommodation	4,221	310,957	35	664	5	105	81	4,825	4,342	316,551
56 - Food and beverage service activities	2,503	47,330	121	8,901	1	20	35	8,740	2,660	64,991
J. Information and communication	1,206	74,592	42	6,562	11	26,875	749	8,201,053	2,008	8,309,082
58 - Publishing activities	14	41	-	-	1	71	51	781	66	893
59 - Motion picture, video and television programme production, sound recording and music publishing activities	346	358	2	-	-	-	6	51	354	409
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	4,351	3	4,511
61 - Telecommunications	533	69,777	1	-	-	-	368	7,309,064	902	7,378,841
62 - Computer programming, consultancy and related activities	298	4,245	39	6,562	10	26,804	234	850,519	581	888,130
63 - Information service activities	14	11	-	-	-	-	88	36,288	102	36,299
K. Real estate activities	509	160,643	36	109	11	2,616	44	139,133	600	302,501
L. Professional, scientific and technical activities	7,008	986,347	244	105,871	39	6,988	278	393,698	7,569	1,492,904
69 - Legal and accounting activities	534	455,695	54	50,109	22	6,509	57	333,344	667	845,657
70 - Activities of head offices; management consultancy activities	82	175,749	18	36,178	3	17	33	17,138	136	229,082
71 - Architectural and engineering activities; technical testing and analysis	3,375	153,764	18	4,252	7	134	69	3,950	3,469	162,100
72 - Scientific research and development	7	7	-	-	-	-	2	244	9	251
73 - Advertising and market research	824	70,288	88	7,955	2	1	65	19,629	979	97,873
74 - Other professional, scientific and technical activities	2,168	130,155	66	7,377	5	327	52	19,392	2,291	157,251
75 - Veterinary activities	18	689	-	-	-	-	-	-	18	689
M. Administrative and support service activities	3,531	3,004,428	416	58,280	575	38,419	425	496,045	4,947	3,597,170
77 - Rental and leasing activities	23	17,329	-	-	-	-	16	98	39	17,427
78 - Employment activities	-	-	-	-	-	-	116	103,871	116	103,871
79 - Travel agency, tour operator, reservation service and related activities	120	22,654	1	-	552	37,842	102	27,788	775	88,284
80 - Security and investigation activities	6	511	-	-	2	87	42	30,401	50	30,999
81 - Services to buildings and landscape activities	379	179,057	21	24	-	-	9	168	409	179,249
82 - Office administrative, office support and other business support activities	3,003	2,784,876	394	58,256	21	489	140	333,719	3,558	3,177,340
N. Education	1,394	153,064	478	78,218	30	12,329	622	6,950,084	2,524	7,193,695
O. Human health and social work activities	2,087	666,797	403	439,999	58	39,641	98	39,825	2,646	1,186,262
86 - Human health activities	2,060	665,149	403	439,999	22	11,992	86	36,367	2,571	1,153,507
87 - Residential care activities	2	612	-	-	29	27,042	7	3,403	38	31,057
88 - Social work activities with and without accommodation	25	1,036	-	-	7	607	5	55	37	1,698
P. Arts, entertainment and recreation	74	5,751	13	400	2	82	16	9,356	105	15,589
Q. Other service activities	443,076	4,476,917	90,447	1,585,571	35	8,778	19,000	11,484,353	552,558	17,555,620
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	38,730	128,133,444	38,730	128,133,444
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	859	93,176,171	859	93,176,171
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	37,871	34,957,273	37,871	34,957,273
VI. PERSONAL	49,704,132	273,029,742	25,280,041	89,331,720	39,743	27,347,812	272,713	32,661	75,296,629	389,741,934
A. Salaried persons	389,827	33,961,145	62,597	10,768,095	18,045	2,199,588	22	15,860	470,491	46,944,688
B. Self employed	4,302,329	98,549,494	1,549,368	31,092,244	2,209	3,873,817	272,614	14,112	6,126,520	133,529,668
C. Other Personal	45,011,976	140,519,103	23,668,076	47,471,381	19,489	21,274,406	77	2,689	68,699,618	209,267,579
VII. OTHER	8,951	444,693	8,004	287,696	-	-	1,129	7,010,122	18,084	7,742,510
Total	51,446,808	300,140,077	25,591,995	94,647,954	41,495	28,142,172	1,292,490	400,267,662	78,372,788	823,197,866

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

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	4,909	33,668	38,578	11,817	34,322	46,139	14,547	37,035	51,582
	NFPSEs	5,555	4,781	10,335	1,527	4,355	5,883	8	2,807	2,815
	NBFCs & Fin Aux.	3,815	84,973	88,788	229	115,138	115,367	658	154,901	155,559
	Private Sector	5,831	52,897	58,729	7,239	59,448	66,687	6,452	81,172	87,624
	Trust Fund	2,445	73,250	75,695	3,323	105,429	108,753	4,228	123,906	128,133
	Personal	111,940	326,111	438,051	97,210	258,234	355,444	115,222	274,520	389,742
	Others	1,520	17,118	18,639	661	5,910	6,571	843	6,900	7,743
	Total	136,015	592,799	728,814	122,007	582,835	704,842	141,957	681,240	823,198
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.	17	2,548	2,565	10	1,339	1,349	14	1,937	1,950	
NFPSEs	5,555	369	5,923	1,527	695	2,223	8	615	623	
NBFCs & Fin Aux.	329	14,931	15,260	19	8,946	8,965	30	10,501	10,531	
Private Sector	3,902	28,138	32,040	3,884	18,134	22,019	3,638	26,620	30,259	
Trust Fund	452	13,667	14,118	2,316	24,033	26,349	3,014	27,479	30,493	
Personal	62,005	74,870	136,876	52,484	67,158	119,642	63,141	77,606	140,748	
Others	195	9,228	9,423	84	1,416	1,500	121	2,701	2,822	
Total	72,455	143,751	216,206	60,325	121,722	182,047	69,967	147,459	217,425	
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	494	1,881	2,375	496	4,815	5,311	32	1,395	1,427
	NFPSEs	-	2,582	2,582	-	2,980	2,980	-	1,859	1,859
	NBFCs & Fin Aux.	3,087	54,290	57,378	5	83,440	83,445	140	110,589	110,729
	Private Sector	745	15,384	16,129	1,701	18,871	20,572	1,355	31,598	32,953
	Trust Fund	462	49,060	49,522	88	55,281	55,369	86	82,548	82,634
	Personal	28,214	131,866	160,081	23,740	54,196	77,936	27,868	53,494	81,362
	Others	48	5,506	5,554	2	1,856	1,857	13	2,984	2,996
	Total	33,052	260,570	293,621	26,031	221,438	247,470	29,494	284,467	313,961
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		3,649	15,689	19,338	6,460	15,443	21,904	9,523	17,373	26,896
NFPSEs		-	1,267	1,267	-	19	19	-	5	5
NBFCs & Fin Aux.		4	13	18	0	15	16	0	20	20
Private Sector		967	1,330	2,297	1,149	936	2,086	1,088	754	1,842
Trust Fund		1,212	785	1,997	471	841	1,312	534	1,047	1,581
Personal		13,816	9,420	23,236	12,938	8,438	21,375	15,005	9,009	24,015
Others		914	838	1,751	51	34	85	52	19	71
Total		20,562	29,341	49,904	21,070	25,726	46,796	26,202	28,227	54,429
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	0	1	1	0	1	1	0	35	35
	NFPSEs	-	74	74	-	66	66	-	63	63
	NBFCs & Fin Aux.	-	0	0	-	-	-	-	-	-
	Private Sector	2	213	215	25	274	299	7	296	303
	Trust Fund	0	804	804	0	976	976	0	1,180	1,180
	Personal	644	750	1,395	535	379	914	690	484	1,174
	Others	-	214	214	0	0	0	0	0	0
	Total	647	2,056	2,703	561	1,696	2,257	697	2,058	2,755
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	4,948	4,948	-	8,739	8,739	-	13,004	13,004
NFPSEs		-	467	467	-	595	595	-	265	265
NBFCs & Fin Aux.		-	2,042	2,042	-	6,591	6,591	-	17,986	17,986
Private Sector		-	7,222	7,222	-	20,096	20,096	-	20,664	20,664
Trust Fund		-	5,994	5,994	-	20,186	20,186	-	7,237	7,237
Personal		-	98,639	98,639	-	120,043	120,043	-	125,128	125,128
Others		-	722	722	-	2,521	2,521	-	1,142	1,142
Total		-	120,035	120,035	-	178,772	178,772	-	185,426	185,426

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
				0						
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	749	6,923	7,672	4,850	2,274	7,124	4,978	1,725	6,703
	NFPSEs	0	22	22	0	0	0	-	0	0
	NBFCs & Fin Aux.	394	8,698	9,092	205	11,084	11,289	488	11,203	11,691
	Private Sector	213	510	723	478	916	1,394	364	1,116	1,480
	Trust Fund	314	2,941	3,255	444	4,111	4,555	589	4,413	5,002
	Personal	7,163	7,835	14,998	7,448	5,447	12,895	8,448	5,611	14,059
	Others	363	592	956	524	42	566	657	32	689
	Total	9,197	27,520	36,717	13,950	23,874	37,824	15,524	24,101	39,625
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,679	1,679	-	1,710	1,710	-	1,567	1,567
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	4,998	4,998	-	5,061	5,061	-	4,602	4,602
	Private Sector	2	101	103	0	220	221	0	123	123
	Trust Fund	4	0	4	4	1	6	5	1	6
	Personal	96	2,730	2,826	65	2,573	2,639	69	3,188	3,257
	Others	-	18	18	-	41	41	-	21	21
	Total	102	9,526	9,629	70	9,607	9,677	74	9,502	9,576

8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	114,227,394	132,969,639	72,861,736	89,928,899	76,541,130	106,688,487
5,000 to 10,000	3,183,969	25,605,802	654,903	5,250,573	1,076,622	6,955,988
10,000 to 20,000	1,019,298	13,717,693	120,096	1,718,929	214,982	3,113,911
20,000 to 25,000	58,195	1,286,902	53,767	1,183,920	54,367	1,201,682
25,000 to 30,000	44,035	1,202,910	42,802	1,145,358	52,542	1,399,868
30,000 to 40,000	52,602	1,815,112	45,358	1,561,741	51,328	1,767,274
40,000 to 50,000	30,566	1,350,561	29,624	1,320,417	30,111	1,340,401
50,000 to 60,000	21,828	1,163,034	24,317	1,305,160	25,748	1,387,396
60,000 to 70,000	10,071	646,208	14,048	906,157	14,075	905,198
70,000 to 80,000	50,946	3,817,251	41,656	3,118,995	64,358	4,820,492
80,000 to 90,000	5,240	442,513	7,973	673,938	7,900	667,469
90,000 to 100,000	5,067	481,555	7,067	670,990	8,951	848,925
100,000 to 200,000	68,460	8,683,378	62,154	7,705,867	70,192	8,596,959
200,000 to 300,000	26,163	6,041,058	21,732	5,069,009	23,259	5,457,483
300,000 to 400,000	13,929	4,619,340	12,994	4,347,985	13,655	4,579,684
400,000 to 500,000	9,418	4,086,885	9,398	4,094,608	9,941	4,352,330
500,000 to 600,000	21,020	10,766,692	17,980	9,238,288	19,091	9,804,936
600,000 to 700,000	5,616	3,548,412	5,517	3,495,554	6,031	3,845,971
700,000 to 800,000	5,190	3,811,323	4,412	3,237,442	4,880	3,593,602
800,000 to 900,000	4,506	3,764,956	3,685	3,068,114	3,814	3,179,473
900,000 to 1,000,000	4,368	4,113,977	3,406	3,203,477	3,592	3,385,797
1,000,000 to 2,000,000	36,884	45,347,961	33,999	40,891,222	37,220	44,824,615
2,000,000 to 3,000,000	13,445	30,620,431	12,768	29,237,245	14,391	33,007,074
3,000,000 to 4,000,000	4,684	15,494,059	4,972	16,379,249	5,652	18,702,248
4,000,000 to 5,000,000	2,868	12,435,748	2,816	12,203,101	3,126	13,619,509
5,000,000 to 6,000,000	5,177	26,562,027	5,486	28,039,519	6,153	31,465,641
6,000,000 to 7,000,000	1,302	8,315,378	1,264	8,038,603	1,300	8,271,282
7,000,000 to 8,000,000	904	6,663,435	909	6,696,616	940	6,938,880
8,000,000 to 9,000,000	602	5,011,650	646	5,389,454	694	5,804,765
9,000,000 to 10,000,000	487	4,605,878	472	4,453,091	523	4,914,478
10,000,000 to 100,000,000	5,242	106,044,107	5,514	110,659,402	5,639	113,956,772
100,000,000 & Over	495	233,777,718	531	290,609,163	581	363,799,276
Total	118,939,971	728,813,594	74,114,002	704,842,082	78,372,788	823,197,866

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

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 31st December, 2025

(Thousand Rupees)

Type of Account*	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	50,797,907	88,950,357	25,376,558	17,607,226	27,796	7,418	338,869	123,485	76,541,130
5,000 to 10,000	162,101	1,170,152	34,602	248,364	944	6,731	879,575	5,530,242	1,076,622	6,955,988
10,000 to 20,000	133,595	1,868,832	37,054	528,594	809	11,438	61,524	705,348	214,982	3,113,911
20,000 to 25,000	39,431	865,987	13,122	295,052	234	5,201	1,580	35,441	54,367	1,201,682
25,000 to 30,000	34,905	932,297	15,260	401,764	166	4,523	2,211	60,984	52,542	1,399,868
30,000 to 40,000	34,197	1,180,572	9,693	333,006	252	8,770	7,186	244,826	51,328	1,767,274
40,000 to 50,000	20,642	917,315	6,312	280,876	172	7,678	2,985	134,532	30,111	1,340,401
50,000 to 60,000	17,777	960,022	6,120	327,781	344	17,774	1,507	81,818	25,748	1,387,396
60,000 to 70,000	9,923	638,055	3,213	206,781	153	9,824	786	50,529	14,075	965,198
70,000 to 80,000	39,035	2,924,497	24,070	1,803,455	103	7,717	1,150	84,823	64,358	4,820,492
80,000 to 90,000	5,422	458,456	1,738	146,934	88	7,367	652	54,712	7,900	667,469
90,000 to 100,000	6,446	611,850	1,612	152,635	93	8,849	800	75,290	8,951	846,925
100,000 to 200,000	45,512	5,371,274	22,473	2,479,573	1,185	143,773	2,822	402,339	70,182	8,496,959
200,000 to 300,000	14,990	3,522,354	6,270	1,462,690	562	127,524	1,437	344,915	23,259	5,457,483
300,000 to 400,000	8,968	3,011,470	3,548	1,177,307	326	107,476	813	283,432	13,655	4,579,684
400,000 to 500,000	6,551	2,875,609	2,496	1,083,975	344	147,153	590	245,993	9,941	4,352,330
500,000 to 600,000	12,482	6,415,814	5,077	2,598,061	1,107	561,306	425	229,755	19,091	9,804,936
600,000 to 700,000	3,767	2,392,191	1,660	1,062,760	223	141,937	381	249,083	6,031	3,845,971
700,000 to 800,000	3,298	2,430,785	1,202	880,296	139	102,514	241	180,037	4,880	3,993,602
800,000 to 900,000	2,459	2,050,580	971	806,695	164	136,236	220	185,962	3,814	3,179,473
900,000 to 1,000,000	2,268	2,142,614	858	807,405	205	188,799	261	246,979	3,592	3,385,797
1,000,000 to 2,000,000	23,594	28,810,665	9,585	11,271,685	2,700	3,032,163	1,341	1,710,101	37,220	48,826,615
2,000,000 to 3,000,000	9,078	20,791,463	3,644	8,296,381	1,256	2,937,071	413	982,160	14,391	33,007,074
3,000,000 to 4,000,000	3,845	12,763,275	1,174	3,843,674	354	1,160,745	279	934,555	5,652	18,702,248
4,000,000 to 5,000,000	2,071	9,041,251	638	2,767,999	263	1,133,685	154	677,375	3,126	13,619,509
5,000,000 to 6,000,000	3,541	18,119,943	1,680	8,550,455	659	3,361,809	273	1,433,434	6,153	31,465,641
6,000,000 to 7,000,000	839	5,334,969	262	1,665,755	103	657,257	96	613,301	1,300	8,271,282
7,000,000 to 8,000,000	583	4,300,508	198	1,449,242	78	577,549	81	611,480	940	6,938,880
8,000,000 to 9,000,000	445	3,719,171	133	1,104,730	47	397,584	69	583,280	694	5,804,765
9,000,000 to 10,000,000	351	3,303,392	85	789,729	39	369,322	48	452,034	523	4,914,478
10,000,000 to 100,000,000	2,731	48,545,426	1,078	18,487,168	569	10,208,259	1,261	36,715,919	5,639	113,956,772
100,000,000 & Over	54	13,718,862	9	1,530,206	18	2,546,708	800	346,003,500	981	363,799,276
Total	51,446,808	300,140,077	25,591,995	94,647,954	41,495	28,142,172	1,292,490	400,267,662	78,372,788	823,197,866

Notes:

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telesor 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 xv of this publication

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	529,631	157,218,386	522,962	180,694,504	484,297	185,972,596
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	-	-	3,793	2,673,147	3,753	2,593,789
A. Food Items:	-	-	3,750	2,652,048	3,710	2,573,154
1. Wheat	-	-	76	35,064	74	33,541
2. Rice and Paddy	-	-	2,397	2,123,421	2,368	2,057,401
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	1,277	493,563	1,268	482,212
(a) Indigenous	-	-	1,277	493,563	1,268	482,212
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	43	21,099	43	20,635
1. Cotton Raw:	-	-	43	21,099	43	20,635
(a) Indigenous	-	-	43	21,099	43	20,635
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,753	3,801,956	5,678	3,382,427	5,882	4,115,676
A. Transport Equipment	5,077	3,487,102	4,192	3,107,208	4,568	3,850,348
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	1,676	314,854	1,486	275,219	1,314	265,328
V. Real Estate	103,228	44,261,186	84,052	39,297,803	81,400	37,822,117
A. Land	46,438	10,609,591	37,031	10,020,690	37,607	9,834,276
1. Residential	2,778	1,958,626	3,704	2,464,647	3,573	2,370,411
(a) House	2,768	1,952,388	3,696	2,460,778	3,565	2,367,419
(b) Flat	10	6,238	8	3,869	8	2,992
2. Non-Residential	43,660	8,650,965	33,327	7,556,043	34,034	7,463,865
(a) Commercial	125	89,228	181	101,363	181	101,053
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	39,962	7,345,031	29,425	6,517,886	30,424	6,489,542
(d) Others	3,573	1,216,705	3,721	936,795	3,429	873,270
B. Buildings:	56,790	33,651,595	47,021	29,277,112	43,793	27,987,841
1. Residential	31,334	21,386,093	29,284	20,613,245	28,052	20,241,651
(a) House	31,182	21,200,654	29,138	20,447,175	27,908	20,079,685
(b) Flat	152	185,438	146	166,070	144	161,966
2. Non-Residential	25,456	12,265,502	17,737	8,663,867	15,741	7,746,190
(a) Commercial	539	354,926	450	345,134	444	390,949
(b) Industrial	1	3,000	1	2,744	1	2,625
(c) Agriculture	30	6,371	24	4,371	57	17,654
(d) Others	24,886	11,901,205	17,262	8,311,618	15,239	7,334,962
VI. Fixed Deposits and Insurance Policies	4,153	1,192,129	8,772	2,367,041	11,807	3,469,440
A. Bank Deposits	4,153	1,192,129	8,772	2,367,041	11,807	3,469,440
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	4,023	948,736	8,633	2,129,160	11,630	3,008,721
3. Other Deposits	130	243,393	139	237,881	177	460,719
B. Insurance Policies	-	-	-	-	-	-
VII. Others	327,687	75,339,533	332,596	91,073,641	536,743	109,358,161
A. Other Secured Advances	99,530	35,260,883	84,042	36,247,436	75,001	43,028,495
1. Receivables	17,983	9,717,586	16,393	8,881,138	16,061	9,192,941
2. Employees Benefits	3,463	918,375	2,089	1,232,434	2,474	1,322,321
3. Others	78,084	24,624,921	65,560	26,133,864	56,466	32,513,233
B. Advances Secured by Guarantee(s)	228,157	40,078,650	248,554	54,826,206	461,742	66,329,666
1. Institutional Guarantee(s)	-	-	-	-	176,912	1,229,520
2. Individual Guarantee(s)	228,157	40,078,650	248,554	54,826,206	284,830	65,100,146
VIII. Unsecured Advances	7,526,167	147,767,487	4,503,716	131,513,350	6,062,660	155,565,472
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	6,607,749	29,566,695	3,763,657	21,185,473	5,338,012	31,518,849
3. Others	918,418	118,200,792	740,059	110,327,877	724,648	124,046,623
Total	8,497,619	429,580,676	5,461,569	451,001,914	7,186,542	498,897,252

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

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st December, 2025

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	366,197	142,601,215	118,050	43,355,497	50	15,885	484,297
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	3,290	2,268,480	463	325,309	-	-	3,753	2,593,789
A. Food Items:	3,249	2,248,330	461	324,824	-	-	3,710	2,573,154
1. Wheat	63	26,922	11	6,619	-	-	74	33,541
2. Rice and Paddy	1,998	1,773,280	370	284,121	-	-	2,368	2,057,401
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	1,188	448,128	80	34,084	-	-	1,268	482,212
(a) Indigenous	1,188	448,128	80	34,084	-	-	1,268	482,212
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	41	20,150	2	485	-	-	43	20,635
1. Cotton Raw:	41	20,150	2	485	-	-	43	20,635
(a) Indigenous	41	20,150	2	485	-	-	43	20,635
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st December, 2025

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,319	3,858,934	563	256,742	-	-	5,882	4,115,676
A. Transport Equipments	4,326	3,646,619	242	203,729	-	-	4,568	3,850,348
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	993	212,315	321	53,013	-	-	1,314	265,328
V. Real Estate	71,252	32,845,739	10,148	4,976,379	-	-	81,400	37,822,117
A. Land	34,437	9,039,186	3,170	795,091	-	-	37,607	9,834,276
1. Residential	3,080	2,056,866	493	313,545	-	-	3,573	2,370,411
(a) House	3,072	2,053,874	493	313,545	-	-	3,565	2,367,419
(b) Flat	8	2,992	-	-	-	-	8	2,992
2. Non-Residential	31,357	6,982,320	2,677	481,546	-	-	34,034	7,463,865
(a) Commercial	173	100,127	8	926	-	-	181	101,053
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	27,949	6,048,227	2,475	441,316	-	-	30,424	6,489,542
(d) Other	3,235	833,966	194	39,304	-	-	3,429	873,270
B. Buildings:	36,815	23,806,553	6,978	4,181,288	-	-	43,793	27,987,841
1. Residential	23,576	17,268,263	4,476	2,973,387	-	-	28,052	20,241,651
(a) House	23,471	17,151,668	4,437	2,928,016	-	-	27,908	20,079,685
(b) Flat	105	116,595	39	45,371	-	-	144	161,966
2. Non-Residential	13,239	6,538,290	2,502	1,207,901	-	-	15,741	7,746,190
(a) Commercial	416	361,651	28	29,298	-	-	444	390,949
(b) Industrial	1	2,625	-	-	-	-	1	2,625
(c) Agriculture	49	14,400	8	3,255	-	-	57	17,654
(d) Other	12,773	6,159,614	2,466	1,175,348	-	-	15,239	7,334,962
3. Other	7,413	2,623,270	4,394	846,170	-	-	11,807	3,469,440
(a) Commercial	7,413	2,623,270	4,394	846,170	-	-	11,807	3,469,440
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-	-	-
(d) Other	-	-	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	7,259	2,194,193	4,371	814,528	-	-	11,630	3,008,721
3. Other Deposits	154	429,077	23	31,642	-	-	177	460,719
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	417,266	83,087,397	119,473	20,114,941	4	6,155,823	536,743	109,358,161
A. Other Secured Advances	62,740	32,344,911	12,257	4,527,761	4	6,155,823	75,001	43,028,495
1. Receivables	14,219	8,127,679	1,842	1,065,262	-	-	16,061	9,192,941
2. Employees Benefits	2,154	1,180,848	320	141,473	-	-	2,474	1,322,321
3. Others	46,367	23,036,384	10,095	3,321,026	4	6,155,823	56,466	32,513,233
B. Advances Secured by Guarantee(s)	354,526	50,742,486	107,216	15,587,180	-	-	461,742	66,329,666
1. Institutional Guarantee(s)	165,956	1,154,739	10,956	74,781	-	-	176,912	1,229,520
2. Individual Guarantee(s)	188,570	49,587,747	96,260	15,512,399	-	-	284,830	65,100,146
VIII. Unsecured Advances	4,675,918	124,667,934	1,386,699	30,872,534	43	25,004	6,062,660	155,565,472
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	4,172,750	26,313,339	1,165,261	5,205,473	1	37	5,338,012	31,518,849
3. Others	503,168	98,354,595	221,438	25,667,061	42	24,967	724,648	124,046,623
Total	5,546,655	391,952,968	1,639,790	100,747,572	97	6,196,712	7,186,542	498,897,252

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 MFBS). It has resulted a sort of structural break in data, particularly, on number of

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-24		Sep-25		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	8,497,619	429,580,676	5,461,569	451,001,914	7,186,542	498,897,252
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	4	6,155,823
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	4	6,155,823
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,480,750	310,587,378	1,429,477	367,483,145	1,301,832	369,519,062
A. Agriculture, forestry and fishing	1,212,318	249,537,370	1,124,923	279,873,848	1,017,735	278,403,436
1. Crop and animal production, hunting and related service activities	1,211,976	249,455,874	1,124,676	279,813,725	1,017,691	278,396,512
Growing of Wheat, Rice, Sugar Cane & Cotton	440,119	88,016,248	332,261	80,884,114	269,619	73,017,528
Growing of tropical, subtropical, pome and stone fruits & vegetables	938	235,305	774	272,178	826	330,057
Growing of other fruits, vegetables and crops	66,256	7,595,229	119,701	23,234,860	88,416	11,664,272
Raising of livestock and other related activities	661,231	142,790,110	629,972	163,404,275	608,621	175,409,165
Other agricultural support activities	43,432	10,818,981	41,968	12,018,298	50,209	17,975,490
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	4	749	5	898
03 - Fishing and aquaculture	342	81,496	243	59,374	39	6,026
B. Mining and quarrying	1	59	11	1,877	13	2,062
05 - Mining of coal and lignite	-	-	3	425	4	478
06 - Extraction of crude petroleum and natural gas	1	59	8	1,452	9	1,584
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	32,244	5,707,544	33,879	6,058,379	20,258	3,561,321
10 - Manufacture of food products	5,968	1,761,570	9,552	1,279,515	3,752	1,086,884
11 - Manufacture of beverages	255	51,760	262	53,289	234	50,374
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	4,680	1,424,010	6,357	2,629,070	1,080	477,466
Preparation and spinning of textile fibres	-	-	-	-	1	100
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	149	43,940	149	52,180	150	57,502
Manufacture of carpets and rugs	78	17,656	62	16,504	56	15,448
Manufacture of other textiles n.e.c.	4,452	1,362,401	6,146	2,560,386	873	404,416
14 - Manufacture of wearing apparel	3,406	374,064	7,192	523,896	6,900	591,426
15 - Manufacture of leather and related products	227	43,842	315	57,990	459	67,374

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-24		Sep-25		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	30	5,817	132	16,496	359	34,267
Manufacture of luggage, handbags and the like, saddlery and harness	100	31,069	80	33,534	70	26,983
Manufacture of footwear	97	6,955	103	7,959	30	6,124
a. Leather wear	96	6,955	102	7,909	28	4,924
b. Rubber and Plastic wear	1	-	1	50	2	1,200
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	223	32,187	328	52,119	337	57,511
17 - Manufacture of paper and paper products	2	909	2	450	5	1,870
18 - Printing and reproduction of recorded media	145	28,586	167	31,540	148	31,008
Printing and other service activities related to printing	145	28,586	167	31,540	148	31,008
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	3	154	5	340	3	199
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	8	-	-	1	235
22 - Manufacture of rubber and plastics products	10	5,702	9	4,544	11	5,778
23 - Manufacture of other non-metallic mineral products	157	36,639	193	33,704	210	41,631
24 - Manufacture of basic metals	198	32,666	223	33,854	236	40,171
25. Manufacture of fabricated metal products, except machinery and equipment	12,951	948,006	3,220	211,962	20	10,707
26 - Manufacture of computer, electronic and optical products	95	15,345	83	12,311	62	9,288
27 - Manufacture of electrical equipment	7	12,811	6	6,614	7	6,381
28 - Manufacture of machinery and equipment	3	72	3	72	9	10,079
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	9	514	6	292	-	-
31 - Manufacture of furniture	237	38,607	249	44,742	187	46,252
32. Other manufacturing	3,667	900,090	5,707	1,082,074	6,597	1,026,686
Manufacture of jewellery and related articles	46	9,490	63	13,226	73	14,632
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	2	311	2	165	2	141
Manufacture of sports goods	64	20,478	59	17,019	46	13,661
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	173	45,100	189	63,146	202	67,134
Manufacture of Handicrafts	302	37,025	985	94,988	2,055	157,797
Other manufacturing n.e.c.	3,080	787,686	4,409	893,529	4,219	773,322
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	1,815	1,776,213	2,128	1,788,729
Electric power generation, transmission and distribution	-	-	1,815	1,776,213	2,128	1,788,729
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	1,815	1,776,213	2,128	1,788,729
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,883	3,297,034	8,066	3,170,240	7,618	3,048,141
41 - Construction of buildings	8,883	3,297,034	8,066	3,170,240	7,618	3,048,141
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-24		Sep-25		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						
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	137,402	38,024,179	150,455	48,519,726	153,735	53,408,006
46 - Wholesale trade, except of motor vehicles and motorcycles	1,735	306,291	2,206	395,763	2,036	444,004
47 - Retail trade, except of motor vehicles and motorcycles	27,140	9,562,255	33,048	12,984,916	30,032	13,370,711
H. Transportation and storage	108,527	28,155,633	115,201	35,139,047	121,667	39,593,292
49 - Land transport and transport via pipelines	1,449	1,034,873	1,537	1,199,657	2,005	2,795,762
50 - Water transport	1,421	1,030,063	1,518	1,196,152	1,988	2,792,212
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	28	4,810	19	3,505	16	3,388
I. Accommodation and food service activities	-	-	-	-	1	162
55 - Accommodation	1,383	217,923	1,742	289,368	1,499	311,360
56 - Food and beverage service activities	703	158,593	657	143,673	624	155,592
J. Information and communication	680	59,330	1,085	145,695	875	155,767
58 - Publishing activities	135	24,726	192	38,416	202	45,568
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	71	11,777	90	15,457	88	14,291
61 - Telecommunications	-	-	-	-	-	-
62 - Computer programming, consultancy and related activities	57	9,995	79	13,435	79	13,580
63 - Information service activities	7	2,954	23	9,524	35	17,697
K. Real estate activities	-	-	-	-	-	-
11 - Real estate activities	11	1,705	11	3,739	8	2,870
L. Professional, scientific and technical activities	615	366,405	1,468	454,685	585	187,339
69 - Legal and accounting activities	339	305,384	1,214	381,396	343	118,695
70 - Activities of head offices; management consultancy activities	-	-	3	4,520	4	4,746
71 - Architectural and engineering activities; technical testing and analysis	118	22,535	123	35,904	124	30,963
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	89	13,505	62	10,763	48	8,530
74 - Other professional, scientific and technical activities	45	16,973	37	13,837	42	17,533
75 - Veterinary activities	24	8,008	29	8,265	24	6,872
M. Administrative and support service activities	42,970	6,099,207	51,835	18,301,787	44,601	18,248,112
77 - Rental and leasing activities	22	5,186	233	79,039	273	100,681
78 - Employment activities	41,363	5,276,505	45,860	16,782,422	41,260	17,391,573
79 - Travel agency, tour operator, reservation service and related activities	34	6,156	28	5,845	28	6,910
80 - Security and investigation activities	1	0	1	0	6	1,226
81 - Services to buildings and landscape activities	26	6,548	118	23,159	176	34,388
82 - Office administrative, office support and other business support activities	1,524	804,812	5,595	1,411,322	2,858	713,334
N. Education	945	209,952	608	158,762	423	106,952
O. Human health and social work activities	13,269	1,514,368	19,771	2,136,084	16,643	1,746,963
86 - Human health activities	275	57,177	297	74,169	260	86,771
87 - Residential care activities	12,994	1,457,191	19,474	2,061,915	16,383	1,660,192
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	474	84,836	365	72,471	314	59,187
Q. Other service activities	28,651	4,467,197	32,799	5,427,894	34,065	5,803,255
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	6,982,829	106,143,934	4,028,983	82,962,898	5,869,900	121,232,685
A. Bank Employees	7,272	6,553,585	7,863	7,582,548	8,289	8,962,508
1) For house building	843	3,868,737	794	4,039,189	1,115	5,206,935
2) For transport i.e. purchase of car etc.	1,272	1,240,222	1,562	1,511,443	1,710	1,641,610
3) Other purposes	5,157	1,444,626	5,507	2,031,916	5,464	2,113,963
B. Consumer Financing	6,736,786	74,741,004	3,884,761	64,874,755	5,647,062	87,093,209
1) For house building	118,016	40,023,368	116,568	40,821,918	103,608	37,511,345
2) For transport i.e. purchase of car etc	1,010	851,410	952	636,653	620	537,522
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	2,664	2,674,097	2,849	2,384,156	3,159	2,243,243
5) Personal loans	6,615,096	31,192,130	3,764,392	21,032,028	5,539,675	46,801,099
C) Other	238,771	24,849,345	136,359	10,505,594	214,549	25,176,968
VII. OTHER	34,040	12,849,364	3,109	555,871	14,806	1,989,682
Total	8,497,619	429,580,676	5,461,569	451,001,914	7,186,542	498,897,252

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

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,546,655	391,952,968	1,639,790	100,747,572	97	6,196,712	7,186,542	498,897,252
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	4	6,155,823	4	6,155,823
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFI and DFIs	-	-	-	-	4	6,155,823	4	6,155,823
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	993,050	292,618,509	308,712	76,871,096	70	29,458	1,301,832	369,519,062
A. Agriculture, forestry and fishing	790,275	219,151,842	227,410	59,235,774	50	15,819	1,017,735	278,403,436
1. Crop and animal production, hunting and related service activities	790,248	219,145,839	227,393	59,234,853	50	15,819	1,017,691	278,386,612
Growing of Wheat, Rice, Sugar Cane & Cotton	216,414	60,676,537	53,167	12,329,714	38	11,476	296,619	73,017,528
Growing of tropical, subtropical, pome and stone fruits & vegetables	641	257,083	185	72,974	-	-	826	330,057
Growing of other fruits, vegetables and crops	77,533	10,030,715	10,881	1,631,751	2	1,806	88,416	11,664,272
Raising of livestock and other related activities	455,935	133,474,405	152,676	41,932,223	10	2,537	608,621	175,409,165
Other agricultural support activities	39,725	14,707,299	10,484	3,268,191	-	-	50,209	17,975,490
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	5	898	-	-	-	-	5	898
03 - Fishing and aquaculture	22	5,105	17	921	-	-	39	6,026
B. Mining and quarrying	12	1,934	1	128	-	-	13	2,062
05 - Mining of coal and lignite	3	350	1	128	-	-	4	478
06 - Extraction of crude petroleum and natural gas	9	1,584	-	-	-	-	9	1,584
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	8,748	2,502,422	11,510	1,058,898	-	-	20,258	3,561,321
10 - Manufacture of food products	3,184	842,490	568	244,395	-	-	3,752	1,086,884
11 - Manufacture of beverages	227	49,550	7	824	-	-	234	50,374
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	540	359,168	540	118,298	-	-	1,080	477,466
Preparation and spinning of textile fibres	1	100	-	-	-	-	1	100
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	14	2,671	136	54,831	-	-	150	57,502
Manufacture of carpets and rugs	46	12,865	10	2,583	-	-	56	15,448
Manufacture of other textiles n.e.c.	479	343,532	394	60,884	-	-	873	404,416
14 - Manufacture of wearing apparel	1,078	186,906	5,822	404,520	-	-	6,900	591,426
15 - Manufacture of leather and related products	208	48,991	251	18,383	-	-	459	67,374

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	116	18,588	243	15,679	-	-	359	34,267
Manufacture of luggage, handbags and the like, saddlery and harness	67	25,065	3	1,918	-	-	70	26,983
Manufacture of footwear	25	5,338	5	786	-	-	30	6,124
a. Leather wear	23	4,138	5	786	-	-	28	4,924
b. Rubber and Plastic wear	2	1,200	-	-	-	-	2	1,200
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	335	57,286	2	225	-	-	337	57,511
17 - Manufacture of paper and paper products	4	1,179	1	691	-	-	5	1,870
18 - Printing and reproduction of recorded media	143	29,992	5	1,016	-	-	148	31,008
Printing and other service activities related to printing	143	29,992	5	1,016	-	-	148	31,008
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	3	199	-	-	-	-	3	199
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	235	-	-	-	-	1	235
22 - Manufacture of rubber and plastics products	10	5,380	1	398	-	-	11	5,778
23 - Manufacture of other non-metallic mineral products	131	35,396	79	6,235	-	-	210	41,631
24 - Manufacture of basic metals	236	40,171	-	-	-	-	236	40,171
25 - Manufacture of fabricated metal products, except machinery and equipment	18	10,680	2	27	-	-	20	10,707
26 - Manufacture of computer, electronic and optical products	39	6,462	23	2,826	-	-	62	9,288
27 - Manufacture of electrical equipment	7	6,381	-	-	-	-	7	6,381
28 - Manufacture of machinery and equipment	7	9,966	2	113	-	-	9	10,079
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	178	42,192	9	4,060	-	-	187	46,252
32 - Other manufacturing	2,399	769,799	4,198	256,887	-	-	6,597	1,026,686
Manufacture of jewellery and related articles	56	13,516	17	1,116	-	-	73	14,632
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	141	-	-	-	-	2	141
Manufacture of sports goods	45	13,645	1	16	-	-	46	13,661
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	187	64,125	15	3,009	-	-	202	67,134
Manufacture of Handicrafts	126	24,531	1,929	133,266	-	-	2,055	157,797
Other manufacturing n.e.c.	1,983	653,841	2,236	119,480	-	-	4,219	773,322
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,916	1,636,247	212	152,482	-	-	2,128	1,788,729
Electric power generation, transmission and distribution	1,916	1,636,247	212	152,482	-	-	2,128	1,788,729
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	1,916	1,636,247	212	152,482	-	-	2,128	1,788,729
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	6,509	2,556,283	1,109	491,858	-	-	7,618	3,048,141
41 - Construction of buildings	6,509	2,556,283	1,109	491,858	-	-	7,618	3,048,141
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st December, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	119,220	43,376,921	34,505	10,031,085	-	-	153,725	53,408,006
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,026	438,009	10	5,995	-	-	2,036	444,004
46 - Wholesale trade, except of motor vehicles and motorcycles	24,396	10,582,300	5,636	2,788,411	-	-	30,032	13,370,711
47 - Retail trade, except of motor vehicles and motorcycles	92,808	32,356,612	28,859	7,236,679	-	-	121,667	39,593,292
H. Transportation and storage	1,964	2,772,152	41	23,610	-	-	2,005	2,795,762
49 - Land transport and transport via pipelines	1,950	2,769,109	38	23,103	-	-	1,988	2,792,212
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	13	2,881	3	507	-	-	16	3,388
53 - Courier activities other than national post activities	1	162	-	-	-	-	1	162
I. Accommodation and food service activities	1,412	298,442	87	12,918	-	-	1,499	311,360
55 - Accommodation	597	149,745	27	5,847	-	-	624	155,592
56 - Food and beverage service activities	815	148,696	60	7,071	-	-	875	155,767
J. Information and communication	196	42,805	6	2,763	-	-	202	45,568
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	86	14,227	2	64	-	-	88	14,291
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	78	12,500	1	89	-	-	79	12,589
62 - Computer programming, consultancy and related activities	32	15,078	3	2,619	-	-	35	17,697
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	8	2,870	-	-	-	-	8	2,870
L. Professional, scientific and technical activities	497	157,464	88	29,874	-	-	585	187,339
69 - Legal and accounting activities	287	100,798	56	17,896	-	-	343	118,695
70 - Activities of head offices; management consultancy activities	1	600	3	4,146	-	-	4	4,746
71 - Architectural and engineering activities; technical testing and analysis	115	29,811	9	1,452	-	-	124	30,963
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	37	6,386	11	2,144	-	-	48	8,530
74 - Other professional, scientific and technical activities	36	13,712	6	3,821	-	-	42	17,533
75 - Veterinary activities	21	6,457	3	415	-	-	24	6,872
M. Administrative and support service activities	35,941	15,428,091	8,640	2,806,382	20	13,638	44,601	18,238,112
77 - Rental and leasing activities	261	97,372	12	3,209	-	-	273	100,581
78 - Employment activities	33,066	14,677,472	8,174	2,700,463	20	13,638	41,260	17,391,573
79 - Travel agency, tour operator, reservation service and related activities	24	6,270	4	640	-	-	28	6,910
80 - Security and investigation activities	4	1,030	2	196	-	-	6	1,226
81 - Services to buildings and landscape activities	156	32,622	20	1,766	-	-	176	34,388
82 - Office administrative, office support and other business support activities	2,430	613,325	428	100,009	-	-	2,858	713,334
N. Education	326	74,592	97	32,360	-	-	423	106,952
O. Human health and social work activities	4,646	1,130,885	11,997	616,077	-	-	16,643	1,746,963
86 - Human health activities	212	70,313	48	16,457	-	-	260	86,771
87 - Residential care activities	4,434	1,060,572	11,949	599,620	-	-	16,383	1,660,192
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	105	44,747	119	14,440	-	-	314	59,187
Q. Other service activities	21,175	3,440,810	12,890	2,362,445	-	-	34,065	5,803,255
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	4,546,142	97,936,514	1,323,735	23,284,740	23	11,431	5,869,900	121,232,065
A. Bank Employees	7,338	8,043,096	951	919,412	-	-	8,289	8,962,508
1) For house building	988	4,669,359	127	537,576	-	-	1,115	5,206,935
2) For transport i.e. purchase of car etc.	1,588	1,514,606	122	127,004	-	-	1,710	1,641,610
3) Other purposes	4,762	1,859,131	702	254,832	-	-	5,464	2,113,963
B. Consumer Financing	4,443,193	71,929,859	1,203,846	15,151,919	23	11,431	5,647,062	87,093,209
1) For house building	81,956	30,281,867	21,652	7,229,478	-	-	103,608	37,511,345
2) For transport i.e. purchase of car etc	594	512,445	26	25,077	-	-	620	537,522
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,905	2,137,539	254	105,704	-	-	3,159	2,243,243
5) Personal loans	4,357,738	38,998,008	1,181,914	7,791,659	23	11,431	5,539,675	46,801,099
C) Other	95,611	17,963,559	118,938	7,213,410	-	-	214,549	25,176,968
VII. OTHER	7,463	1,397,946	7,343	591,736	-	-	14,806	1,989,682
Total	5,546,655	391,952,968	1,639,790	100,747,572	97	6,196,712	7,186,542	498,897,252

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 xv of this publication

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

8.9 Advances Classified by Rate of Interest/Return Microfinance Banks

(Thousand Rupees)

Rate of Interest	Dec-24	Sep-25	Dec-25 P
0.00	33,855,411	28,697,035	41,479,337
1.00	-	2,776	-
2.00	-	-	-
3.00	406,501	441,203	409,986
4.00	493,007	2,445,689	2,794,760
5.00	14,451,137	13,739,166	13,863,318
6.00	-	-	4,999
7.00	13,918	30,091	22,968
8.00	103,255	262,072	443,801
9.00	-	417,648	397,929
10.00	144,549	270,436	262,918
11.00	99,049	76,571	74,006
12.00	82,440	53,477	6,205,687
13.00	2,637	75,185	107,044
14.00	4,345	73,728	266,225
15.00	105,077	125,571	221,178
16.00	128,614	243,810	267,841
17.00	88,271	101,194	1,638,756
18.00	132,969	89,156	101,486
19.00	197,615	219,422	338,754
20.00	603,193	376,362	330,671
21.00	936,153	602,455	461,138
22.00	1,399,181	821,955	667,984
23.00	2,091,817	1,407,264	1,254,665
24.00	1,834,288	750,829	838,432
25.00	2,762,994	2,935,648	4,137,562
26.00	2,123,378	1,455,773	2,355,780
27.00	2,293,281	1,467,863	1,365,327
28.00	2,499,371	2,937,866	3,638,557
29.00	3,589,938	1,853,504	1,528,426
30.00	7,311,977	3,211,680	3,702,689
31.00	7,142,656	6,443,992	6,492,793
32.00	16,519,255	22,630,684	26,494,296
33.00	15,201,000	28,445,950	30,299,641
34.00	9,273,020	11,055,506	15,278,002
35.00	9,881,909	12,770,854	17,438,973
36.00	14,740,108	21,550,324	35,372,383
37.00	33,580,328	39,344,241	37,142,126
38.00	30,857,506	35,859,088	39,429,185
39.00	32,500,041	29,538,512	32,462,677
40.00	59,552,497	60,023,191	47,454,223
41.00	30,470,664	18,750,088	14,523,514
42.00	25,859,819	38,578,716	36,901,920
43.00	14,803,954	12,213,868	11,942,008
44.00	954,098	6,886,434	9,125,052
45.00	855,297	1,274,946	1,271,810
46.00	1,568,935	383,252	140,878
47.00	1,681,581	441,093	191,008
48.00	447,840	224,997	171,057
49.00	4,677,086	5,424,315	5,305,548
50.00 & above	41,258,717	33,976,433	42,277,933
Total	429,580,676	451,001,914	498,897,252

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.9.1 Advances Classified by Rate of Interest/Return and Gender

Microfinance Banks As on 31st December, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	34,139,504	7,337,133	2,700	41,479,337
1.00	-	-	-	-
2.00	-	-	-	-
3.00	358,090	51,896	-	409,986
4.00	2,231,520	563,240	-	2,794,760
5.00	11,902,276	1,961,042	-	13,863,318
6.00	-	4,999	-	4,999
7.00	22,619	349	-	22,968
8.00	442,319	1,482	-	443,801
9.00	381,216	16,713	-	397,929
10.00	244,484	18,434	-	262,918
11.00	66,303	7,666	37	74,006
12.00	45,430	4,434	6,155,823	6,205,687
13.00	94,645	12,399	-	107,044
14.00	233,179	33,046	-	266,225
15.00	198,352	22,826	-	221,178
16.00	221,244	46,597	-	267,841
17.00	1,625,727	13,029	-	1,638,756
18.00	74,929	26,557	-	101,486
19.00	270,372	68,382	-	338,754
20.00	308,042	22,629	-	330,671
21.00	366,644	94,494	-	461,138
22.00	577,793	90,190	-	667,984
23.00	1,076,808	177,857	-	1,254,665
24.00	479,792	358,640	-	838,432
25.00	3,584,349	553,213	-	4,137,562
26.00	2,177,011	178,769	-	2,355,780
27.00	1,090,759	274,568	-	1,365,327
28.00	3,300,201	338,356	-	3,638,557
29.00	1,377,658	150,768	-	1,528,426
30.00	2,971,926	730,764	-	3,702,689
31.00	5,225,346	1,267,447	-	6,492,793
32.00	21,750,771	4,743,074	451	26,494,296
33.00	24,094,804	6,195,077	9,761	30,299,641
34.00	13,140,365	2,137,636	-	15,278,002
35.00	11,732,345	5,699,046	7,583	17,438,973
36.00	28,714,723	6,656,062	1,597	35,372,383
37.00	30,321,382	6,819,148	1,597	37,142,126
38.00	32,219,490	7,209,346	350	39,429,185
39.00	23,171,871	9,285,185	5,622	32,462,677
40.00	38,348,493	9,105,730	-	47,454,223
41.00	10,517,980	4,005,534	-	14,523,514
42.00	29,273,453	7,623,366	5,101	36,901,920
43.00	8,660,311	3,278,569	3,127	11,942,008
44.00	8,114,798	1,008,040	2,215	9,125,052
45.00	1,030,503	240,908	398	1,271,810
46.00	120,098	20,780	-	140,878
47.00	162,015	28,643	351	191,008
48.00	132,832	38,225	-	171,057
49.00	680,652	4,624,897	-	5,305,548
50.00 & above	34,677,546	7,600,387	-	42,277,933
Total	391,952,968	100,747,572	6,196,712	498,897,252

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	6,156
	Private Sector	211,396	99,192	310,587	234,279	133,204	367,483	244,164	125,356	369,519
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	37,004	69,140	106,144	34,824	48,139	82,963	50,670	70,563	121,233
	Others	8,482	4,368	12,849	55	501	556	459	1,531	1,990
	Total	256,881	172,700	429,581	269,157	181,845	451,002	295,292	203,605	498,897
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	148,953	60,652	209,606	156,358	74,194	230,552	159,819	79,460	239,279
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,162	22,432	38,594	14,733	13,301	28,034	25,089	20,627	45,716
	Others	5,412	1,627	7,039	51	315	365	303	1,275	1,578
	Total	170,527	84,712	255,239	171,142	87,810	258,952	185,211	101,362	286,574
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	48,044	19,304	67,348	59,347	23,415	82,763	63,378	24,440	87,818
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	14,140	19,998	34,138	13,177	7,178	20,355	17,851	9,277	27,127
	Others	2,672	988	3,660	2	177	179	156	201	357
	Total	64,856	40,289	105,146	72,526	30,771	103,297	81,384	33,918	115,302
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	9,531	8,762	18,293	12,243	10,754	22,998	13,941	10,939	24,880
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,787	1,664	4,450	3,208	1,551	4,759	4,077	3,230	7,306
	Others	161	736	898	2	5	7	-	55	55
	Total	12,479	11,162	23,641	15,454	12,311	27,764	18,017	14,223	32,241
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,226	334	2,560	3,009	514	3,523	3,401	789	4,190
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,152	689	2,841	2,071	749	2,820	2,034	698	2,732
	Others	167	27	194	-	-	-	-	-	-
	Total	4,545	1,050	5,595	5,080	1,263	6,343	5,435	1,487	6,923
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	6,156
	Private Sector	-	5,197	5,197	-	18,362	18,362	-	3,539	3,539
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	23,263	23,263	-	24,451	24,451	-	35,527	35,527
	Others	-	848	848	-	4	4	-	-	-
	Total	-	29,308	29,308	-	42,818	42,818	-	45,221	45,221

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,535	2,040	4,574	3,262	2,237	5,500	3,561	2,315	5,876
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,666	341	2,007	1,529	337	1,866	1,513	358	1,871
	Others	43	11	54	0	-	0	-	-	-
	Total	4,244	2,392	6,635	4,792	2,574	7,366	5,073	2,673	7,747
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		107	2,903	3,010	59	3,727	3,785	64	3,873	3,937
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		96	754	850	106	571	677	106	847	953
Others		27	129	157	-	-	-	-	-	-
Total		230	3,786	4,016	164	4,298	4,462	171	4,720	4,891

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	5,035,394	16,661,024	2,718,731	4,783,007	1,308,253	5,200,939
5,000 to 10,000	1,391,332	9,043,387	560,943	3,682,357	4,212,294	25,256,521
10,000 to 20,000	241,320	3,307,562	336,264	4,440,979	69,984	982,085
20,000 to 25,000	54,726	1,215,012	83,853	1,793,501	25,009	559,881
25,000 to 30,000	43,766	1,195,824	68,377	1,815,628	25,085	689,675
30,000 to 40,000	79,717	2,806,091	121,011	4,100,546	59,510	2,073,494
40,000 to 50,000	85,118	3,995,980	141,572	6,437,378	69,703	3,130,713
50,000 to 60,000	103,291	5,711,819	80,639	4,296,796	86,744	4,671,177
60,000 to 70,000	99,250	6,403,835	81,885	5,180,119	73,380	4,667,227
70,000 to 80,000	96,229	7,292,553	74,426	5,507,477	69,186	5,123,908
80,000 to 90,000	71,361	6,093,277	53,767	4,508,634	51,903	4,348,564
90,000 to 100,000	71,401	7,190,472	55,856	5,308,039	50,625	4,809,624
100,000 to 200,000	525,378	75,265,077	426,170	60,490,391	402,611	57,318,187
200,000 to 300,000	260,500	60,931,158	255,149	59,686,147	245,198	57,837,409
300,000 to 400,000	107,209	36,957,397	115,661	39,398,012	118,716	40,417,286
400,000 to 500,000	59,834	27,092,433	70,403	31,434,778	76,684	34,222,228
500,000 to 600,000	42,295	22,874,049	49,735	26,871,287	53,735	29,027,874
600,000 to 700,000	27,531	17,850,247	34,701	22,381,513	38,032	24,529,211
700,000 to 800,000	22,387	16,771,375	26,249	19,565,992	28,357	21,134,330
800,000 to 900,000	17,517	14,882,797	21,297	18,018,993	22,899	19,391,129
900,000 to 1,000,000	18,374	17,523,147	22,146	21,095,581	23,333	22,212,717
1,000,000 to 2,000,000	37,562	50,015,756	51,812	68,984,585	59,389	85,039,308
2,000,000 & Over	6,127	18,500,403	10,922	31,220,175	15,912	46,253,766
Total	8,497,619	429,580,676	5,461,569	451,001,914	7,186,542	498,897,252

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

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 31st December, 2025

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	138,288	272,606	1,169,965	4,928,333	-	-	1,308,253	5,200,939
5,000 to 10,000	4,189,063	25,108,813	23,231	147,707	-	-	4,212,294	25,256,521
10,000 to 20,000	41,301	553,903	28,683	428,182	-	-	69,984	982,085
20,000 to 25,000	9,971	220,074	15,038	339,807	-	-	25,009	559,881
25,000 to 30,000	10,629	293,142	14,456	396,533	-	-	25,085	689,675
30,000 to 40,000	26,555	925,223	32,954	1,148,234	1	37	59,510	2,073,494
40,000 to 50,000	40,717	1,842,935	28,985	1,287,735	1	43	69,703	3,130,713
50,000 to 60,000	59,197	3,195,942	27,547	1,475,235	-	-	86,744	4,671,177
60,000 to 70,000	52,460	3,336,248	20,918	1,330,854	2	125	73,380	4,667,227
70,000 to 80,000	52,129	3,863,983	17,056	1,259,849	1	76	69,186	5,123,908
80,000 to 90,000	37,683	3,170,699	14,218	1,177,702	2	163	51,903	4,348,564
90,000 to 100,000	41,084	3,907,032	9,539	902,394	2	198	50,625	4,809,624
100,000 to 200,000	312,084	44,284,106	90,502	13,030,253	25	3,828	402,611	57,318,187
200,000 to 300,000	183,043	43,401,238	62,132	14,430,709	23	5,462	245,198	57,837,409
300,000 to 400,000	93,839	31,970,252	24,864	8,442,874	13	4,159	118,716	40,417,286
400,000 to 500,000	61,617	27,500,074	15,064	6,720,734	3	1,420	76,684	34,222,228
500,000 to 600,000	43,303	23,393,369	10,430	5,633,424	2	1,082	53,735	29,027,874
600,000 to 700,000	30,753	19,832,344	7,278	4,696,205	1	662	38,032	24,529,211
700,000 to 800,000	23,062	17,189,003	5,293	3,943,849	2	1,477	28,357	21,134,330
800,000 to 900,000	18,656	15,797,176	4,241	3,592,268	2	1,685	22,899	19,391,129
900,000 to 1,000,000	19,004	18,089,843	4,326	4,119,934	3	2,940	23,333	22,212,717
1,000,000 to 2,000,000	48,991	65,068,986	10,387	13,805,570	11	6,164,751	59,389	85,039,308
2,000,000 & Over	13,226	38,735,977	2,683	7,509,186	3	8,604	15,912	46,253,766
Total	5,546,655	391,952,968	1,639,790	100,747,572	97	6,196,712	7,186,542	498,897,252

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

*The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-24 R			Sep-25 R			Dec-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	376,167,130	382,527,009	379,049,283	187,488,745	193,914,717	190,991,972	226,157,788	234,324,530	231,232,100
1) Treasury Bills	179,910,528	186,068,103	181,511,993	106,166,909	109,459,517	107,455,480	144,583,947	149,869,330	146,162,952
2) Pakistan Investment Bonds (PIBs)	196,256,602	196,458,906	197,537,290	81,321,836	84,455,200	83,536,492	81,573,841	84,455,200	85,069,148
a. Fixed Rate	21,481,963	21,481,963	22,025,136	50,672,379	53,438,500	51,967,754	53,457,099	55,938,500	56,160,704
b. Floating Rate	174,774,639	174,976,943	175,512,154	30,649,457	31,016,700	31,568,738	28,116,742	28,516,700	28,908,444
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838	255,919	255,838	159,328	159,328	165,342	1,958,871	1,958,871	1,854,491
IX. MUTUAL FUNDS	230,000	230,000	230,000	7,000,000	7,000,000	7,001,888	16,000,000	16,000,275	16,191,954
X. OTHERS	40,000	40,000	40,453	5,901,690	5,900,000	5,919,087	2,300,000	2,300,000	2,300,000
XI. Islamic Banking Products - Investments	6,962,444	6,948,297	7,056,483	3,282,302	3,266,667	3,402,800	4,176,570	4,166,667	4,239,220
a. Government Islamic Securities	6,849,508	6,805,000	6,942,129	3,215,635	3,200,000	3,336,133	4,109,903	4,100,000	4,172,594
1. GOP Ijara Sukuk	6,849,508	6,805,000	6,942,129	3,215,635	3,200,000	3,336,133	4,109,903	4,100,000	4,172,594
a. Variable Rental Rate (VRR)	1,982,853	1,950,000	2,042,594	3,215,635	3,200,000	3,336,133	4,109,903	4,100,000	4,172,594
b. Fixed Rental Rate (FRR)	4,866,655	4,855,000	4,899,535	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	29,603	59,964	31,021	66,667	66,667	66,667	66,667	66,667	66,626
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	29,603	59,964	31,021	66,667	66,667	66,667	66,667	66,667	66,626
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	83,333	83,333	83,333	-	-	-	-	-	-
Total	383,655,412	390,001,225	386,632,057	203,832,065	210,240,712	207,481,089	250,593,229	258,750,343	255,817,766

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