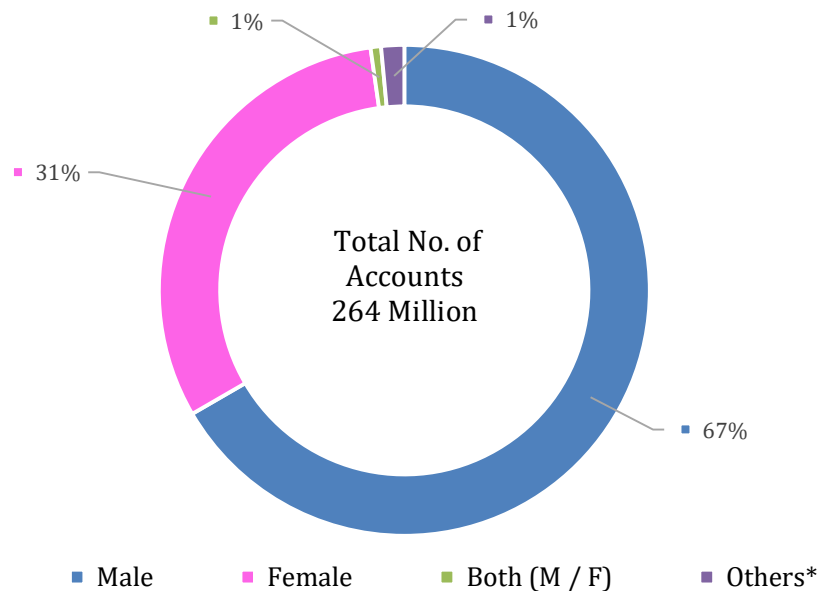




# Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan December 2025

Gender Segregated Number of Deposit Accounts in Pakistan



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

Statistics and Data Services Department

## Preface

Statistics and Data Services Department (SDSD) is responsible for generation, collection, validation, verification, compilation, dissemination and communication of statistics on various banking and financial aspects of Pakistan economy. SDSD makes all efforts to publish reliable official statistics in timely manner to support evidence based policy making and to strengthen trust in policy making. The publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. This publication does not cover branches in EPZs. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. SDSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

Gender segregated quarterly data on deposits and advances has been included in this publication since December, 2023. This data is useful for developing supportive regulatory policies that can assist the acceleration of financial inclusion in Pakistan. It is also helpful for measuring financial inclusion gaps. Further, the deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Assets and Liabilities and Profit and Loss accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

The content of this publication is for information purposes only and should not be construed as legal, tax, investment, financial or other advice. State Bank of Pakistan shall not be responsible for any liability arising out of any action taken or not taken, based on the contents of this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring timely dissemination of reliable official statistics.

Comments and suggestions for further improvement in this publication are welcome (Email: [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk)).

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## **Background**

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforces each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs). Statistics and Data Services Department of State Bank of Pakistan compiles and disseminates data through different publications.

## **Standards and Classifications**

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev<sup>1</sup>. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

## **Composition of Banking Groups**

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapter.

## **Scheduled Banks**

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
  - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
  - ii. has a paid-up capital and reserves of an aggregate value which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards: Provided that in the case of a co-operative bank, an exception may be made by the Bank;
  - iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;

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<sup>1</sup> [https://unstats.un.org/unsd/publication/seriesm/seriesm\\_4rev4e.pdf](https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf)

- b) direct the rescheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In Sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

### **Microfinance Banks**

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.

### **Development Finance Institutions (DFIs)**

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

### **Public Sector Banks**

Public sector banks are those banks incorporated in Pakistan where the majority of shares and capital are owned by the government, and their management is also controlled by the Government of Pakistan.

### **Commercial Banks**

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

### **Specialized Banks**

These banks are established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law.

### **Domestic Private Banks**

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

**Foreign Banks**

Foreign banking company” means a resident financial corporation controlled by non-residents, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

**Islamic Banking**

Islamic Banking is known as a banking system based on the principles of Islamic Shariah SBP has issued dedicated policies for laying sound foundations for Islamic banking industry including licensing requirements, guidelines on Shariah compliance and other operational matters of Islamic Banking Institutions (IBIs). Under the existing regulatory framework, SBP allows three types of IBIs to operate in the country i.e. (i) full-fledged Islamic banks, (ii) Islamic banking subsidiary of conventional banks and (iii) standalone Islamic banking branches (IBBs) of conventional banks. Moreover, conventional banks having IBBs are allowed to open Islamic banking windows in their conventional branches and specific regulations for Islamic banking windows are in place. In addition to the above, SBP has also issued specific guidelines for Islamic Microfinance Business and for Development Finance Institutions (DFIs) to undertake Shariah compliant business and operations.

**Scope of the Publication**

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. i-e Scheduled banks, MFBS/DFIs. The data covered in publication is unaudited and does not included overseas/EPZs (Export processing zone) branches of reporting institutions.

The scheduled banks/MFBs/DFIs statistics are based on branch wise actual data except export processing zone branches - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased and discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

## **Definitions of Assets and Liabilities**

### **Currency**

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

### **Transferable Deposits**

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

### **Restricted Deposits**

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

### **Other Deposits**

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

### **Debt Securities**

Debt Securities are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term Debt Securities such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

### **Loans extended (Advances)/ Borrowings**

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

### 1. Money at call

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

### 2. Reverse Repurchase agreements / Repurchase agreements

#### i) Reverse Repurchase agreements (Asset Side)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

#### ii) Repurchase agreements (Liability Side)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

### 3. Bills purchased and discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

### 4. Other short-term advances and financial leases

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

### Insurance Technical Reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

**Financial Derivatives and Employees Stock Options**

Financial Derivatives and Employees Stock Options are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

**Others Accounts Receivable**

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

**Other Accounts Payable**

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL and investment, income account, miscellaneous liability items.

**Equity and Investment Fund Shares**

Equity and Investment Fund Shares comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as Equity and Investment Fund Shares. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

**Retained Earnings**

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

**Current Year Result**

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

**General and Special Reserves**

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

**Valuation Adjustment**

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

**Valuation Method**

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Debt Securities	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Equity and Investment Fund Shares	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial Derivatives and Employees Stock Options	Market or fair value
Other accounts receivable/payable	Nominal value

## Deposits

**Outstanding Deposits:** This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

**Current Deposits:** These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

**Call Deposits:** These include short notice and special notice deposits

**Savings Deposits:** Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

**Fixed Deposits:** Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

**Other Deposits:** These represent all claims other than transferable and restricted deposits in national currency or in foreign currency that are represented by evidence of deposits.

**Category of Deposit Holders:** Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non- financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining and Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

**Size of Deposits Accounts:** The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.

**Debits/Credit to Deposit and Turnover:** The deposits are reported on net basis at the end of quarter. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

### Advances

**Outstanding Advances:** The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

**Category of Borrowers:** Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds and non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

**Type of Securities:** In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

**Foreign Constituent (Non-Resident):** This covers the transactions with the non-residents working in our economy. This includes Officials (embassies, consulates, foreign missions), Business (corporations working in Pakistan for short periods such as construction companies) and Individuals (students, travelers).

**Government:** This includes Federal Government, Provincial and Local Governments.

**Non-Financial Public Sector Enterprises (NFPSEs):** These are the resident non-financial corporations which are controlled by government, through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**Nonbank Financial Companies (NBFCs) and Financial Auxiliaries:** Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and Financial Auxiliaries are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchange, exchange companies and insurance companies etc.

**Private Sector (Business):** This is that part of the economy which is run for private business profit and is not owned by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

**Trust Fund:** This includes the Private Trusts and Non-profit Institutions and Non-government Organizations (NGOs)/Community Based Organizations (CBOs).

**Personal:** This includes bank employees and consumers who are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (house-wives, students etc.) are included.

**Others:** This includes all those advances which are not classified elsewhere.

**Rate of Interest/Return:** This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

**Size of Accounts for Advances:** The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

**Category of Financing:** This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

**Loan Tenure:** This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

**Rate of Margin:** Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

**Bills Purchased and Discounted:** Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

**Investments:** The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

**Term to Maturity:** Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

### **Profit and Loss Accounts**

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

**Mark up Interest Earned:** Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

**Mark up Interest Expense:** Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

**Non-Mark up Interest Earned:** Non-mark up interest earned comprises of fees and commission,

dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property and gain on sale of fixed assets.

**Non-Mark up Interest Expense:** Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

**Number of Employees:** Number of employees denotes overall staff employed by reporting institutions. These data have been segregated by gender (i.e. Male and Female). Furthermore, number of employees' data is provided separately for permanent and contractual employees.

**Regional Data:** Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances and Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

### Rounding Off

Throughout the publication "--" is supposed to mean "exactly 0" while any figure showing as "0.0" or "0.00" might not necessarily be exactly 0 since it could only be showing as such due to rounding.

### Easypaisa Bank Limited:

Easypaisa Bank Limited formerly Telenor Microfinance Bank has been granted the first Digital Retail Bank (DRB) license by the State Bank of Pakistan (SBP) with effect from March 2025. This license allows Easypaisa to operate as a full-fledged digital bank, offering a range of financial services through its mobile platform. The SBP officially declared Easypaisa Bank Limited as a scheduled bank on January 28, 2025. Subsequently, there is a significant increase in Scheduled banks figures and decrease in Microfinance banks figure. This change is Assets, Liabilities, number of Accounts and Amounts of Deposits and Advances etc.

### Data Revision

For practical purposes, all data pertaining to the "current" time period may please be treated as "provisional (P)" and may be subject to revision (R) in the next releases of the same publication according to Data Revision Policy. For example, data for September 2025 in the publication of September 2025 would be provisional in nature and would be subject to change in the future.

### Definitional, Coverage and Reporting Time differences between data as per 'Quarterly Compendium of the Banking System' and 'Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan'

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment 'net of provisions', interbank deposits, along with customers deposits, and excludes accrued interest/profit.

2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF's guidelines as per 'Manual on Monetary and Financial Statistics – 2000' (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmfsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on 'gross bases'.

**Scheduled Banks**  
**Assets & Liabilities**  
**and**  
**Profit & Loss Accounts**

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Assets</b>	54,394,607	59,470,094	64,049,257
<b>I. Currency and Deposits</b>	3,016,017	3,194,832	3,255,740
1. Currency	663,551	660,257	677,898
2. Transferable Deposits	2,173,663	2,349,300	2,395,851
3. Restricted/ compulsory deposits	51,086	54,264	65,965
4 Other Deposits	127,718	131,011	116,026
<b>II. Securities (other than shares)</b>	29,247,875	36,175,694	37,938,754
1. Short-term	4,781,679	4,784,942	5,140,568
2. Long-term	24,466,196	31,390,752	32,798,187
<b>III. Loans extended (Advances)</b>	17,673,290	14,821,931	16,258,768
1. Short-term	11,087,865	8,344,814	9,594,533
A) Money at call	262,483	262,292	240,816
B) Reverse Repo	1,032,083	527,781	689,486
C) Bills purchased and discounted	325,755	338,303	343,037
D) Other short-term loans	9,467,544	7,216,439	8,321,194
2. Long-term	6,585,425	6,477,117	6,664,235
<b>IV. Shares and other equity</b>	763,940	844,001	793,634
1. Quoted	346,046	393,274	410,739
2. Non quoted	409,613	436,587	361,997
3. Investment fund shares	8,282	14,141	20,897
<b>V. Insurance Technical Reserve</b>	-	-	-
<b>VI. Financial Derivatives</b>	11,767	12,381	10,627
<b>VII. Other accounts receivable</b>	2,118,333	2,655,310	3,952,322
1. Trade credit and advances	-	-	-
2. Others	2,118,333	2,655,310	3,952,322
A) Dividends receivable resident sector	165	260	198
B) Settlement accounts resident sector	34,518	42,523	51,628
C) Items in the process of collection	2,097	217	128
D) Miscellaneous assets residents sector	2,077,795	2,608,055	3,896,376
E) Other non-resident accounts receivable	3,758	4,255	3,992
<b>VIII. Non-financial assets</b>	1,563,384	1,765,945	1,839,412
1. Produced assets	1,168,527	1,330,826	1,386,521
A) Tangible fixed assets	1,047,749	1,192,772	1,239,464
a) Dwellings	195,972	253,598	260,733
i) Building on freehold land	7,698	10,517	10,636
ii) Building on leasehold land	188,274	243,081	250,097
b) Other buildings and structures	374,793	395,348	405,539
i) Building on freehold land	114,116	122,286	136,176
ii) Building on leasehold land	260,676	273,062	269,363
c) Machinery and equipment	386,243	444,632	468,934
i) Transport equipment	38,946	46,923	51,960
ii) Furniture & Fixture	49,472	70,298	75,852
iii) Office equipment	219,997	259,001	272,314
iv) Other machinery & equipment	77,828	68,409	68,808
d) Other tangible fixed assets n.e.s	90,741	99,193	104,257
B) Intangible fixed assets	120,778	138,054	147,057
a) Computer software	85,379	102,592	111,863
b) Other intangible fixed assets n.e.s	35,399	35,462	35,194
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	366,101	399,712	416,567
A) Tangible non-produced assets	338,434	371,411	386,798
a) Land	218,609	228,128	231,417
i) Land underlying Buildings and structures	218,609	228,128	231,417
1. Freehold land	90,335	97,835	99,903
2. Leasehold land	128,274	130,293	131,513
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	119,825	143,283	155,381
B) Intangible non-produced assets	27,667	28,301	29,769
a) Leases and other transferable contracts	20,070	21,529	22,670
b) Purchased goodwill	1,929	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,668	4,912	5,239
3. Capital work in progress	28,756	35,407	36,324

# 1.1 Assets and Liabilities

## All Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Liabilities</b>	54,394,607	59,470,094	64,129,362
<b>I. Deposits</b>	31,553,180	35,986,191	38,385,406
1. Transferable Deposits	26,343,427	29,685,352	31,209,101
2. Restricted/ compulsory deposits	436,315	535,921	559,383
3. Other deposits	4,773,438	5,764,918	6,616,922
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	123,482	112,909	112,616
1. Short-term	-	-	-
2. Long-term	123,482	112,909	112,616
<b>III. Loans (Borrowings)</b>	14,933,584	14,515,224	15,841,316
1. Short-term	14,126,280	13,746,467	15,049,645
A) Money at call	647,229	733,798	708,937
B) Repurchase agreements (Repo)	11,620,623	11,981,551	13,259,957
C) Other short-term borrowings	1,858,428	1,031,117	1,080,751
2. Long-term borrowings	807,305	768,757	791,670
<b>IV. Financial Derivatives</b>	27,857	25,769	23,742
<b>V. Other accounts payable</b>	4,230,383	4,807,858	5,426,554
1. Provision for losses	972,209	1,002,811	930,520
A) Provision for loan losses-Specific	902,452	914,073	844,826
B) Provision for loan losses-General	43,419	46,794	41,899
C) Provision for other losses	26,338	41,944	43,795
2. Accumulated Depreciation	445,008	517,853	517,174
3. Other accounts payable to other resident Sectors	2,788,244	3,254,208	3,959,858
A) Dividends payable	6,741	7,694	7,765
B) Settlement accounts	42,129	37,364	26,498
C) Items in the process of collection	23,168	20,562	21,128
D) Miscellaneous liability items	2,716,206	3,188,587	3,904,467
a) Suspense account	177,492	163,701	158,714
b) Provision for expected costs	172,466	223,025	231,111
c) Deferred tax liabilities	44,127	66,972	84,898
d) Accrued wages	20,221	19,135	24,695
e) Accrued rent	655	651	707
f) Accrued taxes	773,907	907,794	964,637
g) Other miscellaneous liability items	1,527,338	1,807,310	2,439,704
4. Other non- resident accounts payable	24,923	32,986	19,001
A) Dividends payable non-residents	14,493	20,615	7,050
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,430	12,372	11,952
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	3,526,121	4,022,142	4,339,728
1. Quoted	453,824	451,497	322,171
2. Non quoted	252,890	272,917	254,914
3. Investment fund shares	-	-	-
4. Retained earnings	507,199	716,259	720,736
5. Current year result	922,499	805,872	1,026,490
6. General and special reserve	909,162	1,239,797	1,459,437
7. Valuation adjustments	480,546	535,801	555,980
<b>IX. Contingencies and Commitments<sup>3</sup></b>	19,836,848	19,139,077	18,501,190
1. Guarantees	3,536,220	3,676,446	3,649,566
2. Commitments	16,058,945	15,206,165	14,570,841
A) Letter of Credit	4,458,079	4,747,324	4,778,047
B) Forward Foreign Exchange Transactions	7,903,978	7,522,788	7,051,085
C) Forward government Securities Transactions	1,670,221	356,236	556,631
D) Derivatives	105,234	108,958	74,953
E) Forward lending	306,604	474,126	594,219
F) Operating leases	387	533	457
G) Commitments for acquisition of :	54,912	62,846	69,665
i. Fixed assets	42,877	46,339	54,255
ii. Intangible assets	12,035	16,507	15,410
H) Other commitments	1,559,530	1,933,354	1,445,783
3. Other contingent liabilities	241,683	256,465	280,783

### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Assets</b>	10,999,773	11,073,603	12,027,132
<b>I. Currency and Deposits</b>	547,325	466,408	632,152
1. Currency	114,459	119,940	126,238
2. Transferable Deposits	372,360	301,686	459,369
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	60,506	44,782	46,546
<b>II. Securities(other than shares)</b>	6,631,825	6,716,219	7,069,162
1. Short-term	1,641,859	1,793,012	1,804,844
2. Long-term	4,989,966	4,923,207	5,264,318
<b>III. Loans extended (Advances)</b>	3,037,960	3,043,580	3,340,088
1. Short-term	1,486,831	1,644,585	1,836,075
A) Money at call	84,011	31,183	74,199
B) Reverse Repo	17,344	133,818	223,718
C) Bills purchased and discounted	29,909	38,351	51,475
D) Other short-term loans	1,355,568	1,441,232	1,486,682
2. Long-term	1,551,129	1,398,995	1,504,013
<b>IV. Shares and other equity</b>	237,177	221,974	222,119
1. Quoted	128,976	121,118	128,248
2. Non quoted	108,201	100,856	93,809
3. Investment fund shares	-	-	62
<b>V. Insurance Technical Reserve</b>	-	-	-
<b>VI. Financial Derivatives</b>	-	-	-
<b>VII. Other accounts receivable</b>	348,888	412,195	529,732
1. Trade credit and advances	-	-	-
2. Others	348,888	412,195	529,732
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	150	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	348,739	412,195	529,732
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	196,599	213,228	233,879
1. Produced assets	96,253	103,771	119,525
A) Tangible fixed assets	90,917	97,598	113,221
a) Dwellings	9,756	10,223	10,633
i) Building on freehold land	610	594	594
ii) Building on leasehold land	9,147	9,629	10,039
b) Other buildings and structures	48,960	51,522	64,851
i) Building on freehold land	26,220	26,960	39,195
ii) Building on leasehold land	22,740	24,562	25,656
c) Machinery and equipment	24,803	27,493	29,085
i) Transport equipment	2,762	3,116	3,608
ii) Furniture & Fixtures	5,275	5,584	5,880
iii) Office equipment	9,472	10,559	11,162
iv) Other machinery & equipment	7,294	8,234	8,434
d) Other tangible fixed assets n.e.s	7,397	8,361	8,652
B) Intangible fixed assets	5,337	6,173	6,303
a) Computer software	5,337	6,173	6,303
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	98,764	108,227	112,477
A) Tangible non-produced assets	98,764	108,227	112,477
a) Land	30,279	31,924	31,924
i) Land underlying Buildings and structures	30,279	31,924	31,924
1. Freehold land	9,429	11,074	11,074
2. Leasehold land	20,850	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	68,486	76,303	80,553
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	1,582	1,231	1,878

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Liabilities</b>	-	-	-
<b>I. Deposits</b>	10,999,773	11,073,603	12,027,132
1. Transferable Deposits	6,456,828	6,965,428	7,400,196
2. Restricted/ compulsory deposits	4,643,022	4,877,097	5,106,457
3. Other deposits	27,368	29,273	36,875
1,786,439	2,059,057	2,256,864	
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	2,918,640	2,345,654	2,713,445
1. Short-term	2,885,074	2,307,915	2,674,619
A) Money at call	84,911	44,438	63,603
B) Repurchase agreements (Repo)	2,616,939	2,106,539	2,480,346
C) Other short-term borrowings	183,225	156,938	130,670
2. Long-term borrowings	33,566	37,739	38,827
<b>IV. Financial Derivatives</b>	-	-	-
<b>V. Other accounts payable</b>	902,973	967,317	1,084,773
1. Provision for losses	307,213	308,677	321,477
A) Provision for loan losses-Specific	299,694	299,916	312,445
B) Provision for loan losses-General	3,173	3,164	3,164
C) Provision for other losses	4,346	5,597	5,869
2. Accumulated Depreciation	49,971	55,993	59,168
3. Other accounts payable to other resident Sectors	545,789	602,647	704,129
A) Dividends payable	3	3	3
B) Settlement accounts	7,706	9,934	5,797
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	538,080	592,710	698,329
a) Suspense account	28,529	32,258	33,323
b) Provision for expected costs	13,325	13,812	14,196
c) Deferred tax liabilities	-	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	47,267	57,911	58,228
g) Other miscellaneous liability items	448,960	488,729	592,582
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	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	721,332	795,205	828,718
1. Quoted	67,963	65,570	56,820
2. Non quoted	154,859	153,544	162,294
3. Investment fund shares	-	-	-
4. Retained earnings	229,351	264,736	268,695
5. Current year result	76,875	92,057	123,072
6. General and special reserve	113,581	122,842	124,101
7. Valuation adjustments	78,704	96,456	93,736
<b>IX. Contingencies and Commitments<sup>3</sup></b>	3,675,000	4,164,877	4,395,138
1. Guarantees	720,793	757,257	752,380
2. Commitments	2,852,700	3,290,111	3,522,995
A) Letter of Credit	1,761,592	2,027,062	2,054,234
B) Forward Foreign Exchange Transactions	867,493	1,154,955	1,193,765
C) Forward government Securities Transactions	114,648	37,080	162,908
D) Derivatives	-	-	-
E) Forward lending	78,131	37,813	71,069
F) Operating leases	-	-	-
G) Commitments for acquisition of:	3,342	3,155	4,565
i. Fixed assets	2,989	2,919	4,186
ii. Intangible assets	353	236	379
H) Other commitments	27,493	30,046	36,454
3. Other contingent liabilities	101,507	117,509	119,764

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Assets</b>	41,180,858	46,651,041	50,169,832
<b>I. Currency and Deposits</b>	2,278,669	2,563,352	2,469,355
1. Currency	548,356	539,752	550,725
2. Transferable Deposits	1,663,096	1,937,364	1,849,750
3. Restricted/ compulsory deposits	6	7	(600)
4 Other Deposits	67,211	86,228	69,480
<b>II. Securities(other than shares)</b>	21,591,815	28,414,391	29,768,644
1. Short-term	2,186,020	2,051,554	2,345,663
2. Long-term	19,405,796	26,362,837	27,422,981
<b>III. Loans extended (Advances)</b>	13,674,530	11,263,292	12,348,725
1. Short-term	9,008,657	6,190,117	7,192,837
A) Money at call	174,045	230,410	164,413
B) Reverse Repo	490,881	298,511	325,806
C) Bills purchased and discounted	282,821	298,083	291,021
D) Other short-term loans	8,060,909	5,363,114	6,411,598
2. Long-term	4,665,873	5,073,175	5,155,888
<b>IV. Shares and other equity</b>	526,764	622,027	571,515
1. Quoted	217,070	272,155	282,492
2. Non quoted	301,412	335,731	268,188
3. Investment fund shares	8,282	14,141	20,836
<b>V. Insurance Technical Reserve</b>	-	-	-
<b>VI. Financial Derivatives</b>	9,647	10,249	9,205
<b>VII. Other accounts receivable</b>	1,740,943	2,232,897	3,404,682
1. Trade credit and advances	-	-	-
2. Others	1,740,943	2,232,897	3,404,682
A) Dividends receivable resident sector	165	260	198
B) Settlement accounts resident sector	34,368	42,523	51,628
C) Items in the process of collection	2,097	217	128
D) Miscellaneous assets residents sector	1,700,560	2,185,652	3,348,752
E) Other non- resident accounts receivable	3,754	4,245	3,975
<b>VIII. Non-financial assets</b>	1,358,489	1,544,835	1,597,706
1. Produced assets	1,067,779	1,222,972	1,262,871
A) Tangible fixed assets	952,864	1,091,702	1,122,734
a) Dwellings	185,799	242,732	249,457
i) Building on freehold land	7,088	9,923	10,043
ii) Building on leasehold land	178,711	232,809	239,414
b) Other buildings and structures	324,869	342,877	339,728
i) Building on freehold land	87,897	95,326	96,538
ii) Building on leasehold land	236,972	247,551	243,190
c) Machinery and equipment	359,944	415,600	438,286
i) Transport equipment	35,725	43,348	47,893
ii) Furniture & Fixtures	43,996	64,509	69,773
iii) Office equipment	210,147	247,903	260,550
iv) Other machinery & equipment	70,076	59,841	60,071
d) Other tangible fixed assets n.e.s	82,253	90,493	95,265
B) Intangible fixed assets	114,914	131,269	140,137
a) Computer software	80,010	96,371	105,504
b) Other intangible fixed assets n.e.s	34,905	34,899	34,632
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	264,122	287,774	300,391
A) Tangible non-produced assets	236,454	259,473	270,622
a) Land	188,330	196,204	199,493
i) Land underlying Buildings and structures	188,330	196,204	199,493
1. Freehold land	80,906	86,761	88,830
2. Leasehold land	107,424	109,444	110,664
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	48,124	63,268	71,129
B) Intangible non-produced assets	27,667	28,301	29,769
a) Leases and other transferable contracts	20,070	21,529	22,670
b) Purchased goodwill	1,929	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,668	4,912	5,239
3. Capital work in progress	26,589	34,089	34,444

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Liabilities</b>	41,180,858	46,651,041	50,249,937
<b>I. Deposits</b>	24,198,173	28,099,275	30,057,485
1. Transferable Deposits	20,877,252	23,975,043	25,243,006
2. Restricted/ compulsory deposits	370,166	465,934	484,860
3. Other deposits	2,950,755	3,658,298	4,329,619
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	123,482	112,909	112,616
1. Short-term	-	-	-
2. Long-term	123,482	112,909	112,616
<b>III. Loans (Borrowings)</b>	10,996,796	11,599,455	12,472,736
1. Short-term	10,587,065	11,237,742	12,097,353
A) Money at call	561,518	689,360	645,334
B) Repurchase agreements (Repo)	8,991,197	9,875,012	10,772,188
C) Other short-term borrowings	1,034,350	673,370	679,832
2. Long-term borrowings	409,731	361,712	375,383
<b>IV. Financial Derivatives</b>	25,993	23,232	22,011
<b>V. Other accounts payable</b>	3,233,839	3,794,667	4,294,376
1. Provision for losses	664,010	691,924	607,688
A) Provision for loan losses-Specific	602,662	614,060	532,284
B) Provision for loan losses-General	40,159	43,622	38,728
C) Provision for other losses	21,190	34,241	36,676
2. Accumulated Depreciation	391,480	459,183	455,245
3. Other accounts payable to other resident Sectors	2,153,598	2,610,735	3,212,457
A) Dividends payable	6,739	7,692	7,763
B) Settlement accounts	34,104	27,590	21,022
C) Items in the process of collection	23,168	20,562	21,128
D) Miscellaneous liability items	2,089,588	2,554,891	3,162,544
a) Suspense account	100,466	127,476	117,962
b) Provision for expected costs	159,141	209,214	216,916
c) Deferred tax liabilities	42,370	66,474	84,898
d) Accrued wages	7,530	5,153	9,404
e) Accrued rent	655	651	707
f) Accrued taxes	724,289	848,132	904,777
g) Other miscellaneous liability items	1,055,138	1,297,793	1,827,881
4. Other non- resident accounts payable	24,751	32,825	18,986
A) Dividends payable non-residents	14,493	20,615	7,050
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,258	12,210	11,937
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	2,602,575	3,021,503	3,290,712
1. Quoted	371,934	385,927	223,333
2. Non quoted	40,139	45,707	61,261
3. Investment fund shares	-	-	-
4. Retained earnings	202,761	356,302	356,566
5. Current year result	794,995	677,383	852,116
6. General and special reserve	795,591	1,116,966	1,335,346
7. Valuation adjustments	397,155	439,219	462,092
<b>IX. Contingencies and Commitments<sup>3</sup></b>	11,895,892	12,807,641	12,010,139
1. Guarantees	2,356,208	2,438,447	2,411,622
2. Commitments	9,399,899	10,230,634	9,437,890
A) Letter of Credit	2,670,882	2,696,548	2,706,825
B) Forward Foreign Exchange Transactions	3,317,216	4,778,434	4,337,803
C) Forward government Securities Transactions	1,555,573	319,157	393,723
D) Derivatives	105,234	108,958	74,953
E) Forward lending	201,749	407,843	502,743
F) Operating leases	387	533	457
G) Commitments for acquisition of:	51,028	59,642	65,054
i. Fixed assets	39,346	43,371	50,023
ii. Intangible assets	11,682	16,271	15,031
H) Other commitments	1,497,831	1,859,519	1,356,332
3. Other contingent liabilities	139,785	138,561	160,626

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Assets</b>	2,213,976	1,745,449	1,852,293
<b>I. Currency and Deposits</b>	190,023	165,072	154,233
1. Currency	735	564	935
2. Transferable Deposits	138,207	110,250	86,732
3. Restricted/ compulsory deposits	51,080	54,258	66,565
4 Other Deposits	1	1	1
<b>II. Securities(other than shares)</b>	1,024,235	1,045,084	1,100,948
1. Short-term	953,801	940,376	990,061
2. Long-term	70,434	104,709	110,888
<b>III. Loans extended (Advances)</b>	960,800	515,059	569,955
1. Short-term	592,377	510,112	565,620
A) Money at call	4,427	699	2,204
B) Reverse Repo	523,858	95,452	139,962
C) Bills purchased and discounted	13,025	1,869	541
D) Other short-term loans	51,066	412,092	422,914
2. Long-term	368,423	4,947	4,334
<b>IV. Shares and other equity</b>	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
<b>V. Insurance Technical Reserve</b>	-	-	-
<b>VI. Financial Derivatives</b>	2,120	2,132	1,421
<b>VII. Other accounts receivable</b>	28,502	10,219	17,908
1. Trade credit and advances	-	-	-
2. Others	28,502	10,219	17,908
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	28,497	10,209	17,892
E) Other non- resident accounts receivable	4	10	17
<b>VIII. Non-financial assets</b>	8,296	7,883	7,827
1. Produced assets	4,496	4,084	4,125
A) Tangible fixed assets	3,968	3,472	3,508
a) Dwellings	417	644	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	417	644	644
b) Other buildings and structures	964	949	960
i) Building on freehold land	-	-	443
ii) Building on leasehold land	964	949	517
c) Machinery and equipment	1,496	1,539	1,564
i) Transport equipment	459	459	459
ii) Furniture & Fixtures	201	205	199
iii) Office equipment	378	539	602
iv) Other machinery & equipment	458	335	303
d) Other tangible fixed assets n.e.s	1,091	340	340
B) Intangible fixed assets	527	612	617
a) Computer software	33	49	55
b) Other intangible fixed assets n.e.s	495	563	561
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	3,215	3,712	3,699
A) Tangible non-produced assets	3,215	3,712	3,699
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	3,215	3,712	3,699
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
<b>3. Capital work in progress</b>	585	87	3

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Liabilities</b>	2,213,976	1,745,449	1,852,293
<b>I. Deposits</b>	898,179	921,488	927,726
1. Transferable Deposits	823,153	833,211	859,638
2. Restricted/ compulsory deposits	38,782	40,714	37,649
3. Other deposits	36,244	47,563	30,439
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	1,018,148	570,116	655,134
1. Short-term	654,140	200,809	277,674
A) Money at call	800	-	-
B) Repurchase agreements (Repo)	12,487	-	7,424
C) Other short-term borrowings	640,854	200,809	270,249
2. Long-term borrowings	364,008	369,306	377,461
<b>IV. Financial Derivatives</b>	1,863	2,537	1,731
<b>V. Other accounts payable</b>	93,572	45,875	47,404
1. Provision for losses	986	2,210	1,355
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	87	8	8
C) Provision for other losses	802	2,105	1,250
2. Accumulated Depreciation	3,557	2,677	2,761
3. Other accounts payable to other resident Sectors	88,857	40,826	43,273
A) Dividends payable	-	-	-
B) Settlement accounts	319	(160)	(321)
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	88,538	40,986	43,593
a) Suspense account	48,498	3,967	7,428
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	1,757	498	-
d) Accrued wages	12,691	13,982	15,291
e) Accrued rent	-	-	-
f) Accrued taxes	2,352	1,751	1,633
g) Other miscellaneous liability items	23,240	20,788	19,241
4. Other non- resident accounts payable	172	161	15
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	172	161	15
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	202,214	205,434	220,298
1. Quoted	13,928	-	42,018
2. Non quoted	57,893	73,666	31,359
3. Investment fund shares	-	-	-
4. Retained earnings	75,087	95,220	95,475
5. Current year result	50,630	36,433	51,302
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	4,687	126	153
<b>IX. Contingencies and Commitments<sup>3</sup></b>	4,265,955	2,166,559	2,095,913
1. Guarantees	459,218	480,743	485,564
2. Commitments	3,806,346	1,685,421	1,609,955
A) Letter of Credit	25,606	23,714	16,988
B) Forward Foreign Exchange Transactions	3,719,269	1,589,399	1,519,516
C) Forward government Securities Transactions	-	-	-
D) Derivatives	-	-	-
E) Forward lending	26,724	28,469	20,407
F) Operating leases	-	-	-
G) Commitments for acquisition of :	542	50	46
i. Fixed assets	542	50	46
ii. Intangible assets	-	-	-
H) Other commitments	34,206	43,789	52,997
3. Other contingent liabilities	391	395	393

#### Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

## 1.2 Profit and Loss Accounts

### All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>A. Mark-Up/Return/Interest Earned</b>	2,565,837	1,944,603	2,032,018
1. Loans and advances	603,243	418,597	455,940
2. Investments	1,492,026	1,198,154	1,240,058
3. Lendings to financial institutions	34,246	14,545	18,388
4. Balances with banks	3,732	5,903	3,412
5. Income from inter-office lending	424,601	301,632	308,579
6. Other	7,990	5,773	5,641
<b>B. Mark-Up/Return/Interest Expensed</b>	1,916,192	1,318,723	1,377,692
1. Deposits	902,171	556,897	599,948
2. Borrowings	456,241	354,888	355,743
3. Subordinated debt	13,533	7,170	7,816
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,763	19,496	22,801
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,014	10,319	50,442
6. Expense on inter-office borrowing	424,601	301,631	308,579
7. Other	75,870	68,322	32,364
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	649,645	625,880	654,326
<b>C. Non Mark-UP/Return/Interest Income</b>	199,676	155,004	160,252
1. Fee & Commission Income	80,813	76,756	87,892
i. Branch banking customer fees	8,710	8,566	8,983
ii. Consumer finance related fees	2,492	6,819	9,115
iii. Card related fees (debit and credit cards)	27,160	26,745	30,228
iv. Credit related fees	2,651	2,410	2,048
v. Investment banking fee	1,737	2,209	2,482
vi. Commission on trade	16,741	14,893	15,860
vii. Commission on guarantees	4,839	4,753	6,195
viii. Commission on cash management	2,988	1,926	1,922
ix. Commission on remittances including home remittances	3,412	120	1,524
x. Commission on utility bills	182	182	169
xi. Commission income - Bancassurance	1,599	1,587	1,630
xii. Rent on lockers	442	1,218	473
xiii. Commission on investments services	346	177	129
xiv. Other Commission	7,513	5,150	7,134
2. Dividend Income	7,927	7,032	11,283
3. Foreign exchange income	28,842	37,048	35,503
4. Income from derivatives	1,742	1,739	1,435
5. Gain on securities	60,335	29,682	14,511
i. Realised	52,487	24,661	14,482
ii. Unrealised - held for trading	7,848	5,021	29
6. Other Income	20,017	2,746	9,627
i. Rent on property	418	251	358
ii. Gain on sale of fixed assets-net	1,540	1,060	6,376
iii. Loss on termination of lease liability against right of use assets	415	575	772
iv. Gain on sale of non banking assets - net	(24)	180	1,158
v. Other	17,667	679	963
<b>II. Total Income (I + C)</b>	849,321	780,884	814,578

## 1.2 Profit and Loss Accounts

### All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	393,624	378,711	419,035
<b>1. Operating expenses</b>	385,085	369,263	409,995
i. Total compensation expense	177,452	159,440	174,383
ii. Property expense	56,627	59,869	61,751
a. Rent and taxes	3,048	6,373	2,650
b. Insurance	519	330	451
c. Utilities cost	14,376	14,673	13,707
d. Lease rental	5	-	-
e. Fuel expense generators	1,411	1,191	1,320
f. Security (including guards)	10,379	9,827	11,410
g. Repair and maintenance (including janitorial charges)	7,180	7,064	8,040
h. Depreciation on right-of-use assets	11,986	12,292	13,730
i. Depreciation	7,724	8,118	10,443
iii. Information technology expenses	35,062	36,421	42,832
iv. Other operating expenses	115,944	113,534	131,029
<b>2. Workers welfare fund</b>	6,909	7,613	7,735
<b>3. Other charges</b>	1,630	1,835	1,305
i. Penalties imposed by State Bank of Pakistan	466	1,115	354
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	3
iii. Others (to be specified, if material)	1,163	720	947
<b>III. Profit before provisions (II - D)</b>	455,698	402,173	395,543
<b>E. Provisions / (reversals) and write offs - net</b>	35,894	(178)	(17,433)
1. (Reversals) / provisions against balance with Banks	(406)	(384)	(1,085)
2. (Reversals) / provisions for diminution in value of investments	(5,828)	(4,601)	(2,209)
3. (Reversals) / provisions against loans & advances	38,882	1,351	(5,198)
4. (Reversals) / provisions against off balance sheet items	2,794	4,861	(3,877)
5. Reversals against other assets	3,614	1,458	(434)
6. Recovery of written off / charged off bad debts	(3,163)	(2,863)	(4,629)
<b>F. Extra ordinary / unusual items</b>	8,456	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	411,348	402,351	412,975
<b>G. Taxation</b>	228,199	224,835	225,306
1. Current	249,506	226,019	199,701
2. Prior	(12,846)	1,777	6,764
3. Deferred	(8,461)	(2,961)	18,841
<b>V. Profit After Taxation (IV - G)</b>	183,149	177,517	187,669
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	214,796	228,045	231,442
<b>1. Permanent</b>	189,584	201,399	206,780
a. Male	151,806	160,669	164,862
<i>of which: Branch Managers</i>	14,690	15,269	15,196
b. Female	37,778	40,730	41,918
<i>of which: Branch Managers</i>	1,006	1,035	1,035
<b>2. Contractual</b>	25,212	26,646	24,662
a. Male	22,341	23,595	21,905
<i>of which: Branch Managers</i>	486	520	559
b. Female	2,871	3,051	2,757
<i>of which: Branch Managers</i>	25	25	29

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

## 1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>A. Mark-Up/Return/Interest Earned</b>	482,957	383,666	365,902
1. Loans and advances	98,660	79,989	81,040
2. Investments	270,309	207,928	189,303
3. Lendings to financial institutions	5,660	(69)	2,687
4. Balances with banks	1,325	3,225	1,626
5. Income from inter-office lending	104,047	88,951	87,831
6. Other	2,955	3,642	3,415
<b>B. Mark-Up/Return/Interest Expensed</b>	395,258	285,754	272,466
1. Deposits	179,669	115,275	111,780
2. Borrowings	105,053	75,414	67,910
3. Subordinated debt	1,511	1,016	989
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	2,535	4,167	2,985
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	990	926	961
6. Expense on inter-office borrowing	104,047	88,951	87,831
7. Other	1,453	5	11
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	87,700	97,912	93,435
<b>C. Non Mark-UP/Return/Interest Income</b>	37,241	23,260	21,386
1. Fee & Commission Income	12,885	9,015	11,747
i. Branch banking customer fees	612	422	458
ii. Consumer finance related fees	462	406	662
iii. Card related fees (debit and credit cards)	3,712	2,262	5,037
iv. Credit related fees	985	717	734
v. Investment banking fee	251	355	485
vi. Commission on trade	957	933	259
vii. Commission on guarantees	1,002	446	1,398
viii. Commission on cash management	77	75	89
ix. Commission on remittances including home remittances	308	182	(824)
x. Commission on utility bills	8	7	2
xi. Commission income - Bancassurance	161	212	187
xii. Rent on lockers	16	22	18
xiii. Commission on investments services	-	-	-
xiv. Other Commission	4,334	2,977	3,242
2. Dividend Income	2,139	952	2,183
3. Foreign exchange income	962	2,462	4,945
4. Income from derivatives	-	-	-
5. Gain on securities	20,523	10,198	1,484
i. Realised	12,137	6,169	1,154
ii. Unrealised - held for trading	8,387	4,029	329
6. Other Income	731	632	1,027
i. Rent on property	85	(5)	96
ii. Gain on sale of fixed assets-net	37	182	187
iii. Loss on termination of lease liability against right of use assets	64	85	148
iv. Gain on sale of non banking assets - net	14	180	52
v. Other	532	190	542
<b>II. Total Income (I + C)</b>	124,940	121,172	114,821

## 1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	64,519	53,846	59,939
<b>1. Operating expenses</b>	64,105	53,486	59,778
i. Total compensation expense	40,246	28,945	31,071
ii. Property expense	7,154	6,933	8,915
a. Rent and taxes	628	427	438
b. Insurance	51	65	88
c. Utilities cost	1,896	2,184	1,880
d. Lease rental	5	-	-
e. Fuel expense generators	3	4	3
f. Security (including guards)	1,859	1,399	2,087
g. Repair and maintenance (including janitorial charges)	788	644	943
h. Depreciation on right-of-use assets	1,392	1,591	1,631
i. Depreciation	531	619	1,844
iii. Information technology expenses	5,279	4,352	4,600
iv. Other operating expenses	11,426	13,256	15,192
<b>2. Workers welfare fund</b>	116	250	180
<b>3. Other charges</b>	299	109	(19)
i. Penalties imposed by State Bank of Pakistan	2	20	1
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	297	89	(20)
<b>III. Profit before provisions (II - D)</b>	60,421	67,326	54,881
<b>E. Provisions / (reversals) and write offs - net</b>	(6,599)	(2,239)	(3,439)
1. (Reversals) / provisions against balance with Banks	114	1	10
2. (Reversals) / provisions for diminution in value of investments	(2,004)	(3,191)	(1,293)
3. (Reversals) / provisions against loans & advances	(2,055)	2,236	1,735
4. (Reversals) / provisions against off balance sheet items	0	(8)	(706)
5. Reversals against other assets	876	453	445
6. Recovery of written off / charged off bad debts	(3,529)	(1,730)	(3,629)
<b>F. Extra ordinary / unusual items</b>	8,102	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	58,918	69,565	58,320
<b>G. Taxation</b>	29,760	36,674	30,003
1. Current	29,276	35,302	21,722
2. Prior	528	-	795
3. Deferred	(43)	1,372	7,486
<b>V. Profit After Taxation (IV - G)</b>	29,158	32,891	28,318
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	40,722	40,922	41,002
<b>1. Permanent</b>	32,403	32,649	31,522
a. Male	27,619	27,726	26,566
<i>of which: Branch Managers</i>	2,911	2,968	2,700
b. Female	4,784	4,923	4,956
<i>of which: Branch Managers</i>	198	165	156
<b>2. Contractual</b>	8,319	8,273	9,480
a. Male	7,473	7,374	8,357
<i>of which: Branch Managers</i>	412	414	453
b. Female	846	899	1,123
<i>of which: Branch Managers</i>	24	24	28

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

## 1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>A. Mark-Up/Return/Interest Earned</b>	2,004,930	1,520,637	1,624,527
1. Loans and advances	494,621	332,451	368,853
2. Investments	1,168,950	961,163	1,020,343
3. Lendings to financial institutions	14,065	10,049	11,384
4. Balances with banks	2,186	2,387	1,658
5. Income from inter-office lending	320,092	212,475	220,069
6. Other	5,016	2,112	2,220
<b>B. Mark-Up/Return/Interest Expensed</b>	1,466,114	1,018,041	1,089,447
1. Deposits	697,428	431,852	478,399
2. Borrowings	337,061	274,554	282,541
3. Subordinated debt	12,022	6,153	6,827
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	18,100	15,329	19,816
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,994	9,362	49,443
6. Expense on inter-office borrowing	320,092	212,475	220,069
7. Other	74,417	68,317	32,353
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	538,816	502,595	535,080
<b>C. Non Mark-UP/Return/Interest Income</b>	153,181	128,111	135,538
1. Fee & Commission Income	66,274	66,062	74,751
i. Branch banking customer fees	8,077	8,128	8,506
ii. Consumer finance related fees	2,031	6,413	8,453
iii. Card related fees (debit and credit cards)	23,448	24,483	25,191
iv. Credit related fees	1,214	1,171	998
v. Investment banking fee	1,443	1,832	1,946
vi. Commission on trade	15,203	13,535	15,310
vii. Commission on guarantees	3,522	3,810	4,319
viii. Commission on cash management	2,908	1,841	1,809
ix. Commission on remittances including home remittances	3,064	(72)	2,313
x. Commission on utility bills	173	175	168
xi. Commission income - Bancassurance	1,438	1,375	1,443
xii. Rent on lockers	426	1,196	455
xiii. Commission on investments services	346	177	129
xiv. Other Commission	2,982	1,999	3,712
2. Dividend Income	5,788	6,080	9,100
3. Foreign exchange income	21,155	32,757	28,687
4. Income from derivatives	1,742	1,739	1,434
5. Gain on securities	38,937	19,377	12,969
i. Realised	39,310	18,381	13,307
ii. Unrealised - held for trading	(373)	996	(338)
6. Other Income	19,284	2,096	8,596
i. Rent on property	333	256	262
ii. Gain on sale of fixed assets-net	1,504	863	6,189
iii. Loss on termination of lease liability against right of use assets	351	490	624
iv. Gain on sale of non banking assets - net	(38)	-	1,106
v. Other	17,134	486	416
<b>II. Total Income (I + C)</b>	691,997	630,707	670,617

## 1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	324,867	322,001	354,677
<b>1. Operating expenses</b>	316,776	313,589	346,290
<b>i. Total compensation expense</b>	134,989	129,167	140,793
<b>ii. Property expense</b>	49,009	52,411	52,369
<b>a. Rent and taxes</b>	2,316	5,840	1,976
<b>b. Insurance</b>	462	262	357
<b>c. Utilities cost</b>	12,437	12,457	11,799
<b>d. Lease rental</b>	-	-	-
<b>e. Fuel expense generators</b>	1,408	1,187	1,316
<b>f. Security (including guards)</b>	8,476	8,398	9,279
<b>g. Repair and maintenance (including janitorial charges)</b>	6,288	6,334	6,976
<b>h. Depreciation on right-of-use assets</b>	10,473	10,521	12,166
<b>i. Depreciation</b>	7,150	7,411	8,501
<b>iii. Information technology expenses</b>	29,563	31,783	37,905
<b>iv. Other operating expenses</b>	103,215	100,228	115,223
<b>2. Workers welfare fund</b>	6,777	6,686	7,063
<b>3. Other charges</b>	1,314	1,725	1,324
<b>i. Penalties imposed by State Bank of Pakistan</b>	464	1,095	353
<b>ii. Penalties imposed by other regulatory bodies (to be specified)</b>	1	-	3
<b>iii. Others (to be specified, if material)</b>	849	630	967
<b>III. Profit before provisions (II - D)</b>	367,130	308,706	315,941
<b>E. Provisions / (reversals) and write offs - net</b>	42,448	2,899	(14,071)
<b>1. (Reversals) / provisions against balance with Banks</b>	(525)	(381)	(1,093)
<b>2. (Reversals) / provisions for diminution in value of investments</b>	(3,823)	(1,410)	(916)
<b>3. (Reversals) / provisions against loans &amp; advances</b>	40,874	(81)	(7,709)
<b>4. (Reversals) / provisions against off balance sheet items</b>	2,793	4,876	(3,317)
<b>5. Reversals against other assets</b>	2,733	1,029	(57)
<b>6. Recovery of written off / charged off bad debts</b>	396	(1,133)	(979)
<b>F. Extra ordinary / unusual items</b>	354	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	324,328	305,806	330,012
<b>G. Taxation</b>	184,526	174,824	183,426
<b>1. Current</b>	206,366	177,567	165,771
<b>2. Prior</b>	(13,374)	1,777	5,969
<b>3. Deferred</b>	(8,466)	(4,520)	11,686
<b>V. Profit After Taxation (IV - G)</b>	139,801	130,982	146,586
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	173,719	186,772	190,086
<b>1. Permanent</b>	156,827	168,400	174,905
<b>a. Male</b>	123,915	132,674	138,025
<i>of which: Branch Managers</i>	11,773	12,294	12,488
<b>b. Female</b>	32,912	35,726	36,880
<i>of which: Branch Managers</i>	807	867	876
<b>2. Contractual</b>	16,892	18,372	15,181
<b>a. Male</b>	14,867	16,220	13,547
<i>of which: Branch Managers</i>	74	106	106
<b>b. Female</b>	2,025	2,152	1,634
<i>of which: Branch Managers</i>	1	1	1

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

## 1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>A. Mark-Up/Return/Interest Earned</b>	77,950	40,300	41,589
1. Loans and advances	9,962	6,157	6,046
2. Investments	52,767	29,063	30,412
3. Lendings to financial institutions	14,520	4,565	4,318
4. Balances with banks	220	291	128
5. Income from inter-office lending	462	206	679
6. Other	19	18	6
<b>B. Mark-Up/Return/Interest Expensed</b>	54,821	14,928	15,778
1. Deposits	25,075	9,771	9,769
2. Borrowings	14,126	4,920	5,292
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,128	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	30	31	38
6. Expense on inter-office borrowing	462	206	679
7. Other	-	-	-
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	23,129	25,373	25,811
<b>C. Non Mark-UP/Return/Interest Income</b>	9,255	3,633	3,328
1. Fee & Commission Income	1,654	1,679	1,395
i. Branch banking customer fees	21	17	18
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	0	0	0
iv. Credit related fees	452	521	316
v. Investment banking fee	42	22	51
vi. Commission on trade	582	425	291
vii. Commission on guarantees	315	497	478
viii. Commission on cash management	4	10	24
ix. Commission on remittances including home remittances	40	11	35
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	197	175	181
2. Dividend Income	-	-	-
3. Foreign exchange income	6,725	1,830	1,870
4. Income from derivatives	(0)	(0)	0
5. Gain on securities	875	107	58
i. Realised	1,040	110	20
ii. Unrealised - held for trading	(166)	(4)	38
6. Other Income	1	18	5
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	(0)	14	(0)
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2	4	5
<b>II. Total Income (I + C)</b>	32,384	29,006	29,139

## 1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	4,238	2,864	4,419
<b>1. Operating expenses</b>	4,204	2,188	3,927
i. Total compensation expense	2,217	1,327	2,519
ii. Property expense	464	525	466
a. Rent and taxes	104	106	235
b. Insurance	5	3	6
c. Utilities cost	43	32	29
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	44	29	43
g. Repair and maintenance (including janitorial charges)	104	86	121
h. Depreciation on right-of-use assets	122	180	(67)
i. Depreciation	43	88	99
iii. Information technology expenses	221	286	328
iv. Other operating expenses	1,302	49	614
<b>2. Workers welfare fund</b>	16	677	492
<b>3. Other charges</b>	17	-	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	17	-	-
<b>III. Profit before provisions (II - D)</b>	28,146	26,142	24,721
<b>E. Provisions / (reversals) and write offs - net</b>	44	(839)	77
1. (Reversals) / provisions against balance with Banks	6	(3)	(2)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	62	(803)	775
4. (Reversals) / provisions against off balance sheet items	1	(7)	146
5. Reversals against other assets	5	(24)	(821)
6. Recovery of written off / charged off bad debts	(30)	-	(21)
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	28,102	26,980	24,643
<b>G. Taxation</b>	13,912	13,337	11,878
1. Current	13,864	13,149	12,208
2. Prior	-	-	-
3. Deferred	48	187	(331)
<b>V. Profit After Taxation (IV - G)</b>	14,190	13,644	12,765
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	355	351	354
<b>1. Permanent</b>	354	350	353
a. Male	272	269	271
<i>of which: Branch Managers</i>	6	7	8
b. Female	82	81	82
<i>of which: Branch Managers</i>	1	3	3
<b>2. Contractual</b>	1	1	1
a. Male	1	1	1
<i>of which: Branch Managers</i>	-	-	-
b. Female	-	-	-
<i>of which: Branch Managers</i>	-	-	-

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

# **Scheduled Banks**

## **Deposits**

## 2.1 Deposits Distributed by Type of Accounts

### All Banks

(Million Rupees)

Type of Account	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	83,045,424	10,521,653	148,903,874	12,600,049	156,856,110	12,841,621
of which:						
1) Basic Banking Accounts	3,998,885	322,393	3,805,999	296,944	3,690,414	254,218
II. Call Deposits	295,972	380,729	305,284	443,981	327,687	580,384
III. Other Deposit Accounts	161,566	917,726	173,708	907,648	270,576	1,112,780
IV. Saving Deposits	20,907,136	13,707,866	28,241,736	14,888,851	27,959,424	15,737,787
V. Fixed or Term Deposits	651,676	4,286,979	550,792	5,567,148	542,868	6,304,952
1) Less Than Three Months	66,438	816,563	63,913	1,218,910	53,988	1,358,435
2) For Three Months and Over but Less Than Six Months	30,904	392,873	23,287	621,126	16,392	672,337
3) For Six Months and Over but Less Than One Year	19,521	442,824	25,345	623,787	32,123	624,002
4) For One Year & Over but Less Than Two Years	383,627	2,225,441	307,334	2,768,031	298,914	3,318,937
5) For Two Years & Over but Less Than Three Years	8,051	59,713	5,196	39,092	9,745	14,390
6) For Three Years & Over but Less Than Four Years	16,129	87,323	13,995	120,780	14,022	109,654
7) For Four Years & Over but Less Than Five Years	9,450	12,431	5,872	10,992	15,417	13,245
8) For Five Years & Over but Less Than Ten Years	116,683	240,675	101,030	134,115	98,206	157,981
9) For Ten Years and Over	873	9,135	4,820	30,314	4,061	35,973
<b>Total</b>	<b>105,061,774</b>	<b>29,814,953</b>	<b>178,175,394</b>	<b>34,407,676</b>	<b>185,956,665</b>	<b>36,577,525</b>

Note(s):-

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

2. 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

## 2.1.1 Deposits Distributed by Type of Accounts

### Public Sector Banks

(Million Rupees)

Type of Account	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	11,845,295	1,359,240	20,257,079	1,284,228	22,298,448	1,375,130
of which:						
Basic Banking Accounts	152,488	71,496	90,633	48,082	43,657	5,318
II. Call Deposits	129,416	54,710	117,938	56,001	130,447	90,645
III. Other Deposit Accounts	70,558	894,229	85,081	883,509	188,311	1,061,649
IV. Saving Deposits	4,997,049	2,284,681	5,307,662	2,458,414	4,915,236	2,443,907
V. Fixed or Term Deposits	91,255	1,365,942	96,496	1,755,651	96,202	1,814,374
1) Less Than Three Months	7,163	191,307	12,509	296,429	2,636	297,989
2) For Three Months and Over but Less Than Six Months	8,620	88,128	2,853	125,465	4,120	109,470
3) For Six Months and Over but Less Than One Year	6,208	104,529	12,742	255,220	19,005	255,878
4) For One Year & Over but Less Than Two Years	21,160	727,954	29,393	904,361	23,892	1,004,072
5) For Two Years & Over but Less Than Three Years	3,993	54,595	1,845	33,097	4,866	4,552
6) For Three Years & Over but Less Than Four Years	2,559	55,545	2,971	66,847	2,976	53,280
7) For Four Years & Over but Less Than Five Years	8,672	11,881	4,917	8,329	12,840	6,618
8) For Five Years & Over but Less Than Ten Years	32,589	123,206	26,836	54,975	25,225	72,846
9) For Ten Years and Over	291	8,796	2,430	10,928	642	9,669
<b>Total</b>	<b>17,133,573</b>	<b>5,958,802</b>	<b>25,864,256</b>	<b>6,437,803</b>	<b>27,628,644</b>	<b>6,785,705</b>

Note(s):-

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

## 2.1.2 Deposits Distributed by Type of Accounts

### Domestic Private Banks

(Million Rupees)

Type of Account	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	71,196,026	9,040,750	128,642,675	11,148,402	134,553,598	11,326,381
of which:						
Basic Banking Accounts	3,846,397	250,897	3,715,366	248,863	3,646,757	248,901
II. Call Deposits	166,556	326,019	187,346	387,980	197,240	489,740
III. Other Deposit Accounts	91,008	23,497	88,583	23,542	82,209	50,666
IV. Saving Deposits	15,908,937	10,826,286	22,932,939	11,959,232	23,043,087	12,845,842
V. Fixed or Term Deposits	558,914	2,824,956	453,164	3,587,214	445,661	4,213,008
1) Less Than Three Months	57,785	537,400	50,284	709,199	50,360	793,877
2) For Three Months and Over but Less Than Six Months	22,275	296,584	20,422	484,660	12,259	551,866
3) For Six Months and Over but Less Than One Year	13,311	338,230	12,603	368,568	13,118	368,124
4) For One Year & Over but Less Than Two Years	362,467	1,497,488	277,941	1,863,671	275,022	2,314,865
5) For Two Years & Over but Less Than Three Years	4,058	5,117	3,351	5,995	4,879	9,837
6) For Three Years & Over but Less Than Four Years	13,570	31,778	11,024	53,934	11,046	56,373
7) For Four Years & Over but Less Than Five Years	778	550	955	2,663	2,577	6,627
8) For Five Years & Over but Less Than Ten Years	84,088	117,468	74,194	79,140	72,981	85,135
9) For Ten Years and Over	582	339	2,390	19,385	3,419	26,304
<b>Total</b>	<b>87,921,441</b>	<b>23,041,509</b>	<b>152,304,707</b>	<b>27,106,369</b>	<b>158,321,795</b>	<b>28,925,637</b>

Note(s):-

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

2. 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

## 2.1.3 Deposits Distributed by Type of Accounts

### Foreign Banks

(Million Rupees)

Type of Account	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,103	121,663	4,120	167,419	4,064	140,111
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	44	596	56	465
IV. Saving Deposits	1,150	596,898	1,135	471,205	1,101	448,038
V. Fixed or Term Deposits	1,507	96,081	1,132	224,283	1,005	277,570
1) Less Than Three Months	1,490	87,855	1,120	213,282	992	266,569
2) For Three Months and Over						
but Less Than Six Months	9	8,161	12	11,001	13	11,001
3) For Six Months and Over						
but Less Than One Year	2	65	-	-	-	-
4) For One Year & Over						
but Less Than Two Years	-	-	-	-	-	-
5) For Two Years & Over						
but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over						
but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over						
but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over						
but Less Than Ten Years	6	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>6,760</b>	<b>814,642</b>	<b>6,431</b>	<b>863,503</b>	<b>6,226</b>	<b>866,184</b>

Note(s):-

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

## 2.1.4 Deposits Distributed by Type of Accounts

### Conventional Banking

(Million Rupees)

Type of Account	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	69,656,352	7,371,332	131,938,538	8,372,350	139,079,067	8,388,660
of which:						
Basic Banking Accounts	3,643,029	296,523	3,419,178	233,623	3,190,778	205,537
II. Call Deposits	242,944	354,673	257,899	389,615	271,912	523,208
III. Other Deposit Accounts	121,240	914,441	142,571	904,435	243,806	1,107,813
IV. Saving Deposits	17,078,395	10,186,507	23,979,759	10,647,408	23,561,113	11,174,354
V. Fixed or Term Deposits	330,194	3,361,279	298,409	4,537,174	294,819	5,071,401
1) Less Than Three Months	29,189	523,323	34,322	936,476	23,729	1,025,174
2) For Three Months and Over but Less Than Six Months	24,070	281,152	16,727	398,461	9,872	430,811
3) For Six Months and Over but Less Than One Year	14,492	357,214	20,133	484,257	25,074	392,783
4) For One Year & Over but Less Than Two Years	178,293	1,865,766	155,451	2,448,719	149,460	2,948,461
5) For Two Years & Over but Less Than Three Years	7,027	58,571	4,457	38,347	8,914	13,368
6) For Three Years & Over but Less Than Four Years	11,207	77,329	9,939	115,320	10,355	104,640
7) For Four Years & Over but Less Than Five Years	7,663	3,842	4,214	1,932	15,089	11,530
8) For Five Years & Over but Less Than Ten Years	57,821	185,022	48,711	96,932	48,718	122,255
9) For Ten Years and Over	432	9,061	4,455	16,730	3,608	22,379
<b>Total</b>	<b>87,429,125</b>	<b>22,188,232</b>	<b>156,617,176</b>	<b>24,850,983</b>	<b>163,450,717</b>	<b>26,265,436</b>

Note(s):-

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

2. 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

## 2.1.5 Deposits Distributed by Type of Accounts

### Islamic Banking

(Million Rupees)

Type of Account	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	13,389,072	3,150,322	16,965,336	4,227,698	17,777,043	4,452,962
of which:						
Basic Banking Accounts	355,856	25,870	386,821	63,322	499,636	48,682
II. Call Deposits	53,028	26,056	47,385	54,365	55,775	57,176
III. Other Deposit Accounts	40,326	3,285	31,137	3,212	26,770	4,967
IV. Saving Deposits	3,828,741	3,521,359	4,261,977	4,241,442	4,398,311	4,563,433
V. Fixed or Term Deposits	321,482	925,699	252,383	1,029,974	248,049	1,233,551
1) Less Than Three Months	37,249	293,240	29,591	282,434	30,259	333,261
2) For Three Months and Over but Less Than Six Months	6,834	111,721	6,560	222,665	6,520	241,527
3) For Six Months and Over but Less Than One Year	5,029	85,610	5,212	139,531	7,049	231,219
4) For One Year & Over but Less Than Two Years	205,334	359,675	151,883	319,313	149,454	370,476
5) For Two Years & Over but Less Than Three Years	1,024	1,142	739	745	831	1,022
6) For Three Years & Over but Less Than Four Years	4,922	9,995	4,056	5,460	3,667	5,013
7) For Four Years & Over but Less Than Five Years	1,787	8,590	1,658	9,060	328	1,714
8) For Five Years & Over but Less Than Ten Years	58,862	55,653	52,319	37,183	49,488	35,726
9) For Ten Years and Over	441	74	365	13,584	453	13,594
<b>Total</b>	<b>17,632,649</b>	<b>7,626,721</b>	<b>21,558,218</b>	<b>9,556,692</b>	<b>22,505,948</b>	<b>10,312,089</b>

Note(s):-

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

## 2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Current Deposits	107,424,456	7,232,873	46,548,272	1,868,405	838,278	382,339	2,045,104	3,358,003	156,856,110	12,841,621
of which:										
Basic Banking Accounts	2,637,022	169,594	1,037,473	74,112	5,611	462	10,308	10,050	3,690,414	254,218
II. Call Deposits	195,687	112,909	9,266	15,821	12,757	8,529	109,977	443,126	327,687	580,384
III. Other Deposit Accounts	200,216	34,782	32,768	18,778	26,416	57,942	11,176	1,001,278	270,576	1,112,780
IV. Saving Deposits	16,534,902	5,662,963	10,161,261	2,306,424	746,469	895,046	516,792	6,873,354	27,959,424	15,737,787
V. Fixed or Term Deposits	247,989	702,845	127,950	316,816	121,860	218,180	45,069	5,067,112	542,868	6,304,952
1) Less Than Three Months	24,760	129,882	10,592	53,344	8,142	31,252	10,494	1,143,957	53,988	1,358,435
2) For Three Months and Over but Less Than Six Months	8,162	43,603	2,900	17,083	2,147	16,005	3,183	595,646	16,392	672,337
3) For Six Months and Over but Less Than One Year	22,667	88,195	3,489	33,486	1,614	19,560	4,353	482,761	32,123	624,002
4) For One Year & Over but Less Than Two Years	120,924	373,385	81,720	186,338	76,539	114,415	19,731	2,644,799	298,914	3,318,937
5) For Two Years & Over but Less Than Three Years	6,980	8,269	1,952	3,029	513	506	300	2,586	9,745	14,390
6) For Three Years & Over but Less Than Four Years	7,249	9,300	3,915	4,437	2,077	2,916	781	93,001	14,022	109,654
7) For Four Years & Over but Less Than Five Years	12,657	8,747	2,332	1,743	275	291	153	2,463	15,417	13,245
8) For Five Years and Over but Less Than Ten Years	43,366	38,951	20,428	16,446	30,383	33,019	4,029	69,565	98,206	157,981
9) For ten years and over	1,224	2,512	622	910	170	217	2,045	32,334	4,061	35,973
<b>Total</b>	<b>124,603,250</b>	<b>13,746,371</b>	<b>56,879,517</b>	<b>4,526,245</b>	<b>1,745,780</b>	<b>1,562,036</b>	<b>2,728,118</b>	<b>16,742,873</b>	<b>185,956,665</b>	<b>36,577,525</b>

Note(s):-

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

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

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

## 2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P			Fixed
	Total	Total	Current	Current	Call	Other	Saving	Less Than
	Deposits	Deposits	Deposits	Deposits	Deposits	Deposit	Deposits	6 Months
<b>1. FOREIGN CONSTITUENTS</b>	888,649	1,018,522	805,514	805,514	6,912	34,351	489,730	36,454
1) Official	89,741	99,584	49,190	49,190	2,694	-	56,029	733
2) Business	163,435	137,242	151,977	151,977	82	34,147	19,282	3,678
3) Personal	635,339	781,312	604,239	604,239	4,137	205	414,251	32,043
4) Trust Funds and Non Profit Organizations	133	383	109	109	-	-	169	-
<b>2. DOMESTIC CONSTITUENTS</b>	28,926,304	33,389,153	12,036,107	12,036,107	573,472	1,078,429	15,248,057	1,994,319
<b>I. GOVERNMENT</b>	4,296,510	5,264,710	454,580	454,580	138,909	730,754	2,215,608	229,143
A. Federal Government	2,581,116	3,131,311	247,409	247,409	131,830	554,724	1,327,367	77,176
B. Provincial Governments	1,506,660	1,910,157	154,932	154,932	6,832	175,701	760,179	116,429
C. Local Bodies	208,734	223,243	52,239	52,239	247	330	128,062	35,538
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	1,395,629	2,031,562	110,307	110,307	16,635	203,686	486,956	373,877
Agriculture, hunting and forestry	1,308	1,599	74	74	6	217	664	30
Services	48,235	39,337	2,359	2,359	151	714	16,811	1,952
Utilities	505,343	922,790	40,365	40,365	3,698	159,789	216,596	127,742
Transport, storage and communications	95,226	115,991	6,042	6,042	2,063	8,402	30,657	6,425
Manufacturing	207,242	324,852	9,670	9,670	10,190	13,438	81,114	84,997
Mining and Quarrying	312,972	375,017	20,753	20,753	72	14,302	23,108	125,892
Construction	45,848	50,458	24,094	24,094	-	416	6,288	4,725
Commerce and Trade	41,367	32,867	3,050	3,050	10	1,503	46,278	-
Others	138,088	168,652	3,900	3,900	444	4,905	65,440	22,113
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	1,073,314	1,643,347	145,936	145,936	68,223	15,892	1,723,919	282,797
Mutual Funds and AMCs	615,366	1,092,097	57,478	57,478	22,530	2	1,235,409	201,110
Insurance & Pension Funds	146,317	225,685	15,365	15,365	10,979	4,807	247,831	16,696
MFIs and DFIs	31,328	42,108	4,995	4,995	60	5,994	21,862	15,585
Stock Exchange & Brokerage Houses	127,679	125,723	21,750	21,750	17,230	4,746	111,616	3,260
Modarabas	6,167	5,110	285	285	251	10	3,873	444
Other NBFIs	146,457	152,624	46,062	46,062	17,172	333	103,327	45,702
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	6,423,255	6,841,542	3,230,792	3,230,792	214,974	21,283	2,549,947	771,355
A. Agriculture, forestry and fishing	225,806	265,624	115,313	115,313	3,993	3,150	105,429	3,445
1. Crop and animal production, hunting and related service activities	218,346	257,890	109,711	109,711	3,777	3,149	102,603	2,764
Growing of Wheat, Rice, Sugar Cane & Cotton	111,515	103,529	40,319	40,319	2,427	2,827	49,444	1,462
Growing of tropical, subtropical, pome and stone fruits & vegetables	15,479	17,138	4,811	4,811	206	0	3,721	177
Growing of other fruits, vegetables and crops	33,283	32,236	19,607	19,607	134	4	15,393	720
Raising of livestock and other related activities	44,586	89,906	35,368	35,368	652	317	27,670	244
Other agricultural support activities	13,332	14,970	9,520	9,520	358	0	6,365	160
Hunting, trapping and related service activities	151	111	86	86	-	-	9	-
02 - Forestry and logging	828	1,121	1,729	1,729	42	0	51	-
03 - Fishing and aquaculture	6,631	6,613	3,874	3,874	174	2	2,775	680
B. Mining and quarrying	289,669	325,990	54,375	54,375	1,549	1,274	113,557	131,915
05 - Mining of coal and lignite	110,999	133,362	24,231	24,231	304	-	28,893	69,186
06 - Extraction of crude petroleum and natural gas	137,138	140,380	15,158	15,158	8	1,268	53,940	55,895
07 - Mining of metal ores	14,225	25,307	5,936	5,936	69	-	27,152	6
08-Other mining and quarrying	26,261	25,404	7,605	7,605	1,154	6	3,373	6,829
09 - Mining support service activities	1,046	1,537	1,445	1,445	15	-	199	-
C. Manufacturing	1,626,517	1,616,622	848,796	848,796	73,152	8,412	561,667	228,390
10 - Manufacture of food products	321,573	325,833	177,971	177,971	18,972	324	89,272	40,843
11 - Manufacture of beverages	52,550	64,620	7,606	7,606	612	1,531	40,728	2,802
12 - Manufacture of tobacco products	36,640	28,250	8,855	8,855	204	88	623	18,658
13 - Manufacture of textiles	214,856	214,916	145,533	145,533	14,058	1,437	51,443	34,937
Preparation and spinning of textile fibres	66,456	56,682	29,676	29,676	5,354	729	11,827	11,492
Weaving of textiles	24,405	18,204	13,468	13,468	927	148	4,606	1,741
Finishing of textiles	21,447	21,888	18,071	18,071	2,715	42	7,424	5,477
Manufacture of knitted and crocheted fabrics	17,019	18,943	13,177	13,177	2,161	214	4,045	3,865
Manufacture of made-up textile articles, except apparel	32,329	35,611	25,182	25,182	2,695	64	9,071	3,350
Manufacture of carpets and rugs	2,083	1,744	1,789	1,789	1	-	214	40
Manufacture of other textiles n.e.c.	51,117	61,845	44,170	44,170	204	241	14,255	8,971
14 - Manufacture of wearing apparel	60,025	72,004	47,365	47,365	550	310	15,409	10,394
15 - Manufacture of leather and related products	22,325	23,115	15,708	15,708	324	81	7,174	1,204
	-	-	-	-	-	-	-	-

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
17,229	51,430	765	1,836	1,176	4,553	2,050	115,494	1,452,002
1,734	3,982	1	341	-	807	-	7,599	115,512
1,494	1,450	-	20	-	115	-	6,757	212,243
14,001	45,995	758	1,475	1,176	3,631	2,050	101,130	1,123,961
-	2	6	-	-	-	-	8	285
606,773	3,267,507	13,624	107,817	12,068	153,428	33,923	6,189,459	35,125,524
75,713	1,630,714	1,084	42,088	67	35,983	8,520	2,023,312	5,563,163
37,848	903,035	680	17,920	53	10,633	265	1,047,611	3,308,940
37,863	724,332	360	24,068	14	25,212	8,244	936,522	2,034,166
1	3,348	44	100	-	138	11	39,180	220,057
228,945	593,475	2	48,553	-	21,192	150	1,266,195	2,083,779
-	1,034	-	-	-	-	-	1,064	2,026
2,710	18,732	-	1,763	-	31	-	25,188	45,222
265	435,285	2	750	-	11	139	564,194	984,641
3,842	63,935	-	-	-	4,070	-	78,272	125,437
68,199	13,206	-	-	-	29	-	166,431	280,843
137,674	22,968	-	45,800	-	17,002	10	349,346	407,581
10,450	2,856	-	-	-	-	-	18,031	48,829
-	5,700	-	-	-	-	2	5,702	56,544
5,806	29,759	-	240	-	50	-	57,968	132,657
29,694	38,689	-	245	-	1	1,868	353,293	2,307,264
12,600	1,537	-	-	-	-	-	215,247	1,530,667
3,418	20,068	-	-	-	1	115	40,298	319,280
31	5,830	-	-	-	-	-	21,446	54,356
227	37	-	60	-	-	-	3,584	158,927
427	-	-	3	-	-	-	873	5,292
12,991	11,218	-	182	-	-	1,753	71,846	238,741
135,290	168,294	1,341	2,252	2,420	12,222	17,684	1,110,858	7,127,853
1,094	10,176	21	67	158	2,215	370	17,544	245,430
294	10,037	21	66	158	2,215	370	15,924	235,164
72	1,214	4	46	156	2,010	369	5,333	100,351
125	7,546	-	0	-	10	-	7,858	16,596
12	470	7	12	2	135	2	1,358	36,496
4	329	0	3	-	41	0	621	64,629
82	479	10	4	-	19	0	754	16,997
-	-	-	-	-	-	-	-	95
-	7	-	1	-	-	-	8	1,830
800	132	-	-	-	-	-	1,612	8,436
7,451	9,509	12	314	17	241	555	150,014	320,770
-	25	-	-	-	-	-	69,211	122,639
6,991	9,381	12	14	17	179	499	72,988	143,363
110	2	-	-	-	-	-	117	33,274
350	93	-	300	-	62	57	7,691	19,828
-	7	-	-	-	-	-	7	1,666
36,017	38,631	266	498	33	1,083	1,054	305,972	1,797,999
2,260	8,419	110	126	-	345	280	52,384	338,922
2,500	285	60	1	-	-	-	5,648	56,125
-	4	0	-	-	-	-	18,662	28,431
5,821	9,816	58	246	9	99	346	51,331	263,802
770	6,346	34	4	-	31	73	18,749	66,334
239	444	1	3	-	6	0	2,434	21,583
246	340	15	2	-	1	-	6,081	34,333
207	186	-	-	-	-	-	4,258	23,856
138	956	2	2	9	59	272	4,789	41,801
-	0	-	-	-	-	-	40	2,045
4,221	1,544	6	237	-	1	-	14,980	73,851
2,005	672	0	2	-	18	11	13,103	76,736
134	1,879	8	-	3	30	44	3,301	26,588
-	-	-	-	-	-	-	-	-

## 2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-24 R	Sep-25 R	Dec-25 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	5,145	6,912	4,714	4,714	8	46	1,175	82
Manufacture of luggage, handbags and the like, saddlery and harness	2,994	3,611	3,102	3,102	0	0	636	-
Manufacture of footwear	14,186	12,592	7,892	7,892	316	35	5,362	1,123
a. Leather wear	11,842	10,406	6,130	6,130	159	34	2,669	1,093
b. Rubber and Plastic wear	2,344	2,186	1,761	1,761	157	0	2,694	30
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,914	4,896	4,519	4,519	39	1	1,148	31
17 - Manufacture of paper and paper products	10,095	13,252	9,195	9,195	340	38	2,989	1,138
18 - Printing and reproduction of recorded media	19,613	22,120	14,453	14,453	1,017	11	4,372	616
Printing and other service activities related to printing	18,840	20,677	13,309	13,309	1,015	11	4,320	336
Reproduction of recorded media	774	1,443	1,144	1,144	3	-	52	280
19 - Manufacture of coke and refined petroleum products	170,821	136,569	25,430	25,430	5,207	607	92,442	39,938
20 - Manufacture of chemicals and chemical products	152,597	121,251	71,110	71,110	7,424	2,079	41,437	14,794
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	78,656	92,409	40,552	40,552	1,967	363	57,059	6,002
22 - Manufacture of rubber and plastics products	29,702	33,901	22,264	22,264	885	300	6,200	1,793
23 - Manufacture of other non-metallic mineral products	40,227	38,935	18,372	18,372	1,460	60	20,163	8,167
24 - Manufacture of basic metals	47,085	42,414	31,725	31,725	2,819	14	7,200	2,151
25. Manufacture of fabricated metal products, except machinery and equipment	15,540	10,198	8,919	8,919	245	189	2,669	828
26 - Manufacture of computer, electronic and optical products	27,200	28,547	19,897	19,897	1,054	15	2,831	2,359
27 - Manufacture of electrical equipment	54,598	62,045	26,266	26,266	2,205	201	22,397	4,588
28 - Manufacture of machinery and equipment	24,100	33,586	21,964	21,964	1,285	6	7,808	1,974
29 - Manufacture of motor vehicles, trailers and semi-trailers	77,538	81,586	25,392	25,392	9,157	0	33,750	27,110
30 - Manufacture of other transport equipment	14,145	17,911	5,610	5,610	241	203	10,307	78
31 - Manufacture of furniture	3,421	4,039	3,570	3,570	73	0	775	11
32. Other manufacturing	144,534	138,467	92,108	92,108	2,539	555	42,310	6,240
Manufacture of jewellery and related articles	4,509	2,957	1,931	1,931	4	-	1,238	9
Manufacture of imitation jewellery and related articles	352	442	485	485	9	0	102	1
Manufacture of musical instruments	3,604	3,599	2,546	2,546	274	1	600	15
Manufacture of sports goods	40,240	48,535	35,680	35,680	676	223	12,774	1,019
Manufacture of games and toys	197	167	118	118	-	-	77	2
Manufacture of medical and dental instruments and supplies	12,582	16,456	12,534	12,534	354	85	2,418	447
Manufacture of Handicrafts	738	985	742	742	22	0	361	-
Other manufacturing n.e.c.	82,313	65,325	38,073	38,073	1,200	245	24,741	4,749
33 - Repair and installation of machinery and equipment	4,760	5,758	4,411	4,411	477	0	1,163	1,734
D. Electricity, gas, steam and air conditioning supply	701,807	707,593	94,599	94,599	11,888	111	543,247	152,574
Electric power generation, transmission and distribution	663,308	671,438	89,824	89,824	11,739	109	500,982	143,232
a) Hydal	38,225	76,084	15,931	15,931	305	0	25,239	36,950
b) Thermal	9,835	17,526	871	871	453	0	6,697	5,840
c) Coal Based	281,900	302,980	15,529	15,529	378	8	367,189	22,395
d) Wind	17,024	17,482	4,035	4,035	345	20	2,103	5,254
e) Solar	16,894	24,756	4,820	4,820	581	0	20,058	1,764
f) Other	299,430	232,611	48,640	48,640	9,677	81	79,695	71,029
Manufacture of gas; distribution of gaseous fuels through mains	36,555	34,651	4,107	4,107	106	2	42,184	9,342
Steam and air conditioning supply	1,943	1,504	668	668	43	-	82	-
E. Water supply; sewerage, waste management and remediation activities	8,747	14,793	6,223	6,223	2,140	0	2,002	341
36 - Water collection, treatment and supply	1,338	3,844	1,443	1,443	18	-	158	-
37 - Sewerage	1,037	719	289	289	0	-	69	-
38 - Waste collection, treatment and disposal activities; materials recovery services	5,864	9,761	4,307	4,307	2,109	0	1,481	329
services	507	469	184	184	12	-	294	12
F. Construction	395,666	449,596	175,358	175,358	31,406	715	185,529	37,241
41 - Construction of buildings	170,201	185,438	86,335	86,335	13,925	590	53,580	20,578
42 - Civil engineering	180,562	205,123	58,754	58,754	11,884	125	115,871	13,784
43 - Specialized construction activities	44,903	59,036	30,269	30,269	5,597	0	16,078	2,879

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-25 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
23	1,125	-	-	-	3	-	1,233	7,175	
71	410	-	-	-	-	-	481	4,219	
40	344	8	-	3	27	44	1,588	15,193	
40	341	8	-	3	27	44	1,555	10,548	
-	3	-	-	-	-	-	33	4,645	
2,600	12	-	-	-	-	-	2,643	8,349	
-	345	-	10	-	2	-	1,495	14,057	
350	472	2	-	-	26	1	1,467	21,320	
350	422	2	-	-	26	1	1,137	19,791	
-	50	-	-	-	-	-	330	1,529	
41	594	0	12	1	98	239	40,923	164,609	
3,117	3,025	0	51	8	174	21	21,189	143,239	
2,178	500	4	4	-	230	-	8,917	108,859	
205	1,853	-	11	-	0	1	3,863	33,512	
1,497	2,679	-	-	-	21	1	12,365	52,419	
638	948	-	1	-	21	31	3,790	45,548	
285	296	14	1	0	4	-	1,428	13,450	
238	93	0	-	-	-	-	2,689	26,486	
6,312	461	3	4	-	1	9	11,379	62,448	
55	691	3	0	10	8	-	2,741	33,804	
966	309	1	3	-	4	-	28,393	96,693	
-	95	-	-	-	-	-	173	16,533	
-	12	-	22	-	-	-	46	4,464	
4,810	5,126	3	4	3	3	70	16,259	153,772	
79	89	-	0	-	-	-	177	3,349	
-	0	-	-	-	-	-	1	598	
-	-	-	-	-	-	-	15	3,436	
431	94	-	-	-	-	-	1,544	50,896	
-	-	-	-	-	-	-	2	196	
183	241	-	-	3	0	-	874	16,266	
-	20	1	0	-	-	-	21	1,145	
4,117	4,682	2	3	-	3	70	13,626	77,885	
4	45	-	-	-	-	-	1,782	7,833	
4,548	5,997	0	125	1,490	4,477	13,460	182,672	832,517	
4,532	5,826	0	125	1,490	4,465	13,460	173,131	775,784	
63	154	-	-	-	-	-	37,167	78,641	
-	-	-	-	-	-	-	5,840	13,861	
-	-	-	-	-	-	-	22,395	405,498	
2,800	-	-	-	-	-	-	8,054	14,557	
244	59	-	-	1	-	-	2,067	27,526	
1,426	5,614	0	125	1,489	4,465	13,460	97,608	235,701	
16	171	-	-	-	12	-	9,541	55,940	
-	-	-	-	-	-	-	-	793	
2,001	131	-	1	-	-	-	2,473	12,838	
-	56	-	1	-	-	-	56	1,675	
-	9	-	-	-	-	-	9	367	
2,001	66	-	-	-	-	-	2,396	10,293	
-	-	-	-	-	-	-	12	503	
4,380	9,209	280	165	157	245	146	51,822	444,831	
1,656	5,433	14	32	54	16	61	27,844	182,274	
2,241	3,071	257	129	103	165	0	19,751	206,386	
483	705	9	3	-	65	85	4,228	56,171	

## 2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-24 R	Sep-25 R	Dec-25 P					
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,228,341	1,390,411	954,855	954,855	37,356	1,034	347,532	76,566
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	60,641	55,503	39,600	39,600	1,818	0	15,857	1,233
46 - Wholesale trade, except of motor vehicles and motorcycles	395,499	460,740	307,279	307,279	22,115	596	98,422	34,697
47 - Retail trade, except of motor vehicles and motorcycles	772,200	874,168	607,977	607,977	13,424	438	233,253	40,636
H. Transportation and storage	407,454	395,548	160,671	160,671	3,843	181	151,692	37,501
49 - Land transport and transport via pipelines	51,428	42,007	30,250	30,250	915	140	10,562	189
50 - Water transport	72,754	50,228	16,661	16,661	272	4	17,521	4,245
51 - Air transport	152,769	140,513	51,957	51,957	120	-	45,320	22,081
52 - Warehousing and support activities for transportation	120,576	145,952	53,695	53,695	2,318	37	70,317	10,117
53 - Courier activities other than national post activities	9,927	16,848	8,108	8,108	218	-	7,971	869
I. Accommodation and food service activities	45,861	43,602	25,459	25,459	364	119	10,862	3,103
55 - Accommodation	13,425	18,643	6,512	6,512	155	2	6,089	776
56 - Food and beverage service activities	32,435	24,959	18,947	18,947	209	117	4,774	2,327
J. Information and communication	270,554	319,133	174,290	174,290	2,663	4,398	109,407	37,308
58 - Publishing activities	28,196	35,060	17,741	17,741	1,250	131	11,333	3,544
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,567	1,682	1,111	1,111	26	-	290	26
60 - Programming and broadcasting activities	2,173	3,139	1,856	1,856	33	209	343	12
61 - Telecommunications	109,571	136,602	60,790	60,790	686	1,743	52,255	29,902
62 - Computer programming, consultancy and related activities	95,818	109,481	68,818	68,818	395	835	36,124	3,618
63 - Information service activities	33,228	33,169	23,975	23,975	272	1,481	9,061	206
K. Real estate activities	147,739	140,679	66,391	66,391	5,924	169	52,445	3,852
L. Professional, scientific and technical activities	166,186	245,630	85,805	85,805	2,267	519	74,798	9,680
69 - Legal and accounting activities	21,661	22,418	11,356	11,356	546	127	9,645	628
71 - Architectural and engineering activities; technical testing and analysis	14,979	14,667	7,516	7,516	202	65	3,278	3,315
72 - Scientific research and development	26,851	30,577	25,614	25,614	464	-	18,010	1,968
73 - Advertising and market research	6,165	6,768	3,212	3,212	108	2	1,535	697
74 - Other professional, scientific and technical activities	18,509	17,729	12,133	12,133	337	248	5,183	524
75 - Veterinary activities	76,051	151,235	23,888	23,888	597	76	35,598	2,546
M. Administrative and support service activities	1,970	2,235	2,085	2,085	13	-	1,548	0
77 - Rental and leasing activities	123,853	145,349	100,108	100,108	4,031	22	39,411	4,012
78 - Employment activities	4,843	5,539	4,078	4,078	171	-	1,879	140
79 - Travel agency, tour operator, reservation service and related activities	2,670	2,777	1,939	1,939	6	-	746	6
80 - Security and investigation activities	27,646	35,978	36,149	36,149	1,759	20	8,899	221
81 - Services to buildings and landscape activities	5,021	4,896	3,159	3,159	219	-	2,010	83
82 - Office administrative, office support and other business support activities	5,197	7,265	4,415	4,415	1,202	0	1,135	379
N. Education	78,475	88,893	50,368	50,368	674	2	24,743	3,182
86 - Human health activities	116,897	130,898	43,641	43,641	8,372	316	51,593	7,877
O. Human health and social work activities	101,417	100,223	35,201	35,201	3,461	1	31,379	5,301
87 - Residential care activities	79,255	84,233	30,832	30,832	2,976	1	24,799	4,692
88 - Social work activities with and without accommodation	1,066	1,389	308	308	12	-	792	10
P. Arts, entertainment and recreation	21,096	14,601	4,062	4,062	474	-	5,788	599
Q. Other service activities	2,962	5,550	2,742	2,742	1,238	0	1,592	321
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	563,780	544,301	286,964	286,964	21,325	860	167,803	31,930
A. Private Trusts and Non-profit Organizations	707,641	773,311	131,118	131,118	10,961	35	290,295	106,901
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	501,306	498,876	59,609	59,609	9,614	12	179,225	66,199
VI. PERSONAL	206,334	274,435	71,509	71,509	1,347	24	111,069	40,702
A. Salaried persons	14,959,998	16,764,950	7,909,917	7,909,917	107,830	106,468	7,976,248	228,144
B. Self employed	4,498,765	4,942,972	2,340,519	2,340,519	8,080	21,326	2,475,920	52,104
C. Other Personal	6,167,065	7,140,303	3,575,796	3,575,796	68,221	25,289	3,069,671	110,310
VII. OTHER	4,294,168	4,681,675	1,993,602	1,993,602	31,529	59,854	2,430,657	65,730
	69,958	69,732	53,458	53,458	15,939	311	5,084	2,103
<b>Total</b>	<b>29,814,953</b>	<b>34,407,676</b>	<b>12,841,621</b>	<b>12,841,621</b>	<b>580,384</b>	<b>1,112,780</b>	<b>15,737,787</b>	<b>2,030,773</b>

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
14,151	21,042	102	141	26	380	247	112,654	1,453,432
64	867	-	4	2	37	58	2,266	59,541
1,966	9,448	44	54	19	101	161	46,491	474,902
12,121	10,727	58	83	5	241	28	63,898	918,990
11,779	2,395	19	23	0	12	53	51,783	368,170
236	347	0	15	0	6	20	813	42,681
-	117	-	4	-	1	-	4,366	38,824
4,464	75	0	1	0	2	0	26,623	124,020
6,985	1,586	18	3	-	4	33	18,747	145,114
94	270	-	-	-	-	-	1,233	17,531
430	771	0	23	-	4	100	4,432	41,236
0	366	0	20	-	4	0	1,166	13,924
430	405	-	3	-	0	100	3,266	27,313
11,699	3,731	2	48	2	64	506	53,360	344,119
50	213	-	5	-	1	-	3,812	34,267
40	102	-	-	-	-	-	168	1,595
-	12	-	-	-	-	-	24	2,465
9,216	2,697	0	6	-	3	90	41,915	157,389
2,092	631	2	1	-	58	332	6,734	112,905
300	76	-	37	2	4	84	707	35,497
1,464	7,897	5	4	2	21	5	13,248	138,177
412	2,140	67	28	65	229	587	13,209	176,597
169	196	2	9	2	19	0	1,025	22,699
33	99	-	-	-	8	-	3,455	14,516
58	644	20	-	-	0	-	2,690	46,778
1	60	-	-	-	-	-	758	5,616
85	226	-	3	-	-	-	837	18,738
66	866	45	16	64	202	587	4,393	64,553
-	50	-	-	-	-	-	50	3,697
1,079	17,239	266	217	311	279	14	23,418	166,990
-	51	-	-	-	2	-	193	6,321
-	14	-	-	-	-	-	19	2,710
802	253	15	14	11	60	14	1,389	48,215
-	59	250	200	300	200	-	1,093	6,481
4	187	-	-	-	-	-	570	7,321
274	16,676	1	4	-	18	0	20,155	95,942
4,704	16,871	242	387	22	216	318	30,638	134,560
2,866	6,703	3	61	3	101	208	15,245	85,288
2,030	4,835	3	60	-	62	24	11,706	70,313
70	27	-	-	-	-	-	107	1,219
766	1,840	-	1	3	39	185	3,432	13,756
92	194	0	-	-	-	-	607	6,179
31,124	15,658	57	149	135	2,654	60	81,766	558,719
27,787	237,461	257	337	10	4,558	4,440	381,749	814,158
20,611	169,619	55	179	2	4,086	3,787	264,538	512,998
7,175	67,842	201	158	8	472	652	117,210	301,160
109,342	598,240	10,939	14,342	9,572	79,459	1,260	1,051,299	17,151,762
21,099	91,154	1,491	3,349	839	13,629	284	183,950	5,029,795
45,636	321,892	5,835	5,853	5,962	27,626	487	523,600	7,262,577
42,607	185,194	3,613	5,140	2,771	38,204	490	343,748	4,859,390
2	633	0	1	-	13	1	2,753	77,546
624,002	3,318,937	14,390	109,654	13,245	157,981	35,973	6,304,952	36,577,525

## 2.2.1 Deposits Distributed by Category of

Category of Deposit Holder	Public Sector							
	Dec-24 R		Sep-25 R		Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
<b>1. FOREIGN CONSTITUENTS</b>	35,793	37,439	15,605	15,605	571	0	14,055	897
1) Official	3,594	1,610	1,385	1,385	-	-	-	-
2) Business	1,718	2,600	4,094	4,094	-	-	-	-
3) Personal	30,481	33,228	10,126	10,126	571	0	14,055	897
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	5,923,009	6,400,364	1,359,525	1,359,525	90,073	1,061,649	2,429,852	406,562
<b>I. GOVERNMENT</b>	2,599,848	2,824,930	332,186	332,186	492	727,704	877,631	170,562
A. Federal Government	1,295,829	1,320,021	166,163	166,163	9	551,734	257,684	22,970
B. Provincial Governments	1,103,494	1,295,280	115,356	115,356	476	175,641	499,162	112,304
C. Local Bodies	200,524	209,628	50,667	50,667	7	330	120,786	35,288
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	586,677	859,627	54,859	54,859	94	203,459	63,043	114,726
Agriculture, hunting and forestry	510	608	1	1	6	-	518	30
Services	4,991	6,239	393	393	45	714	1,877	1
Utilities	222,662	429,206	26,030	26,030	36	159,789	25,802	80,713
Transport, storage and communications	37,755	40,308	1,185	1,185	0	8,402	4,884	5,568
Manufacturing	55,634	93,864	499	499	-	13,438	8,765	307
Mining and Quarrying	153,975	160,019	73	73	-	14,292	1,240	4,202
Construction	42,845	48,573	23,890	23,890	-	416	4,499	4,291
Commerce and Trade	7,624	4,872	509	509	-	1,503	5,837	-
Others	60,680	75,938	2,280	2,280	7	4,905	9,623	19,613
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	63,899	74,160	9,050	9,050	-	15,779	76,385	42,517
Mutual Funds and AMCs	29,191	30,216	3	3	-	2	37,360	16,286
Insurance & Pension Funds	17,039	17,270	2,753	2,753	-	4,733	29,748	1,230
MFIs and DFIs	5,110	13,825	1,265	1,265	-	5,994	2,782	-
Stock Exchange & Brokerage Houses	1,223	889	782	782	-	4,746	655	-
Modarabas	601	666	25	25	-	2	242	-
Other NBFIs	10,734	11,294	4,222.22	4,222.22	-	301.99	5,597.31	25,000.00
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	697,197	602,561	236,575	236,575	46,293	9,777	235,983	62,284
A. Agriculture, forestry and fishing	85,138	95,699	33,257	33,257	1,193	3,146	43,857	158
1. Crop and animal production, hunting and related service activities	85,078	95,638	33,210	33,210	1,192	3,146	43,840	158
Growing of Wheat, Rice, Sugar Cane & Cotton	62,851	56,587	21,240	21,240	914	2,824	31,239	26
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,592	1,119	797	797	0	0	672	-
Growing of other fruits, vegetables and crops	11,964	10,995	5,393	5,393	3	4	7,862	117
Raising of livestock and other related activities	7,321	25,422	4,906	4,906	274	317	3,164	2
Other agricultural support activities	1,344	1,514	874	874	0	0	902	13
Hunting, trapping and related service activities	8	0	0	0	-	-	0	-
02 - Forestry and logging	17	12	5	5	1	-	1	-
03 - Fishing and aquaculture	43	49	41	41	-	-	17	-
B. Mining and quarrying	2,281	26,593	710	710	7	1,268	1,194	17,571
05 - Mining of coal and lignite	433	3,385	143	143	0	-	358	2,000
06 - Extraction of crude petroleum and natural gas	760	22,794	219	219	0	1,268	761	15,407
07 - Mining of metal ores	139	155	135	135	0	-	6	-
08-Other mining and quarrying	916	216	182	182	7	0	46	165
09 - Mining support service activities	33	43	31	31	-	-	23	-
C. Manufacturing	138,367	94,832	43,641	43,641	3,887	2,204	47,570	22,024
10 - Manufacture of food products	18,037	15,637	9,377	9,377	1,923	62	1,160	22
11 - Manufacture of beverages	534	3,063	1,212	1,212	-	1,531	865	25
12 - Manufacture of tobacco products	37	205	17	17	-	-	0	-
13 - Manufacture of textiles	9,052	11,389	6,526	6,526	24	208	3,838	2,715
Preparation and spinning of textile fibres	3,914	4,371	1,591	1,591	24	206	224	158
Weaving of textiles	662	739	508	508	0	-	377	110
Finishing of textiles	424	531	435	435	-	2	64	6
Manufacture of knitted and crocheted fabrics	374	434	176	176	-	0	27	1,280
Manufacture of made-up textile articles, except apparel	2,695	3,834	2,845	2,845	0	0	2,737	1,155
Manufacture of carpets and rugs	36	31	15	15	-	-	28	-
Manufacture of other textiles n.e.c.	947	1,450	955	955	-	0	382	6
14 - Manufacture of wearing apparel	4,258	4,914	1,379	1,379	-	3	3,794	200
15 - Manufacture of leather and related products	317	283	166	166	-	0	79	-

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
242	2,151	12	52	2	52	-	3,407	33,638
-	-	-	-	-	-	-	-	1,385
-	-	-	-	-	-	-	-	4,094
242	2,151	12	52	2	52	-	3,407	28,159
-	-	-	-	-	-	-	-	-
255,635	1,001,921	4,540	53,229	6,616	72,794	9,669	1,810,967	6,752,066
48,595	671,458	775	35,982	2	15,963	8,288	951,625	2,889,639
14,417	313,614	534	13,222	2	2,365	195	367,319	1,342,909
34,177	357,374	234	22,660	-	13,472	8,093	548,315	1,338,949
1	470	6	100	-	125	-	35,990	207,780
179,113	192,608	-	14,553	-	21,081	100	522,181	843,636
-	50	-	-	-	-	-	80	606
236	807	-	1,763	-	-	-	2,806	5,834
165	143,144	-	750	-	11	100	224,883	436,539
1,500	12,959	-	-	-	4,070	-	24,098	38,568
46,180	3,794	-	-	-	-	-	50,281	72,983
117,601	132	-	11,800	-	17,000	-	150,734	166,339
10,450	2,300	-	-	-	-	-	17,041	45,846
-	1,000	-	-	-	-	-	1,000	8,850
2,982	28,423	-	240	-	-	-	51,258	68,072
714	11,169	-	60	-	-	3	54,462	155,676
-	-	-	-	-	-	-	16,286	53,652
173	2,856	-	-	-	-	-	4,259	41,493
-	5,634	-	-	-	-	-	5,634	15,675
412	-	-	60	-	-	-	60	6,243
128.50	2,679.00	-	-	-	-	3.00	27,811	37,932
9,249	25,426	178	728	154	4,693	324	103,037	631,665
51	159	3	37	151	2,007	322	2,887	84,341
51	159	3	37	151	2,007	322	2,887	84,276
51	140	3	24	149	1,948	322	2,663	58,880
-	-	-	-	-	-	-	-	1,469
0	5	-	11	2	20	-	154	13,416
0	12	-	2	-	40	-	56	8,718
-	3	-	-	-	-	-	16	1,792
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	58
-	-	-	-	-	-	-	17,571	20,751
-	-	-	-	-	-	-	2,000	2,501
-	-	-	-	-	-	-	15,407	17,654
-	-	-	-	-	-	-	-	142
-	-	-	-	-	-	-	165	400
-	-	-	-	-	-	-	-	54
1,278	9,020	103	247	-	259	-	32,931	130,233
0	150	100	4	-	2	-	277	12,799
-	150	-	-	-	-	-	175	3,783
-	-	-	-	-	-	-	-	17
155	2,922	1	237	-	0	-	6,030	16,626
-	2,032	-	0	-	0	-	2,191	4,235
70	-	-	-	-	-	-	180	1,065
-	116	1	-	-	-	-	123	624
-	-	-	-	-	-	-	1,280	1,483
-	48	-	-	-	-	-	1,203	6,785
-	-	-	-	-	-	-	-	43
85	726	-	237	-	-	-	1,054	2,390
-	-	-	-	-	-	-	200	5,376
-	-	-	-	-	-	-	-	245

## 2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-24 R	Sep-25 R	Dec-25 P						
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	Fixed
Tanning and dressing of leather; dressing and dyeing of fur	102	131	62	62	-	-	0	-	
Manufacture of luggage, handbags and the like, saddlery and harness	9	11	7	7	-	-	0	-	
Manufacture of footwear	207	142	97	97	-	0	78	-	
a. Leather wear	169	130	88	88	-	-	73	-	
b. Rubber and Plastic wear	38	12	9	9	-	0	5	-	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	381	405	106	106	10	0	350	-	
17 - Manufacture of paper and paper products	239	300	181	181	1	38	74	-	
2.3.1	643	473	314	314	9	11	134	1	
Printing and other service activities related to printing	565	350	208	208	9	11	113	1	
Reproduction of recorded media	78	123	105	105	-	-	21	-	
19 - Manufacture of coke and refined petroleum products	43,674	8,730	3,151	3,151	300	-	5,863	15,577	
20 - Manufacture of chemicals and chemical products	17,213	9,114	2,655	2,655	76	34	6,794	853	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,592	2,200	1,133	1,133	32	137	1,011	21	
22 - Manufacture of rubber and plastics products	737	584	297	297	1	-	38	5	
23 - Manufacture of other non-metallic mineral products	7,932	5,162	1,643	1,643	346	0	1,841	179	
24 - Manufacture of basic metals	1,544	771	605	605	22	0	559	174	
25. Manufacture of fabricated metal products, except machinery and equipment	435	348	109	109	4	-	29	-	
26 - Manufacture of computer, electronic and optical products	359	1,685	224	224	0	1	30	150	
27 - Manufacture of electrical equipment	1,139	651	378	378	163	163	93	200	
28 - Manufacture of machinery and equipment	767	764	555	555	59	-	251	-	
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,996	4,822	314	314	1	0	4,463	-	
30 - Manufacture of other transport equipment	18	50	65	65	5	-	7	-	
31 - Manufacture of furniture	257	233	118	118	11	0	123	9	
32. Other manufacturing	24,174	23,025	13,076	13,076	899	15	16,169	1,892	
Manufacture of jewellery and related articles	148	90	41	41	4	-	59	-	
Manufacture of imitation jewellery and related articles	12	144	199	199	5	0	6	-	
Manufacture of musical instruments	23	11	4	4	-	-	8	-	
Manufacture of sports goods	563	585	752	752	70	-	28	-	
Manufacture of games and toys	115	92	37	37	-	-	60	-	
Manufacture of medical and dental instruments and supplies	611	664	492	492	9	14	187	-	
Manufacture of Handicrafts	45	218	174	174	20	0	121	-	
Other manufacturing n.e.c.	22,657	21,221	11,377	11,377	791	0	15,702	1,892	
33 - Repair and installation of machinery and equipment	32	24	41	41	1	0	4	-	
D. Electricity, gas, steam and air conditioning supply	8,057	7,484	818	818	8,822	49	1,434	1,717	
Electric power generation, transmission and distribution	6,657	6,785	536	536	8,822	47	1,364	1,717	
a) Hydal	1,019	716	3	3	252	-	541	-	
b) Thermal	2,794	2,059	83	83	-	-	106	1,320	
c) Coal Based	1,709	3,157	192	192	-	3	553	-	
d) Wind	541	478	0	0	345	13	-	397	
e) Solar	265	141	239	239	3	-	59	-	
f) Other	329	232	19	19	8,223	31	106	0	
Manufacture of gas; distribution of gaseous fuels through mains	393	321	282	282	-	2	70	-	
Steam and air conditioning supply	1,006	379	0	0	0	-	-	-	
E. Water supply; sewerage, waste management and remediation activities	130	128	85	85	36	0	37	10	
36 - Water collection, treatment and supply	103	53	56	56	-	-	33	-	
37 - Sewerage	2	1	0	0	0	-	0	-	
38 - Waste collection, treatment and disposal activities; materials recovery	25	75	29	29	36	0	5	10	
39 - Remediation activities and other waste management services	0	0	0	0	-	-	0	-	
F. Construction	61,769	56,790	18,962	18,962	9,866	687	22,795	1,787	
41 - Construction of buildings	15,889	7,370	3,070	3,070	936	590	2,207	1,005	
42 - Civil engineering	34,638	36,717	11,454	11,454	5,284	97	17,230	159	
43 - Specialized construction activities	11,242	12,704	4,438	4,438	3,645	0	3,358	623	

## Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-25 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	-	62
-	-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	-	175
-	-	-	-	-	-	-	-	-	161
-	-	-	-	-	-	-	-	-	14
-	-	-	-	-	-	-	-	-	466
-	6	-	-	-	-	-	6	-	300
-	30	-	-	-	-	-	31	-	498
-	-	-	-	-	-	-	1	-	341
-	30	-	-	-	-	-	30	-	157
39	-	-	-	-	-	-	15,616	-	24,930
-	4	-	4	-	0	-	862	-	10,422
-	-	-	-	-	230	-	251	-	2,565
80	220	-	-	-	-	-	305	-	641
541	925	-	-	-	6	-	1,651	-	5,481
40	-	-	-	-	20	-	234	-	1,420
-	-	-	-	-	-	-	-	-	142
-	-	-	-	-	-	-	150	-	405
-	3	-	-	-	-	-	203	-	1,001
3	8	-	-	-	-	-	11	-	876
-	-	-	-	-	-	-	-	-	4,779
-	-	-	-	-	-	-	-	-	76
-	-	-	-	-	-	-	9	-	261
420	4,602	2	2	-	-	-	6,919	-	37,077
-	-	-	-	-	-	-	-	-	104
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	11
10	-	-	-	-	-	-	10	-	860
-	-	-	-	-	-	-	-	-	97
-	-	-	-	-	-	-	-	-	702
-	-	-	-	-	-	-	-	-	314
410	4,602	2	2	-	-	-	6,909	-	34,778
-	-	-	-	-	-	-	-	-	46
-	133	0	-	-	-	-	1,850	-	12,974
-	4	0	-	-	-	-	1,721	-	12,490
-	4	-	-	-	-	-	4	-	799
-	-	-	-	-	-	-	1,320	-	1,509
-	-	-	-	-	-	-	-	-	749
-	-	-	-	-	-	-	397	-	755
-	-	-	-	-	-	-	-	-	300
-	-	0	-	-	-	-	0	-	8,379
-	129	-	-	-	-	-	129	-	484
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	10	-	169
-	-	-	-	-	-	-	-	-	89
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	10	-	79
-	-	-	-	-	-	-	-	-	0
95	1,291	33	-	-	5	-	3,212	-	55,521
0	409	-	-	-	5	-	1,420	-	8,223
45	510	24	-	-	0	-	737	-	34,803
50	372	9	-	-	-	-	1,055	-	12,495

## 2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-24 R	Sep-25 R	Dec-25 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	164,228	127,782	78,736	78,736	6,097	3	52,199	13,356
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,326	1,817	1,314	1,314	41	0	805	5
46 - Wholesale trade, except of motor vehicles and motorcycles	14,501	11,419	14,231	14,231	567	1	3,747	94
47 - Retail trade, except of motor vehicles and motorcycles	147,401	114,546	63,191	63,191	5,490	2	47,647	13,258
<b>H. Transportation and storage</b>	2,739	2,405	1,021	1,021	19	39	803	130
49 - Land transport and transport via pipelines	299	438	200	200	7	-	58	30
50 - Water transport	20	13	12	12	-	4	0	-
51 - Air transport	345	199	117	117	-	-	138	-
52 - Warehousing and support activities for transportation	1,917	1,690	679	679	10	35	607	100
53 - Courier activities other than national post activities	158	65	14	14	2	-	0	-
<b>I. Accommodation and food service activities</b>	1,239	1,370	266	266	68	2	1,141	11
55 - Accommodation	769	1,048	117	117	13	2	979	11
56 - Food and beverage service activities	469	323	149	149	55	0	162	-
<b>J. Information and communication</b>	10,753	11,331	1,568	1,568	90	1,821	2,124	79
58 - Publishing activities	974	1,020	555	555	68	115	296	79
59 - Motion picture, video and television programme production, sound recording and music publishing activities	17	10	4	4	-	-	35	-
60 - Programming and broadcasting activities	66	191	50	50	6	-	6	-
61 - Telecommunications	8,780	9,103	403	403	1	1,652	1,690	-
62 - Computer programming, consultancy and related activities	558	377	242	242	12	-	45	-
63 - Information service activities	357	630	314	314	2	54	53	-
<b>K. Real estate activities</b>	19,755	11,641	4,333	4,333	622	166	5,885	0
<b>L. Professional, scientific and technical activities</b>	5,645	5,068	1,974	1,974	172	2	4,251	610
69 - Legal and accounting activities	2,330	2,455	311	311	19	0	1,950	-
70 - Activities of head offices; management consultancy activities	976	398	312	312	27	-	258	-
71 - Architectural and engineering activities; technical testing and analysis	421	166	210	210	36	-	38	600
72 - Scientific research and development	206	358	273	273	1	2	11	-
73 - Advertising and market research	384	357	157	157	2	0	138	-
74 - Other professional, scientific and technical activities	1,229	1,298	708	708	87	0	539	10
75 - Veterinary activities	99	36	2	2	0	-	1,318	-
<b>M. Administrative and support service activities</b>	5,531	5,772	1,663	1,663	1,034	14	1,583	-
77 - Rental and leasing activities	410	301	116	116	3	-	177	-
78 - Employment activities	61	24	22	22	0	-	6	-
79 - Travel agency, tour operator, reservation service and related activities	1,846	1,272	485	485	32	12	935	-
80 - Security and investigation activities	116	172	282	282	17	-	16	-
81 - Services to buildings and landscape activities	1,659	2,002	629	629	983	0	339	-
82 - Office administrative, office support and other business support activities	1,440	2,001	130	130	-	2	111	-
<b>N. Education</b>	14,891	15,400	5,130	5,130	2,281	307	2,903	69
<b>O. Human health and social work activities</b>	7,916	7,344	1,445	1,445	233	0	1,715	262
86 - Human health activities	7,078	7,082	1,425	1,425	233	0	1,493	262
87 - Residential care activities	28	36	1	1	-	-	13	-
88 - Social work activities with and without accommodation	811	225	19	19	-	-	209	-
<b>P. Arts, entertainment and recreation</b>	234	352	81	81	0	0	414	2
<b>Q. Other service activities</b>	168,524	132,571	42,885	42,885	11,864	68	46,076	4,498
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	74,852	83,340	11,049	11,049	88	27	28,109	9,344
<b>A. Private Trusts and Non-profit Organizations</b>	53,550	50,603	3,119	3,119	78	12	16,037	7,682
<b>B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)</b>	21,302	32,738	7,930	7,930	10	15	12,072	1,663
<b>VI. PERSONAL</b>	1,837,854	1,903,191	663,922	663,922	31,142	104,592	1,145,238	5,732
<b>A. Salaried persons</b>	724,446	652,208	253,063	253,063	1,848	21,321	456,151	1,034
<b>B. Self employed</b>	312,385	446,614	171,516	171,516	6,933	25,033	221,870	2,417
<b>C. Other Personal</b>	801,023	804,369	239,344	239,344	22,361	58,238	467,217	2,280
<b>VII. OTHER</b>	62,683	52,554	51,883	51,883	11,965	311	3,463	1,398
<b>Total</b>	<b>5,958,802</b>	<b>6,437,803</b>	<b>1,375,130</b>	<b>1,375,130</b>	<b>90,645</b>	<b>1,061,649</b>	<b>2,443,907</b>	<b>407,459</b>

## Deposit Holders and Type of Accounts

### Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
94	1,263	21	48	1	108	3	14,893	151,928	
6	25	-	1	-	-	-	36	2,196	
-	78	-	-	-	32	3	206	18,751	
88	1,161	21	47	1	76	-	14,651	130,981	
245	-	-	-	-	-	-	375	2,257	
193	-	-	-	-	-	-	223	488	
-	-	-	-	-	-	-	-	17	
52	-	-	-	-	-	-	52	306	
-	-	-	-	-	-	-	100	1,431	
-	-	-	-	-	-	-	-	16	
-	-	-	-	-	-	-	11	1,488	
-	-	-	-	-	-	-	11	1,122	
-	-	-	-	-	-	-	-	366	
5,902	24	-	-	2	2	-	6,010	11,613	
-	-	-	-	-	-	-	79	1,113	
-	-	-	-	-	-	-	-	39	
-	-	-	-	-	-	-	-	62	
5,602	24	-	-	-	-	-	5,627	9,373	
-	-	-	-	-	-	-	-	299	
300	-	-	-	2	2	-	304	728	
307	210	1	2	-	5	-	525	11,531	
-	54	2	11	1	3	-	682	7,081	
-	30	2	6	1	2	-	40	2,320	
-	7	-	-	-	-	-	7	605	
-	-	-	-	-	-	-	600	884	
-	2	-	-	-	-	-	2	289	
-	-	-	-	-	-	-	-	297	
-	16	-	6	-	1	-	33	1,367	
-	-	-	-	-	-	-	-	1,320	
-	1,652	10	2	-	1	-	1,664	5,959	
-	-	-	-	-	-	-	-	295	
-	-	-	-	-	-	-	-	28	
-	12	10	2	-	1	-	25	1,488	
-	-	-	0	-	-	-	0	314	
-	-	-	-	-	-	-	-	1,950	
-	1,640	-	-	-	-	-	1,640	1,883	
-	5,238	-	300	-	11	-	5,617	16,238	
246	54	-	-	-	25	-	587	3,980	
246	54	-	-	-	25	-	587	3,739	
-	-	-	-	-	-	-	-	14	
-	-	-	-	-	-	-	-	227	
-	2	-	-	-	-	-	4	500	
1,032	6,324	5	82	-	2,266	-	14,207	115,101	
1,703	37,381	61	121	-	423	5	49,039	88,311	
299	27,685	8	31	-	18	-	35,723	54,968	
1,404	9,696	53	89	-	405	5	13,316	33,343	
16,262	63,363	3,526	1,784	6,460	30,622	948	128,696	2,073,590	
1,570	4,428	71	166	83	4,430	184	11,966	744,350	
5,449	10,213	2,626	513	4,923	9,927	394	36,463	461,814	
9,242	48,722	830	1,104	1,454	16,264	371	80,267	867,427	
-	515	0	1	-	13	-	1,927	69,549	
<b>255,878</b>	<b>1,004,072</b>	<b>4,552</b>	<b>53,280</b>	<b>6,618</b>	<b>72,846</b>	<b>9,669</b>	<b>1,814,374</b>	<b>6,785,705</b>	

## 2.2.2 Deposits Distributed by Category of

### Domestic Private

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P		Fixed	
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
<b>1. FOREIGN CONSTITUENTS</b>	831,711	962,229	775,258	775,258	6,341	34,351	472,153	35,557
1) Official	78,592	90,203	45,925	45,925	2,694	-	52,589	733
2) Business	148,327	123,752	135,128	135,128	82	34,147	19,250	3,678
3) Personal	604,658	747,890	594,097	594,097	3,566	204	400,145	31,146
4) Trust Funds and Non Profit Organizations	133	383	5	5	-	-	169	-
<b>2. DOMESTIC CONSTITUENTS</b>	22,209,798	26,144,141	10,551,122	10,551,122	483,399	16,315	12,373,689	1,310,187
<b>I. GOVERNMENT</b>	1,696,431	2,438,824	122,393	122,393	138,417	3,050	1,337,512	58,581
A. Federal Government	1,285,055	1,810,333	81,245	81,245	131,821	2,990	1,069,218	54,206
B. Provincial Governments	403,166	614,877	39,576	39,576	6,357	60	261,017	4,125
C. Local Bodies	8,210	13,615	1,571	1,571	239	-	7,276	250
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	808,945	1,171,927	55,442	55,442	16,541	227	423,912	259,151
Agriculture, hunting and forestry	798	991	73	73	-	217	146	-
Services	43,245	33,098	1,966	1,966	106	0	14,934	1,951
Utilities	282,681	493,583	14,335	14,335	3,662	0	190,794	47,029
Transport, storage and communications	57,465	75,677	4,850	4,850	2,063	0	25,774	857
Manufacturing	151,606	230,986	9,171	9,171	10,190	-	72,348	84,690
Mining and Quarrying	158,997	214,998	20,681	20,681	72	10	21,868	121,690
Construction	3,003	1,885	204	204	-	-	1,789	434
Commerce and Trade	33,743	27,995	2,541	2,541	10	-	40,441	-
Others	77,408	92,714	1,620	1,620	437	-	55,817	2,500
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	1,008,935	1,568,921	136,773	136,773	68,223	113	1,647,370	240,280
Mutual Funds and AMCs	586,175	1,061,881	57,475	57,475	22,530	0	1,198,049	184,824
Insurance & Pension Funds	128,920	208,196	12,560	12,560	10,979	75	217,930	15,465
MFIs and DFIs	26,097	28,237	3,670	3,670	60	0	19,068	15,585
Stock Exchange & Brokerage Houses	126,455	124,833	20,968	20,968	17,230	0	110,962	3,260
Modarabas	5,567	4,444	261	261	251	7	3,631	444
Other NBFIs	135,722	141,330	41,840	41,840	17,172	31	97,730	20,702
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	4,935,867	5,397,910	2,869,691	2,869,691	168,682	11,040	1,872,102	431,702
A. Agriculture, forestry and fishing	137,651	169,087	80,074	80,074	2,800	4	60,747	3,287
I. Crop and animal production, hunting and related service activities	130,251	161,414	74,518	74,518	2,585	3	57,939	2,607
Growing of Wheat, Rice, Sugar Cane & Cotton	48,664	46,942	19,079	19,079	1,513	3	18,205	1,436
Growing of tropical, subtropical, pome and stone fruits & vegetables	13,887	16,019	4,014	4,014	206	-	3,049	177
Growing of other fruits, vegetables and crops	18,634	20,465	12,264	12,264	131	-	7,448	603
Raising of livestock and other related activities	37,252	64,451	30,460	30,460	378	-	24,506	243
Other agricultural support activities	11,671	13,426	8,614	8,614	358	-	4,722	147
Hunting, trapping and related service activities	144	111	86	86	-	-	9	-
02 - Forestry and logging	812	1,109	1,723	1,723	41	0	50	-
03 - Fishing and aquaculture	6,588	6,564	3,832	3,832	174	2	2,758	680
B. Mining and quarrying	196,988	178,244	34,893	34,893	1,542	6	83,725	47,158
05 - Mining of coal and lignite	21,389	9,321	5,685	5,685	304	-	2,561	-
06 - Extraction of crude petroleum and natural gas	136,016	117,396	14,888	14,888	8	1	50,739	40,488
07 - Mining of metal ores	13,825	24,906	5,754	5,754	68	-	26,958	6
08-Other mining and quarrying	24,745	25,147	7,416	7,416	1,147	6	3,291	6,664
09 - Mining support service activities	1,013	1,474	1,149	1,149	15	-	176	-
C. Manufacturing	1,379,748	1,427,900	787,626	787,626	69,265	5,873	448,858	195,992
10 - Manufacture of food products	298,285	305,713	167,617	167,617	17,049	261	87,217	40,221
11 - Manufacture of beverages	21,238	40,172	5,453	5,453	612	-	18,403	2,777
12 - Manufacture of tobacco products	32,828	26,399	8,621	8,621	204	-	223	18,658
13 - Manufacture of textiles	205,517	203,241	138,720	138,720	14,034	1,229	47,604	32,222
Preparation and spinning of textile fibres	62,260	52,029	27,802	27,802	5,330	523	11,603	11,334
Weaving of textiles	23,742	17,465	12,959	12,959	927	148	4,229	1,631
Finishing of textiles	21,024	21,357	17,636	17,636	2,715	40	7,361	5,471
Manufacture of knitted and crocheted fabrics	16,645	18,509	13,001	13,001	2,161	214	4,018	2,585
Manufacture of made-up textile articles, except apparel	29,634	31,777	22,337	22,337	2,695	64	6,334	2,196
Manufacture of carpets and rugs	2,046	1,713	1,774	1,774	1	-	186	40
Manufacture of other textiles n.e.c.	50,166	60,392	43,210	43,210	204	241	13,873	8,965
14 - Manufacture of wearing apparel	55,672	66,970	45,847	45,847	550	307	11,615	10,194
15 - Manufacture of leather and related products	22,008	22,832	15,541	15,541	324	80	7,095	1,204

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
16,987	49,279	753	1,784	1,175	4,502	2,050	112,086	1,400,190
1,734	3,982	1	341	-	807	-	7,599	108,806
1,494	1,450	-	20	-	115	-	6,757	195,363
13,759	43,845	746	1,423	1,175	3,579	2,050	97,723	1,095,735
-	2	6	-	-	-	-	8	182
351,137	2,265,586	9,084	54,589	5,452	80,633	24,254	4,100,922	27,525,447
27,118	959,256	310	6,106	65	20,020	232	1,071,687	2,673,059
23,431	589,421	146	4,699	51	8,268	70	680,291	1,965,567
3,686	366,958	125	1,407	14	11,739	151	388,206	695,217
0	2,878	38	-	-	13	11	3,190	12,276
49,832	400,867	2	34,000	-	111	50	744,013	1,240,135
-	984	-	-	-	-	-	984	1,420
2,474	17,925	-	-	-	31	-	22,381	39,388
100	292,141	2	-	-	-	39	339,311	548,102
2,342	50,976	-	-	-	0	-	54,175	86,862
22,019	9,412	-	-	-	29	-	116,150	207,859
20,073	22,836	-	34,000	-	2	10	198,612	241,242
-	556	-	-	-	-	-	990	2,983
-	4,700	-	-	-	-	2	4,702	47,694
2,824	1,337	-	-	-	50	-	6,710	64,585
28,980	27,521	-	185	-	1	1,865	298,831	2,151,310
12,600	1,537	-	-	-	-	-	198,961	1,477,015
3,245	17,213	-	-	-	1	115	36,039	277,582
31	196	-	-	-	-	-	15,812	38,609
227	37	-	-	-	-	-	3,524	152,684
15	-	-	3	-	-	-	461	4,611
12,862	8,539	-	182	-	-	1,750	44,035	200,809
126,041	142,868	1,163	1,523	2,265	7,530	17,360	730,452	5,651,967
1,043	10,016	18	30	7	207	49	14,657	158,282
243	9,878	18	29	7	207	49	13,037	148,081
21	1,074	1	22	7	62	47	2,671	41,471
125	7,546	-	0	-	10	-	7,858	15,127
12	465	7	1	-	115	2	1,204	21,047
4	316	0	1	-	1	0	565	55,909
82	476	10	4	-	19	0	739	14,432
-	-	-	-	-	-	-	-	95
-	7	-	1	-	-	-	8	1,823
800	132	-	-	-	-	-	1,612	8,378
7,451	9,509	12	314	17	241	555	65,257	185,423
-	25	-	-	-	-	-	25	8,576
6,991	9,381	12	14	17	179	499	57,581	123,217
110	2	-	-	-	-	-	117	32,898
350	93	-	300	-	62	57	7,527	19,386
-	7	-	-	-	-	-	7	1,347
34,739	29,610	163	251	33	824	1,054	262,666	1,574,288
2,260	8,269	10	123	-	343	280	51,507	323,651
2,500	135	60	1	-	-	-	5,473	29,942
-	4	0	-	-	-	-	18,662	27,709
5,666	6,894	56	10	9	98	346	45,301	246,888
770	4,314	34	4	-	31	73	16,559	61,817
169	444	1	3	-	6	0	2,254	20,518
246	224	14	2	-	1	-	5,957	33,709
207	186	-	-	-	-	-	2,978	22,372
138	908	2	2	9	59	272	3,586	35,015
-	0	-	-	-	-	-	40	2,002
4,136	818	6	-	-	1	-	13,926	71,455
2,005	672	0	2	-	18	11	12,903	71,220
134	1,879	8	-	3	30	44	3,301	26,342

## 2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
	Tanning and dressing of leather; dressing and dyeing of fur	5,044	6,781	4,652	4,652	8	46	1,175	82
Manufacture of luggage, handbags and the like, saddlery and harness	2,985	3,600	3,094	3,094	0	0	636	-	
Manufacture of footwear	13,979	12,450	7,795	7,795	316	34	5,284	1,123	
a. Leather wear	11,674	10,276	6,042	6,042	159	34	2,595	1,093	
b. Rubber and Plastic wear	2,306	2,174	1,752	1,752	157	-	2,689	30	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,534	4,491	4,413	4,413	29	1	798	31	
17 - Manufacture of paper and paper products	9,440	12,148	9,013	9,013	339	0	2,187	1,138	
18 - Printing and reproduction of recorded media	18,741	21,354	14,116	14,116	1,009	-	4,238	335	
Printing and other service activities related to printing	18,274	20,326	13,100	13,100	1,006	-	4,207	335	
Reproduction of recorded media	467	1,028	1,015	1,015	3	-	31	-	
19 - Manufacture of coke and refined petroleum products	126,830	127,803	22,158	22,158	4,907	605	86,578	24,361	
20 - Manufacture of chemicals and chemical products	115,159	89,104	58,654	58,654	7,347	2,036	29,273	8,967	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	50,659	61,345	37,253	37,253	1,935	51	23,681	2,786	
22 - Manufacture of rubber and plastics products	28,961	33,315	21,965	21,965	883	300	6,162	1,788	
23 - Manufacture of other non-metallic mineral products	32,282	33,759	16,721	16,721	1,114	59	18,322	7,989	
24 - Manufacture of basic metals	45,518	41,239	31,119	31,119	2,797	14	6,302	1,977	
25 - Manufacture of fabricated metal products, except machinery and equipment	15,105	9,850	8,810	8,810	241	189	2,640	828	
26 - Manufacture of computer, electronic and optical products	24,791	25,896	18,831	18,831	1,053	-	2,747	2,209	
27 - Manufacture of electrical equipment	44,543	59,552	25,191	25,191	2,042	34	21,507	4,388	
28 - Manufacture of machinery and equipment	20,158	29,907	20,541	20,541	1,226	6	6,280	757	
29 - Manufacture of motor vehicles, trailers and semi-trailers	72,529	76,743	25,064	25,064	9,156	0	29,283	27,110	
30 - Manufacture of other transport equipment	13,757	17,536	5,479	5,479	236	203	10,050	78	
31 - Manufacture of furniture	3,164	3,806	3,452	3,452	62	-	652	2	
32 - Other manufacturing	114,300	108,989	78,677	78,677	1,641	499	24,841	4,238	
Manufacture of jewellery and related articles	4,361	2,867	1,890	1,890	0	-	1,179	9	
Manufacture of imitation jewellery and related articles	339	298	286	286	4	-	97	1	
Manufacture of musical instruments	2,621	3,589	1,582	1,582	274	1	592	15	
Manufacture of sports goods	39,676	47,950	34,928	34,928	606	223	12,746	1,019	
Manufacture of games and toys	82	75	81	81	-	-	17	2	
Manufacture of medical and dental instruments and supplies	11,606	15,646	12,009	12,009	345	29	2,231	337	
Manufacture of Handicrafts	693	766	568	568	2	-	240	-	
Other manufacturing n.e.c.	54,921	37,798	27,333	27,333	410	245	7,739	2,856	
33 - Repair and installation of machinery and equipment	4,729	5,734	4,369	4,369	477	-	1,159	1,734	
D. Electricity, gas, steam and air conditioning supply	311,744	262,195	56,513	56,513	3,066	55	259,802	25,705	
Electric power generation, transmission and distribution	278,887	226,748	52,025	52,025	2,917	55	217,825	16,363	
a) Hydal	18,789	37,257	2,036	2,036	53	0	17,377	850	
b) Thermal	7,039	15,459	782	782	453	0	6,591	4,520	
c) Coal Based	7,406	4,410	8,046	8,046	378	4	111,646	-	
d) Wind	2,309	8,346	1,980	1,980	-	-	541	-	
e) Solar	10,215	8,535	4,413	4,413	579	0	5,099	1,764	
f) Other	233,129	152,740	34,768	34,768	1,455	50	76,570	9,229	
Manufacture of gas; distribution of gaseous fuels through mains	31,920	34,323	3,821	3,821	106	-	41,895	9,342	
Steam and air conditioning supply	937	1,125	668	668	43	-	82	-	
E. Water supply; sewerage, waste management and remediation activities	8,616	13,991	6,121	6,121	2,104	-	1,964	331	
36 - Water collection, treatment and supply	1,235	3,792	1,387	1,387	18	-	125	-	
37 - Sewerage	1,036	716	289	289	0	-	69	-	
38 - Waste collection, treatment and disposal activities; materials recovery services	5,838	9,015	4,261	4,261	2,073	-	1,476	319	
services	507	469	184	184	12	-	294	12	
F. Construction	312,643	375,300	152,090	152,090	21,540	29	156,831	26,925	
41 - Construction of buildings	151,185	176,162	82,411	82,411	12,989	0	50,761	19,572	
42 - Civil engineering	127,798	152,806	43,848	43,848	6,600	28	93,350	5,097	
43 - Specialized construction activities	33,660	46,332	25,831	25,831	1,952	-	12,720	2,256	

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
23	1,125	-	-	-	3	-	1,233	7,113
71	410	-	-	-	-	-	481	4,212
40	344	8	-	3	27	44	1,588	15,018
40	341	8	-	3	27	44	1,555	10,386
-	3	-	-	-	-	-	33	4,631
2,600	12	-	-	-	-	-	2,643	7,883
-	338	-	10	-	2	-	1,488	13,027
350	442	2	-	-	26	1	1,156	20,518
350	422	2	-	-	26	1	1,136	19,450
-	20	-	-	-	-	-	20	1,069
3	594	0	12	1	98	239	25,307	139,555
3,117	3,021	0	47	8	174	21	15,355	112,665
2,178	500	4	4	-	-	-	5,471	68,392
125	1,633	-	11	-	0	1	3,558	32,869
956	1,754	-	-	-	14	1	10,715	46,930
598	948	-	1	-	1	31	3,555	43,787
285	296	14	1	0	4	-	1,428	13,308
238	93	0	-	-	-	-	2,539	25,171
6,312	458	3	4	-	1	9	11,176	59,949
52	683	3	0	10	8	-	1,513	29,566
966	309	1	3	-	4	-	28,393	91,896
-	95	-	-	-	-	-	173	16,140
-	12	-	22	-	-	-	36	4,202
4,390	524	1	1	3	3	70	9,231	114,888
79	89	-	0	-	-	-	177	3,245
-	0	-	-	-	-	-	1	388
-	-	-	-	-	-	-	15	2,465
421	94	-	-	-	-	-	1,534	50,037
-	-	-	-	-	-	-	2	100
183	241	-	-	3	0	-	764	15,379
-	20	1	0	-	-	-	21	831
3,707	80	-	1	-	3	70	6,717	42,444
4	45	-	-	-	-	-	1,782	7,787
4,548	5,864	-	125	1,490	4,477	13,460	55,670	375,105
4,532	5,822	-	125	1,490	4,465	13,460	46,258	319,079
63	150	-	-	-	-	-	1,063	20,529
-	-	-	-	-	-	-	4,520	12,346
-	-	-	-	-	-	-	-	120,075
2,800	-	-	-	-	-	-	2,800	5,322
244	59	-	-	1	-	-	2,067	12,157
1,426	5,614	-	125	1,489	4,465	13,460	35,808	148,651
16	42	-	-	-	12	-	9,412	55,234
-	-	-	-	-	-	-	-	793
2,001	131	-	1	-	-	-	2,463	12,652
-	56	-	1	-	-	-	56	1,586
-	9	-	-	-	-	-	9	366
2,001	66	-	-	-	-	-	2,386	10,197
-	-	-	-	-	-	-	12	503
4,285	7,918	247	165	157	241	146	40,083	370,573
1,656	5,024	14	32	54	11	61	26,424	172,585
2,197	2,562	232	129	103	165	0	10,486	154,312
432	333	-	3	-	65	85	3,173	43,675

## 2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
								Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,039,620	1,228,020	874,625	874,625	31,259	909	275,220	45,851
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	58,315	53,686	38,285	38,285	1,778	0	15,052	1,228
46 - Wholesale trade, except of motor vehicles and motorcycles	357,485	416,065	292,704	292,704	21,548	473	74,562	17,493
47 - Retail trade, except of motor vehicles and motorcycles	623,820	758,269	543,635	543,635	7,933	436	185,606	27,129
H. Transportation and storage	329,757	338,862	141,819	141,819	3,825	142	128,397	31,871
49 - Land transport and transport via pipelines	49,409	39,596	29,242	29,242	908	140	9,827	159
50 - Water transport	59,070	44,918	16,442	16,442	272	-	14,511	4,245
51 - Air transport	120,305	117,665	36,562	36,562	120	-	36,283	22,081
52 - Warehousing and support activities for transportation	91,275	120,198	51,558	51,558	2,308	2	60,401	4,517
53 - Courier activities other than national post activities	9,698	16,486	8,016	8,016	216	-	7,374	869
I. Accommodation and food service activities	34,023	40,827	25,128	25,128	296	117	8,764	2,392
55 - Accommodation	12,655	17,595	6,395	6,395	142	-	5,109	765
56 - Food and beverage service activities	21,368	23,233	18,734	18,734	153	117	3,654	1,627
J. Information and communication	212,327	253,179	158,287	158,287	2,573	2,577	93,370	7,979
58 - Publishing activities	19,760	30,199	13,758	13,758	1,182	17	11,021	3,465
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,022	1,672	578	578	26	-	255	26
60 - Programming and broadcasting activities	2,107	2,948	1,806	1,806	27	209	337	12
61 - Telecommunications	63,433	79,775	52,316	52,316	685	91	36,802	2,402
62 - Computer programming, consultancy and related activities	92,960	106,504	66,071	66,071	383	835	35,948	1,868
63 - Information service activities	33,046	32,082	23,756	23,756	270	1,426	9,007	206
K. Real estate activities	127,984	129,037	62,058	62,058	5,302	3	46,560	3,852
L. Professional, scientific and technical activities	146,061	231,003	74,693	74,693	2,095	516	68,826	5,820
69 - Legal and accounting activities	19,331	19,963	11,045	11,045	527	127	7,695	628
70 - Activities of head offices; management consultancy activities	6,691	8,209	6,587	6,587	175	65	3,019	65
71 - Architectural and engineering activities; technical testing and analysis	21,100	28,527	17,979	17,979	427	-	17,256	1,368
72 - Scientific research and development	5,935	6,339	2,912	2,912	107	-	1,397	697
73 - Advertising and market research	17,529	17,115	11,484	11,484	335	248	5,002	524
74 - Other professional, scientific and technical activities	73,603	148,651	22,602	22,602	510	76	34,227	2,536
75 - Veterinary activities	1,871	2,199	2,084	2,084	13	-	231	0
M. Administrative and support service activities	118,275	139,312	98,413	98,413	2,997	8	37,811	4,012
77 - Rental and leasing activities	4,433	5,239	3,962	3,962	169	-	1,702	140
78 - Employment activities	2,574	2,691	1,897	1,897	6	-	723	6
79 - Travel agency, tour operator, reservation service and related activities	25,799	34,706	35,662	35,662	1,727	8	7,964	221
80 - Security and investigation activities	4,898	4,721	2,868	2,868	203	-	1,994	83
81 - Services to buildings and landscape activities	3,538	5,263	3,786	3,786	219	-	796	379
82 - Office administrative, office support and other business support activities	77,034	86,692	50,237	50,237	674	-	24,632	3,182
N. Education	102,003	115,486	38,509	38,509	6,092	9	48,690	7,809
O. Human health and social work activities	93,036	92,532	32,132	32,132	3,228	-	29,664	5,038
86 - Human health activities	71,713	76,803	27,782	27,782	2,743	-	23,306	4,430
87 - Residential care activities	1,038	1,353	307	307	12	-	779	10
88 - Social work activities with and without accommodation	20,285	14,376	4,043	4,043	474	-	5,580	599
P. Arts, entertainment and recreation	2,728	5,198	2,660	2,660	1,238	0	1,178	319
Q. Other service activities	382,663	397,736	244,051	244,051	9,461	792	121,696	17,363
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	631,873	688,512	119,918	119,918	10,873	9	261,523	97,416
A. Private Trusts and Non-profit Organizations	446,916	446,920	56,436	56,436	9,536	-	162,526	58,377
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	184,957	241,592	63,482	63,482	1,338	9	98,997	39,039
VI. PERSONAL	13,120,625	14,860,903	7,245,347	7,245,347	76,689	1,876	6,830,382	222,351
A. Salaried persons	3,772,991	4,290,089	2,086,811	2,086,811	6,232	4	2,019,258	51,069
B. Self employed	5,854,585	6,693,605	3,404,280	3,404,280	61,289	256	2,847,768	107,842
C. Other Personal	3,493,049	3,877,209	1,754,256	1,754,256	9,168	1,616	1,963,357	63,439
VII. OTHER	7,122	17,143	1,558	1,558	3,974	-	889	706
<b>Total</b>	<b>23,041,509</b>	<b>27,106,369</b>	<b>11,326,381</b>	<b>11,326,381</b>	<b>489,740</b>	<b>50,666</b>	<b>12,845,842</b>	<b>1,345,744</b>

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-25 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
14,057	19,779	81	93	25	272	244	80,402	1,262,415	
59	842	-	3	2	37	58	2,230	57,345	
1,966	9,371	44	54	19	69	158	29,174	418,462	
12,032	9,566	37	37	4	165	28	48,999	786,609	
11,535	2,395	19	23	0	12	53	45,908	320,090	
43	347	0	15	0	6	20	590	40,708	
-	117	-	4	-	1	-	4,366	35,590	
4,412	75	0	1	0	2	0	26,571	99,536	
6,985	1,586	18	3	-	4	33	13,147	127,416	
94	270	-	-	-	-	-	1,233	16,839	
430	771	0	23	-	4	100	3,721	38,026	
0	366	0	20	-	4	0	1,155	12,801	
430	405	-	3	-	0	100	2,566	25,224	
5,797	3,707	2	48	-	62	506	18,100	274,908	
50	213	-	5	-	1	-	3,733	29,711	
40	102	-	-	-	-	-	168	1,028	
-	12	-	-	-	-	-	24	2,403	
3,614	2,673	0	6	-	3	90	8,788	98,683	
2,092	631	2	1	-	58	332	4,984	108,220	
0	76	-	37	-	2	84	403	34,863	
1,157	7,686	4	2	2	16	5	12,723	126,646	
412	2,086	65	17	65	226	587	9,277	155,407	
169	166	-	4	1	17	0	986	20,379	
33	92	-	-	-	8	-	198	10,045	
58	644	20	-	-	0	-	2,090	37,752	
1	58	-	-	-	-	-	756	5,172	
85	226	-	3	-	-	-	837	17,906	
66	850	45	11	64	201	587	4,360	61,775	
-	50	-	-	-	-	-	50	2,377	
1,079	15,587	256	216	311	279	14	21,753	160,982	
-	51	-	-	-	2	-	193	6,026	
-	14	-	-	-	-	-	19	2,644	
802	241	5	12	11	59	14	1,364	46,725	
-	59	250	200	300	200	-	1,093	6,158	
4	187	-	-	-	-	-	570	5,371	
274	15,036	1	4	-	18	0	18,515	94,058	
4,704	11,633	242	87	22	205	318	25,021	118,320	
2,620	6,649	3	61	3	76	208	14,658	79,683	
1,785	4,781	3	60	-	37	24	11,119	64,949	
70	27	-	-	-	-	-	107	1,205	
766	1,840	-	1	3	39	185	3,432	13,528	
92	192	0	-	-	-	-	603	5,679	
30,092	9,334	52	67	135	388	60	57,490	433,489	
26,084	200,080	196	216	10	4,135	4,434	332,570	724,893	
20,312	141,934	47	147	2	4,068	3,787	228,675	457,173	
5,772	58,145	148	68	8	66	647	103,895	267,720	
93,081	534,877	7,413	12,558	3,112	48,837	312	922,541	15,076,835	
19,529	86,726	1,421	3,183	756	9,199	100	171,984	4,284,288	
40,187	311,679	3,209	5,340	1,039	17,698	93	487,087	6,800,679	
33,364	136,472	2,783	4,036	1,317	21,940	119	263,470	3,991,867	
2	118	-	0	-	-	1	827	7,248	
368,124	2,314,865	9,837	56,373	6,627	85,135	26,304	4,213,008	28,925,637	

## 2.2.3 Deposits Distributed by Category of

Category of Deposit Holder	Foreign							
	Dec-24 R	Sep-25 R	Dec-25 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	21,146	18,855	14,651	14,651	-	-	3,522	-
1) Official	7,555	7,770	1,881	1,881	-	-	3,440	-
2) Business	13,390	10,891	12,755	12,755	-	-	31	-
3) Personal	200	194	16	16	-	-	51	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	793,496	844,649	125,460	125,460	-	465	444,516	277,570
I. GOVERNMENT	231	956	-	-	-	-	465	-
A. Federal Government	231	956	-	-	-	-	465	-
B. Provincial Governments	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	7	8	6	6	-	-	2	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	5	6	6	6	-	-	-	-
Manufacturing	1	2	0	0	-	-	2	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	-	0	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	480	266	113	113	-	-	164	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	358	218	53	53	-	-	153	-
MFIs and DFIs	121	47	60	60	-	-	12	-
Stock Exchange & Brokerage Houses	1	0	0	0	-	-	0	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	790,191	841,071	124,526	124,526	-	465	441,862	277,369
A. Agriculture, forestry and fishing	3,017	838	1,982	1,982	-	-	824	-
1. Crop and animal production, hunting and related service activities	3,017	838	1,982	1,982	-	-	824	-
Growing of Wheat, Rice, Sugar Cane & Cotton	0	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	2,685	776	1,950	1,950	-	-	83	-
Raising of livestock and other related activities	14	33	1	1	-	-	-	-
Other agricultural support activities	318	30	32	32	-	-	741	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	90,401	121,154	18,772	18,772	-	-	28,638	67,186
05 - Mining of coal and lignite	89,177	120,655	18,402	18,402	-	-	25,974	67,186
06 - Extraction of crude petroleum and natural gas	363	190	51	51	-	-	2,440	-
07 - Mining of metal ores	261	247	46	46	-	-	188	-
08-Other mining and quarrying	599	41	7	7	-	-	36	-
09 - Mining support service activities	0	21	266	266	-	-	-	-
C. Manufacturing	108,402	93,890	17,529	17,529	-	335	65,239	10,374
10 - Manufacture of food products	5,251	4,483	976	976	-	1	894	600
11 - Manufacture of beverages	30,777	21,385	941	941	-	-	21,459	-
12 - Manufacture of tobacco products	3,776	1,645	218	218	-	88	400	-
13 - Manufacture of textiles	287	286	287	287	-	0	1	-
Preparation and spinning of textile fibres	283	282	282	282	-	0	0	-
Weaving of textiles	0	0	0	0	-	-	-	-
Finishing of textiles	0	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	0	0	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	3	5	5	-	-	0	-
14 - Manufacture of wearing apparel	96	120	139	139	-	-	0	-
15 - Manufacture of leather and related products	0	0	0	0	-	-	-	-

## Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	18,174
-	-	-	-	-	-	-	-	5,321
-	-	-	-	-	-	-	-	12,786
-	-	-	-	-	-	-	-	66
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	277,570	848,010
-	-	-	-	-	-	-	-	465
-	-	-	-	-	-	-	-	465
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	278
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	205
-	-	-	-	-	-	-	-	72
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	277,369	844,221
-	-	-	-	-	-	-	-	2,807
-	-	-	-	-	-	-	-	2,807
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,033
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	773
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	67,186	114,596
-	-	-	-	-	-	-	67,186	111,562
-	-	-	-	-	-	-	-	2,492
-	-	-	-	-	-	-	-	234
-	-	-	-	-	-	-	-	42
-	-	-	-	-	-	-	-	266
-	-	-	-	-	-	-	10,374	93,478
-	-	-	-	-	-	-	600	2,471
-	-	-	-	-	-	-	-	22,400
-	-	-	-	-	-	-	-	706
-	-	-	-	-	-	-	-	288
-	-	-	-	-	-	-	-	283
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	139
-	-	-	-	-	-	-	-	0

## 2.2.3 Deposits Distributed by Category of

Category of Deposit Holder	Foreign							
	Dec-24 R		Sep-25 R		Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	0	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	415	803	1	1	-	-	728	-
18 - Printing and reproduction of recorded media	229	294	24	24	-	-	-	280
Printing and other service activities related to printing	1	2	1	1	-	-	-	-
Reproduction of recorded media	228	294	23	23	-	2	-	280
19 - Manufacture of coke and refined petroleum products	318	35	122	122	-	9	-	-
20 - Manufacture of chemicals and chemical products	20,225	23,511	9,801	9,801	-	175	5,370	4,973
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	26,404	28,386	2,167	2,167	-	-	32,367	3,195
22 - Manufacture of rubber and plastics products	3	2	1	1	-	-	0	-
23 - Manufacture of other non-metallic mineral products	13	14	8	8	-	-	0	-
24 - Manufacture of basic metals	24	404	1	1	-	-	339	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	15	0	0	-	15	-	-
26 - Manufacture of computer, electronic and optical products	2,051	954	842	842	-	3	54	-
27 - Manufacture of electrical equipment	8,916	1,839	698	698	-	-	796	-
28 - Manufacture of machinery and equipment	3,175	2,915	869	869	-	-	1,276	1,217
29 - Manufacture of motor vehicles, trailers and semi-trailers	13	20	13	13	-	-	4	-
30 - Manufacture of other transport equipment	370	324	66	66	-	-	250	-
31 - Manufacture of furniture	0	26	0	0	-	42	-	-
32 - Other manufacturing	6,060	6,427	356	356	-	-	1,300	110
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	25	-	-	-	41	-	-
Manufacture of medical and dental instruments and supplies	365	121	32	32	-	-	-	110
Manufacture of Handicrafts	-	0	-	-	-	0	-	-
Other manufacturing n.e.c.	5,694	6,306	323	323	-	-	1,300	-
33 - Repair and installation of machinery and equipment	-	7	-	-	-	7	-	-
D. Electricity, gas, steam and air conditioning supply	382,007	437,914	37,267	37,267	-	7	282,011	125,152
Electric power generation, transmission and distribution	377,764	437,900	37,264	37,264	-	-	281,793	125,152
a) Hydal	18,418	38,111	13,892	13,892	-	-	7,321	36,100
b) Thermal	2	7	6	6	-	-	1	-
c) Coal Based	272,785	295,419	7,290	7,290	-	7	254,989	22,395
d) Wind	14,173	8,652	2,055	2,055	-	-	1,562	4,858
e) Solar	6,415	16,079	168	168	-	-	14,900	-
f) Other	65,972	79,639	13,853	13,853	-	-	3,019	61,800
Manufacture of gas; distribution of gaseous fuels through mains	4,242	8	3	3	-	-	219	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	1	674	17	17	-	-	0	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	0	2	-	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	672	17	17	-	-	0	-
39 - Remediation activities and other waste management services	-	2	-	-	-	-	-	-
F. Construction	21,254	17,505	4,307	4,307	-	-	5,903	8,528
41 - Construction of buildings	3,127	1,908	855	855	-	-	612	-
42 - Civil engineering	18,126	15,599	3,452	3,452	-	-	5,291	8,528
43 - Specialized construction activities	0	60	-	-	-	122	0	-

# Deposit Holders and Type of Accounts

**Banks**

(Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	729
-	-	-	-	-	-	-	280	304
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	280	306
-	-	-	-	-	-	-	-	131
-	-	-	-	-	-	-	4,973	20,319
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	3,195	37,728
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	340
-	-	-	-	-	-	-	-	15
-	-	-	-	-	-	-	-	899
-	-	-	-	-	-	-	-	1,494
-	-	-	-	-	-	-	1,217	3,361
-	-	-	-	-	-	-	-	18
-	-	-	-	-	-	-	-	316
-	-	-	-	-	-	-	-	42
-	-	-	-	-	-	-	110	1,766
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	41
-	-	-	-	-	-	-	110	142
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,623
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	125,152	444,437
-	-	-	-	-	-	-	125,152	444,209
-	-	-	-	-	-	-	36,100	57,313
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	22,395	284,681
-	-	-	-	-	-	-	4,858	8,474
-	-	-	-	-	-	-	-	15,068
-	-	-	-	-	-	-	61,800	78,672
-	-	-	-	-	-	-	-	222
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	8,528	18,738
-	-	-	-	-	-	-	-	1,466
-	-	-	-	-	-	-	8,528	17,271
-	-	-	-	-	-	-	-	122

## 2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
								Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	24,493	34,608	1,494	1,494	-	122	20,114	17,359
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	23,513	33,196	344	344	-	-	20,114	17,110
47 - Retail trade, except of motor vehicles and motorcycles	980	1,353	1,150	1,150	-	-	0	249
H. Transportation and storage	74,959	54,280	17,831	17,831	-	-	22,492	5,500
49 - Land transport and transport via pipelines	1,721	1,972	808	808	-	-	677	-
50 - Water transport	13,664	5,297	207	207	-	-	3,010	-
51 - Air transport	32,119	22,649	15,279	15,279	-	-	8,899	-
52 - Warehousing and support activities for transportation	27,384	24,065	1,458	1,458	-	-	9,309	5,500
53 - Courier activities other than national post activities	71	297	79	79	-	-	597	-
I. Accommodation and food service activities	10,599	1,404	65	65	-	-	958	700
55 - Accommodation	0	1	0	0	-	-	0	-
56 - Food and beverage service activities	10,598	1,404	65	65	-	-	957	700
J. Information and communication	47,474	54,624	14,435	14,435	-	-	13,913	29,250
58 - Publishing activities	7,462	3,841	3,427	3,427	-	-	17	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	-	0	-
61 - Telecommunications	37,359	47,725	8,070	8,070	-	-	13,763	27,500
62 - Computer programming, consultancy and related activities	2,301	2,600	2,505	2,505	-	-	132	1,750
63 - Information service activities	353	457	433	433	-	-	1	-
K. Real estate activities	0	1	-	-	-	-	0	-
L. Professional, scientific and technical activities	14,479	9,558	9,138	9,138	-	-	1,721	3,250
69 - Legal and accounting activities	0	0	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	7,312	6,060	616	616	-	-	-	3,250
71 - Architectural and engineering activities; technical testing and analysis	5,329	1,884	7,425	7,425	-	-	716	-
72 - Scientific research and development	23	71	27	27	-	-	128	-
73 - Advertising and market research	596	257	491	491	-	-	44	-
74 - Other professional, scientific and technical activities	1,218	1,286	578	578	-	-	832	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	46	265	32	32	-	-	17	-
77 - Rental and leasing activities	-	-	-	-	-	-	-	-
78 - Employment activities	36	62	20	20	-	-	17	-
79 - Travel agency, tour operator, reservation service and related activities	2	0	2	2	-	-	-	-
80 - Security and investigation activities	7	3	9	9	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	201	1	1	-	1	-	-
N. Education	3	13	2	2	-	1	0	-
O. Human health and social work activities	464	347	1,624	1,624	-	-	-	-
86 - Human health activities	464	347	1,624	1,624	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	12,593	13,994	29	29	-	-	31	10,069
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	915	1,458	151	151	-	-	663	140
A. Private Trusts and Non-profit Organizations	839	1,353	54	54	-	-	663	140
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	76	105	97	97	-	-	-	-
VI. PERSONAL	1,520	855	647	647	-	-	628	61
A. Salaried persons	1,329	674	645	645	-	-	511	-
B. Self employed	94	84	0	0	-	-	33	50
C. Other Personal	97	97	2	2	-	-	84	11
VII. OTHER	152	35	16	16	-	-	732	-
<b>Total</b>	<b>814,642</b>	<b>863,503</b>	<b>140,111</b>	<b>140,111</b>	<b>-</b>	<b>465</b>	<b>448,038</b>	<b>277,570</b>

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	17,359	39,089
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	17,110	37,568
-	-	-	-	-	-	-	249	1,400
-	-	-	-	-	-	-	5,500	45,823
-	-	-	-	-	-	-	-	1,485
-	-	-	-	-	-	-	-	3,217
-	-	-	-	-	-	-	-	24,178
-	-	-	-	-	-	-	5,500	16,267
-	-	-	-	-	-	-	-	676
-	-	-	-	-	-	-	700	1,723
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	700	1,722
-	-	-	-	-	-	-	29,250	57,598
-	-	-	-	-	-	-	-	3,444
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	27,500	49,333
-	-	-	-	-	-	-	1,750	4,387
-	-	-	-	-	-	-	-	434
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	3,250	14,109
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	3,250	3,866
-	-	-	-	-	-	-	-	8,141
-	-	-	-	-	-	-	-	155
-	-	-	-	-	-	-	-	536
-	-	-	-	-	-	-	-	1,411
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	50
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	38
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	1,624
-	-	-	-	-	-	-	-	1,624
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	10,069	10,129
-	-	-	-	-	-	-	140	954
-	-	-	-	-	-	-	140	857
-	-	-	-	-	-	-	-	97
-	-	-	-	-	-	-	61	1,337
-	-	-	-	-	-	-	-	1,156
-	-	-	-	-	-	-	50	84
-	-	-	-	-	-	-	11	97
-	-	-	-	-	-	-	-	749
-	-	-	-	-	-	-	277,570	866,184

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	1,125,375	888,649	1,252,611	1,018,522	1,838,810	1,452,002
1) Official	64,281	89,741	72,233	99,584	81,729	115,512
2) Business	23,728	163,435	29,454	137,242	22,256	212,243
3) Personal	1,037,352	635,339	1,150,893	781,312	1,734,799	1,123,961
4) Trust Funds and Non Profit Organizations	14	134	31	383	26	285
<b>2. DOMESTIC CONSTITUENTS</b>	103,936,399	28,926,304	176,922,783	33,389,153	184,117,855	35,125,524
<b>I. GOVERNMENT</b>	513,348	4,296,510	636,777	5,264,710	575,937	5,563,163
A. Federal Government	84,928	2,581,116	142,585	3,131,311	85,126	3,308,940
B. Provincial Governments	391,115	1,506,660	453,473	1,910,157	449,656	2,034,166
C. Local Bodies	37,305	208,734	40,719	223,243	41,155	220,057
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	19,873	1,395,629	20,399	2,031,562	22,584	2,083,779
Agriculture, hunting and forestry	41	1,308	248	1,599	503	2,026
Services	1,263	48,235	899	39,337	2,430	45,222
Utilities	8,758	505,343	9,409	922,790	9,590	984,641
Transport, storage and communications	5,182	95,226	5,107	115,991	5,298	125,437
Manufacturing	2,310	207,242	2,211	324,852	2,201	280,843
Mining and Quarrying	566	312,972	480	375,017	484	407,581
Construction	164	45,848	155	50,458	156	48,829
Commerce and Trade	445	41,367	463	32,867	486	56,544
Others	1,144	138,088	1,427	168,652	1,436	132,657
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	71,402	1,073,314	85,781	1,643,347	90,402	2,307,264
Mutual Funds and AMCs	4,375	615,366	4,860	1,092,097	4,953	1,530,667
Insurance & Pension Funds	17,828	146,317	17,881	225,685	18,032	319,280
MFIs and DFIs	11,215	31,328	11,296	42,108	11,279	54,356
Stock Exchange & Brokerage Houses	7,380	127,679	12,914	125,723	13,586	158,927
Modarabas	521	6,167	463	5,110	466	5,292
Other NBFIs	30,083	146,457	38,367	152,624	42,086	238,741
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	6,565,198	6,423,255	6,557,526	6,841,542	6,744,213	7,127,853
<b>A. Agriculture, forestry and fishing</b>	1,774,243	225,806	1,893,549	265,624	2,132,884	245,430
1. Crop and animal production, hunting and related service activities	1,769,963	218,346	1,889,424	257,890	2,128,573	235,164
Growing of Wheat, Rice, Sugar Cane & Cotton	1,000,168	111,515	1,029,879	103,529	1,245,980	100,351
Growing of tropical, subtropical, pome and stone fruits & vegetables	127,663	15,479	130,663	17,138	132,574	16,596
Growing of other fruits, vegetables and crops	374,642	33,283	418,908	32,236	431,748	36,496
Raising of livestock and other related activities	213,723	44,586	249,368	89,906	256,285	64,629
Other agricultural support activities	53,574	13,332	60,360	14,970	61,721	16,997
Hunting, trapping and related service activities	193	151	246	111	265	95
02 - Forestry and logging	734	828	830	1,121	843	1,830
03 - Fishing and aquaculture	3,546	6,631	3,295	6,613	3,468	8,436
<b>B. Mining and quarrying</b>	20,639	289,669	16,019	325,990	16,449	320,770
05 - Mining of coal and lignite	5,534	110,999	3,384	133,362	3,358	122,639
06 - Extraction of crude petroleum and natural gas	7,832	137,138	4,751	140,380	4,638	143,363
07 - Mining of metal ores	1,235	14,225	1,270	25,307	1,298	33,274
08-Other mining and quarrying	5,046	26,261	5,521	25,404	6,027	19,828
09 - Mining support service activities	992	1,046	1,093	1,537	1,128	1,666
<b>C. Manufacturing</b>	522,348	1,626,517	545,313	1,616,622	548,585	1,797,999
10 - Manufacture of food products	130,188	321,573	121,348	325,833	101,168	338,922
11 - Manufacture of beverages	3,941	52,550	14,604	64,620	16,617	56,125
12 - Manufacture of tobacco products	670	36,640	525	28,250	542	28,431
13 - Manufacture of textiles	70,117	214,856	74,205	214,916	74,951	263,802
Preparation and spinning of textile fibres	20,597	66,456	21,405	56,682	21,647	66,334
Weaving of textiles	10,246	24,405	9,174	18,204	8,912	21,583
Finishing of textiles	8,637	21,447	10,586	21,888	10,574	34,333
Manufacture of knitted and crocheted fabrics	3,720	17,019	4,209	18,943	4,378	23,856
Manufacture of made-up textile articles, except apparel	10,172	32,329	10,371	35,611	10,335	41,801
Manufacture of carpets and rugs	904	2,083	949	1,744	952	2,045
Manufacture of other textiles n.e.c.	15,841	51,117	17,511	61,845	18,153	73,851
14 - Manufacture of wearing apparel	23,397	60,025	26,498	72,004	26,634	76,736
15 - Manufacture of leather and related products	12,965	22,325	12,573	23,115	12,593	26,588

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,037	5,145	3,154	6,912	3,189	7,175
Manufacture of luggage, handbags and the like, saddlery and harness	1,704	2,994	1,992	3,611	2,037	4,219
Manufacture of footwear	8,224	14,186	7,427	12,592	7,367	15,193
a. Leather wear	6,338	11,842	5,576	10,406	5,548	10,548
b. Rubber and Plastic wear	1,886	2,344	1,851	2,186	1,819	4,645
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,673	3,914	5,405	4,896	5,567	8,349
17 - Manufacture of paper and paper products	6,157	10,095	7,071	13,252	7,310	14,057
18 - Printing and reproduction of recorded media	18,118	19,613	21,601	22,120	21,891	21,320
Printing and other service activities related to printing	17,355	18,840	20,722	20,677	21,001	19,791
Reproduction of recorded media	763	774	879	1,443	890	1,529
19 - Manufacture of coke and refined petroleum products	7,659	170,821	4,922	136,569	5,014	164,609
20 - Manufacture of chemicals and chemical products	38,124	152,597	42,631	121,251	44,760	143,239
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	12,596	78,656	14,235	92,409	14,851	108,859
22 - Manufacture of rubber and plastics products	18,624	29,702	21,041	33,901	21,857	33,512
23 - Manufacture of other non-metallic mineral products	11,791	40,227	13,054	38,935	13,437	52,419
24 - Manufacture of basic metals	22,047	47,085	22,440	42,414	23,098	45,548
25. Manufacture of fabricated metal products, except machinery and equipment	6,200	15,540	6,691	10,198	6,926	13,450
26 - Manufacture of computer, electronic and optical products	8,098	27,200	9,002	28,547	9,184	26,486
27 - Manufacture of electrical equipment	18,560	54,598	19,041	62,045	31,091	62,448
28 - Manufacture of machinery and equipment	14,643	24,100	16,482	33,586	16,774	33,804
29 - Manufacture of motor vehicles, trailers and semi-trailers	11,888	77,538	9,735	81,586	9,823	96,693
30 - Manufacture of other transport equipment	3,217	14,145	2,591	17,911	2,659	16,533
31 - Manufacture of furniture	6,160	3,421	6,946	4,039	7,409	4,464
32. Other manufacturing	67,525	144,534	66,585	138,467	67,929	153,772
Manufacture of jewellery and related articles	6,894	4,509	6,336	2,957	6,471	3,349
Manufacture of imitation jewellery and related articles	652	352	1,007	442	1,080	598
Manufacture of musical instruments	1,271	3,604	1,476	3,599	1,500	3,436
Manufacture of sports goods	15,235	40,240	17,282	48,535	17,827	50,896
Manufacture of games and toys	182	197	197	167	232	196
Manufacture of medical and dental instruments and supplies	6,445	12,582	7,127	16,456	7,230	16,266
Manufacture of Handicrafts	1,032	738	1,202	985	1,224	1,145
Other manufacturing n.e.c.	35,814	82,313	31,958	65,325	32,365	77,885
33 - Repair and installation of machinery and equipment	4,990	4,760	6,087	5,758	6,500	7,833
D. Electricity, gas, steam and air conditioning supply	10,869	701,807	13,202	707,593	15,957	832,517
Electric power generation, transmission and distribution	7,505	663,308	9,561	671,438	12,902	775,784
a) Hydal	908	38,225	1,014	76,084	2,264	78,641
b) Thermal	518	9,835	523	17,526	484	13,861
c) Coal Based	297	281,900	351	302,980	439	405,498
d) Wind	537	17,024	542	17,482	534	14,557
e) Solar	2,100	16,894	2,902	24,756	3,235	27,526
f) Other	3,145	299,430	4,229	232,611	5,946	235,701
mains	2,118	36,555	2,468	34,651	2,411	55,940
Steam and air conditioning supply	1,246	1,943	1,173	1,504	644	793
E. Water supply; sewerage, waste management and remediation activities	9,668	8,747	9,857	14,793	8,480	12,838
36 - Water collection, treatment and supply	2,322	1,338	2,666	3,844	2,590	1,675
37 - Sewerage	2,905	1,037	3,312	719	1,968	367
38 - Waste collection, treatment and disposal activities; materials recovery	3,901	5,864	3,303	9,761	3,335	10,293
39 - Remediation activities and other waste management services	540	507	576	469	587	503
F. Construction	243,597	395,666	236,909	449,596	243,101	444,831
41 - Construction of buildings	115,192	170,201	110,192	185,438	110,735	182,274
42 - Civil engineering	91,662	180,562	88,635	205,123	91,122	206,386
43 - Specialized construction activities	36,743	44,903	38,082	59,036	41,244	56,171

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	1,992,107	1,228,341	2,201,062	1,390,411	2,253,722	1,453,432
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	71,005	60,641	77,963	55,503	82,470	59,541
46 - Wholesale trade, except of motor vehicles and motorcycles	411,638	395,499	456,685	460,740	460,355	474,902
47 - Retail trade, except of motor vehicles and motorcycles	1,509,464	772,200	1,666,414	874,168	1,710,897	918,990
<b>H. Transportation and storage</b>	70,290	407,454	74,166	395,548	77,737	368,170
49 - Land transport and transport via pipelines	39,529	51,428	38,402	42,007	38,954	42,681
50 - Water transport	1,834	72,754	2,057	50,228	2,075	38,824
51 - Air transport	3,448	152,769	3,180	140,513	4,290	124,020
52 - Warehousing and support activities for transportation	22,981	120,576	27,567	145,952	29,118	145,114
53 - Courier activities other than national post activities	2,498	9,927	2,960	16,848	3,300	17,531
<b>I. Accommodation and food service activities</b>	39,247	45,861	45,274	43,602	47,223	41,236
55 - Accommodation	8,892	13,425	9,960	18,643	10,291	13,924
56 - Food and beverage service activities	30,355	32,435	35,314	24,959	36,932	27,313
<b>J. Information and communication</b>	104,733	270,554	86,532	319,133	90,520	344,119
58 - Publishing activities	10,302	28,196	12,707	35,060	13,334	34,267
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,713	1,567	1,837	1,682	1,914	1,595
60 - Programming and broadcasting activities	1,501	2,173	1,399	3,139	1,416	2,465
61 - Telecommunications	20,933	109,571	23,348	136,602	24,136	157,389
62 - Computer programming, consultancy and related activities	28,556	95,818	35,005	109,481	36,981	112,905
63 - Information service activities	41,728	33,228	12,236	33,169	12,739	35,497
<b>K. Real estate activities</b>	125,147	147,739	120,494	140,679	120,805	138,177
<b>L. Professional, scientific and technical activities</b>	69,889	166,186	153,959	245,630	93,861	176,597
69 - Legal and accounting activities	20,519	21,661	21,492	22,418	21,781	22,699
70 - Activities of head offices; management consultancy activities	5,828	14,979	4,933	14,667	5,142	14,516
71 - Architectural and engineering activities; technical testing and analysis	10,545	26,851	11,467	30,577	11,932	46,778
72 - Scientific research and development	2,635	6,165	2,730	6,768	2,657	5,616
73 - Advertising and market research	10,629	18,509	13,019	17,729	13,405	18,738
74 - Other professional, scientific and technical activities	17,659	76,051	98,107	151,235	37,438	64,553
75 - Veterinary activities	2,074	1,970	2,211	2,235	1,506	3,697
<b>M. Administrative and support service activities</b>	144,611	123,853	135,931	145,349	139,266	166,990
77 - Rental and leasing activities	7,996	4,843	8,474	5,539	8,761	6,321
78 - Employment activities	1,688	2,670	1,973	2,777	2,016	2,710
79 - Travel agency, tour operator, reservation service and related activities	40,223	27,646	45,918	35,978	48,379	48,215
80 - Security and investigation activities	2,251	5,021	2,487	4,896	2,585	6,481
81 - Services to buildings and landscape activities	5,641	5,197	5,703	7,265	5,673	7,321
82 - Office administrative, office support and other business support activities	86,812	78,475	71,376	88,893	71,852	95,942
<b>N. Education</b>	80,700	116,897	92,048	130,898	92,166	134,560
<b>O. Human health and social work activities</b>	30,970	101,417	32,019	100,223	32,803	85,288
86 - Human health activities	25,199	79,255	27,146	84,233	27,982	70,313
87 - Residential care activities	870	1,066	859	1,389	842	1,219
88 - Social work activities with and without accommodation	4,901	21,096	4,014	14,601	3,979	13,756
<b>P. Arts, entertainment and recreation</b>	4,038	2,962	5,208	5,550	5,533	6,179
<b>Q. Other service activities</b>	1,322,102	563,780	895,984	544,301	825,121	558,719
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	94,837	707,641	104,097	773,311	103,281	814,158
<b>A. Private Trusts and Non-profit Organizations</b>	38,717	501,306	39,735	498,876	39,773	512,998
<b>B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)</b>	56,120	206,334	64,362	274,435	63,508	301,160
<b>VI. PERSONAL</b>	96,556,916	14,959,998	169,490,313	16,764,950	176,556,209	17,151,762
<b>A. Salaried persons</b>	30,806,791	4,498,765	32,296,608	4,942,972	30,696,251	5,029,795
<b>B. Self employed</b>	25,294,343	6,167,065	22,309,540	7,140,303	26,992,713	7,262,577
<b>C. Other Personal</b>	40,455,782	4,294,168	114,884,165	4,681,675	118,867,245	4,859,390
<b>VII. OTHER</b>	114,825	69,958	27,890	69,732	25,229	77,546
<b>Total</b>	<b>105,061,774</b>	<b>29,814,953</b>	<b>178,175,394</b>	<b>34,407,676</b>	<b>185,956,665</b>	<b>36,577,525</b>

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

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	625,237	578,616	640,276	620,592	1,134,926	997,735
1) Official	5,586	29,510	876	25,290	5,310	35,479
2) Business	10,810	101,613	11,545	75,310	9,098	156,475
3) Personal	608,840	447,492	627,848	519,939	1,120,512	805,734
4) Trust Funds and Non Profit Organizations	1	1	7	53	6	46
<b>2. DOMESTIC CONSTITUENTS</b>	86,803,888	21,609,615	155,976,900	24,230,391	162,315,791	25,267,701
<b>I. GOVERNMENT</b>	450,520	3,981,333	566,221	4,811,657	504,421	5,123,512
A. Federal Government	67,525	2,418,667	126,856	2,906,538	67,799	3,096,379
B. Provincial Governments	353,641	1,386,961	407,978	1,722,437	404,625	1,848,185
C. Local Bodies	29,354	175,705	31,387	182,682	31,997	178,948
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	16,850	1,299,479	17,073	1,871,908	19,011	1,984,877
Agriculture, hunting and forestry	38	1,307	235	1,598	464	2,025
Services	1,176	36,282	812	23,743	2,312	23,547
Utilities	7,463	464,460	7,925	848,405	7,993	948,860
Transport, storage and communications	3,870	80,197	3,812	107,134	3,924	107,945
Manufacturing	2,181	192,494	2,045	301,684	2,036	266,183
Mining and Quarrying	523	309,074	439	372,363	442	404,246
Construction	155	45,151	141	25,687	144	48,282
Commerce and Trade	379	32,470	373	26,320	393	53,962
Others	1,065	138,044	1,291	164,975	1,303	129,828
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	61,651	527,686	75,815	885,983	82,575	1,277,969
Mutual Funds and AMCs	2,068	243,685	2,400	516,383	2,395	792,238
Insurance & Pension Funds	15,813	100,856	15,761	153,633	15,837	203,719
MFIs and DFIs	11,101	28,815	11,175	33,721	11,136	40,345
Stock Exchange & Brokerage Houses	4,108	72,141	9,532	89,820	12,509	100,725
Modarabas	160	293	109	167	136	668
Other NBFIs	28,401	81,896	36,838	92,258	40,562	140,273
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	4,310,462	4,462,941	3,876,622	4,388,951	3,913,591	4,478,377
A. Agriculture, forestry and fishing	1,596,092	150,478	1,675,590	165,449	1,900,155	148,652
1. Crop and animal production, hunting and related service activities	1,593,738	144,450	1,673,294	159,169	1,897,746	141,479
Growing of Wheat, Rice, Sugar Cane & Cotton	939,626	88,699	970,442	81,988	1,183,724	79,055
Growing of tropical, subtropical, pome and stone fruits & vegetables	107,337	3,146	108,453	3,317	110,472	3,190
Growing of other fruits, vegetables and crops	351,358	25,717	387,706	21,556	397,212	25,139
Raising of livestock and other related activities	155,362	19,571	165,817	44,687	164,961	24,836
Other agricultural support activities	39,922	7,196	40,710	7,577	41,204	9,202
Hunting, trapping and related service activities	133	121	166	44	173	56
02 - Forestry and logging	451	730	451	973	456	1,659
03 - Fishing and aquaculture	1,903	5,297	1,845	5,307	1,953	5,514
B. Mining and quarrying	15,297	258,017	10,295	294,867	10,374	298,922
05 - Mining of coal and lignite	4,138	109,017	1,851	131,756	1,799	119,744
06 - Extraction of crude petroleum and natural gas	6,623	120,447	3,739	123,549	3,599	130,140
07 - Mining of metal ores	780	13,226	817	24,618	818	32,379
08-Other mining and quarrying	3,254	14,442	3,318	13,622	3,578	15,461
09 - Mining support service activities	502	884	570	1,321	580	1,199
C. Manufacturing	321,989	1,155,109	305,902	1,034,642	282,501	1,133,661
10 - Manufacture of food products	100,449	229,533	84,627	216,261	61,488	209,808
11 - Manufacture of beverages	2,644	42,677	13,053	40,356	12,115	38,528
12 - Manufacture of tobacco products	604	35,706	434	27,674	440	27,774
13 - Manufacture of textiles	43,330	136,769	43,191	128,917	43,374	150,808
Preparation and spinning of textile fibres	15,055	51,882	15,262	40,875	15,385	44,282
Weaving of textiles	6,591	15,101	5,926	11,370	5,827	14,994
Finishing of textiles	5,875	14,173	6,066	12,750	6,079	18,433
Manufacture of knitted and crocheted fabrics	2,031	8,102	2,149	11,993	2,232	14,045
Manufacture of made-up textile articles, except apparel	5,673	21,757	5,315	21,901	5,205	25,610
Manufacture of carpets and rugs	580	1,641	590	1,496	579	1,636
Manufacture of other textiles n.e.c.	7,525	24,114	7,883	28,531	8,067	31,807
14 - Manufacture of wearing apparel	10,012	35,574	10,188	38,472	10,230	38,817
15 - Manufacture of leather and related products	5,417	11,591	5,527	12,013	5,574	15,469

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,513	3,535	1,569	4,834	1,566	4,786
Manufacture of luggage, handbags and the like, saddlery and harness	1,143	2,074	1,250	2,507	1,236	2,805
Manufacture of footwear	2,761	5,982	2,708	4,672	2,772	7,878
a. Leather wear	2,218	5,260	2,155	4,087	2,205	4,581
b. Rubber and Plastic wear	543	722	553	585	567	3,298
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,207	1,654	2,333	2,099	2,368	2,335
17 - Manufacture of paper and paper products	4,269	7,646	4,515	9,956	4,515	10,470
18 - Printing and reproduction of recorded media	8,664	9,672	9,233	10,269	9,120	9,984
Printing and other service activities related to printing	8,202	9,058	8,713	9,025	8,602	8,662
Reproduction of recorded media	462	614	520	1,244	518	1,321
19 - Manufacture of coke and refined petroleum products	6,471	138,783	3,134	92,909	3,190	113,664
20 - Manufacture of chemicals and chemical products	18,811	114,748	19,050	82,892	19,164	94,903
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7,822	59,169	8,408	65,048	8,596	77,261
22 - Manufacture of rubber and plastics products	6,346	16,919	6,660	21,854	6,562	17,882
23 - Manufacture of other non-metallic mineral products	6,516	27,852	6,449	19,465	6,441	33,024
24 - Manufacture of basic metals	13,025	31,096	12,034	22,703	12,001	24,488
25. Manufacture of fabricated metal products, except machinery and equipment	3,573	10,560	3,706	6,478	3,721	8,019
26 - Manufacture of computer, electronic and optical products	3,541	18,785	3,590	16,207	3,621	14,196
27 - Manufacture of electrical equipment	11,689	41,425	10,771	38,720	11,014	38,881
28 - Manufacture of machinery and equipment	7,410	14,647	7,871	19,498	7,959	18,967
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,567	45,547	5,042	50,064	5,082	67,658
30 - Manufacture of other transport equipment	1,989	9,698	1,262	6,118	1,289	5,665
31 - Manufacture of furniture	3,174	1,855	2,985	2,136	2,971	1,991
32. Other manufacturing	43,187	109,933	38,131	100,577	37,985	108,815
Manufacture of jewellery and related articles	3,506	2,855	2,489	1,431	2,383	1,644
Manufacture of imitation jewellery and related articles	387	170	645	251	655	462
Manufacture of musical instruments	650	2,759	636	2,856	645	2,435
Manufacture of sports goods	8,262	27,942	9,122	35,224	9,219	35,412
Manufacture of games and toys	124	169	115	114	136	140
Manufacture of medical and dental instruments and supplies	4,937	10,354	5,075	13,225	5,060	12,568
Manufacture of Handicrafts	459	417	486	626	490	830
Other manufacturing n.e.c.	24,862	65,266	19,563	46,849	19,397	55,325
33 - Repair and installation of machinery and equipment	3,272	3,269	3,708	3,959	3,681	4,253
D. Electricity, gas, steam and air conditioning supply	7,688	651,189	9,088	665,214	8,488	783,648
Electric power generation, transmission and distribution	5,159	617,443	6,461	635,763	6,487	733,091
a) Hydal	501	37,183	588	74,262	492	74,435
b) Thermal	438	6,666	414	14,732	380	10,883
c) Coal Based	161	278,338	193	300,256	251	402,607
d) Wind	519	16,529	504	17,354	485	11,631
e) Solar	1,312	14,023	1,767	22,069	1,856	24,345
f) Other	2,228	264,704	2,995	207,090	3,023	209,191
Manufacture of gas; distribution of gaseous fuels through mains	1,466	32,516	1,668	28,379	1,604	50,200
Steam and air conditioning supply	1,063	1,230	959	1,073	397	357
E. Water supply; sewerage, waste management and remediation activities	2,658	4,435	2,701	8,277	2,701	6,497
36 - Water collection, treatment and supply	1,137	662	1,166	2,255	1,157	983
37 - Sewerage	183	307	180	99	185	53
38 - Waste collection, treatment and disposal activities; materials recovery	1,097	3,335	1,088	5,794	1,088	5,275
39 - Remediation activities and other waste management services	241	131	267	128	271	186
F. Construction	148,503	294,225	139,538	317,658	141,712	310,262
41 - Construction of buildings	72,218	110,240	61,075	110,486	60,153	102,390
42 - Civil engineering	57,059	145,091	51,431	158,658	51,934	161,347
43 - Specialized construction activities	19,226	38,894	27,032	48,515	29,625	46,524

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>890,242</b>	<b>637,266</b>	<b>871,996</b>	<b>613,322</b>	<b>859,649</b>	<b>625,408</b>
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	34,439	38,168	31,235	26,953	30,713	26,710
46 - Wholesale trade, except of motor vehicles and motorcycles	287,965	307,817	308,924	350,171	301,746	347,868
47 - Retail trade, except of motor vehicles and motorcycles	567,838	291,280	531,837	236,198	527,190	250,830
<b>H. Transportation and storage</b>	<b>34,224</b>	<b>324,137</b>	<b>32,459</b>	<b>279,342</b>	<b>33,508</b>	<b>245,028</b>
49 - Land transport and transport via pipelines	19,488	34,216	16,456	20,149	16,009	19,467
50 - Water transport	986	66,115	1,181	41,433	1,195	27,992
51 - Air transport	1,237	128,903	1,279	124,559	2,242	104,087
52 - Warehousing and support activities for transportation	11,139	89,727	12,172	85,784	12,632	85,496
53 - Courier activities other than national post activities	1,374	5,176	1,371	7,418	1,430	7,986
<b>I. Accommodation and food service activities</b>	<b>16,504</b>	<b>31,281</b>	<b>17,387</b>	<b>24,594</b>	<b>17,368</b>	<b>20,889</b>
55 - Accommodation	4,031	8,710	4,057	12,012	4,083	7,888
56 - Food and beverage service activities	12,473	22,571	13,330	12,582	13,285	13,002
<b>J. Information and communication</b>	<b>66,571</b>	<b>189,286</b>	<b>39,722</b>	<b>202,558</b>	<b>40,334</b>	<b>226,378</b>
58 - Publishing activities	4,991	18,519	5,082	14,209	5,223	14,344
59 - Motion picture, video and television programme production, sound recording and music publishing activities	993	1,197	1,045	1,241	1,084	1,142
60 - Programming and broadcasting activities	1,188	1,661	1,061	2,521	1,062	1,991
61 - Telecommunications	9,427	90,299	10,621	97,788	10,698	118,227
62 - Computer programming, consultancy and related activities	12,757	54,009	15,118	64,665	15,312	67,758
63 - Information service activities	37,215	23,600	6,795	22,133	6,955	22,916
<b>K. Real estate activities</b>	<b>42,834</b>	<b>67,197</b>	<b>33,023</b>	<b>54,458</b>	<b>32,321</b>	<b>55,749</b>
<b>L. Professional, scientific and technical activities</b>	<b>40,992</b>	<b>105,493</b>	<b>118,404</b>	<b>175,242</b>	<b>57,216</b>	<b>94,743</b>
69 - Legal and accounting activities	10,963	10,465	10,971	10,385	10,814	10,314
70 - Activities of head offices; management consultancy activities	4,967	13,230	3,793	12,405	3,829	12,103
71 - Architectural and engineering activities; technical testing and analysis	5,032	18,644	4,868	12,989	4,843	20,803
72 - Scientific research and development	1,107	2,272	1,197	3,088	1,092	2,305
73 - Advertising and market research	5,002	14,390	4,916	12,176	4,920	12,733
74 - Other professional, scientific and technical activities	13,112	45,179	91,765	122,591	30,826	34,954
75 - Veterinary activities	809	1,315	894	1,608	892	1,532
<b>M. Administrative and support service activities</b>	<b>81,758</b>	<b>77,939</b>	<b>72,658</b>	<b>97,662</b>	<b>75,156</b>	<b>107,892</b>
77 - Rental and leasing activities	3,107	1,756	3,064	2,481	3,053	2,495
78 - Employment activities	1,271	1,525	1,478	1,948	1,483	2,072
79 - Travel agency, tour operator, reservation service and related activities	22,594	16,180	24,806	20,463	25,909	22,113
80 - Security and investigation activities	1,333	3,173	1,458	2,952	1,498	4,643
81 - Services to buildings and landscape activities	4,122	3,949	3,966	5,703	3,787	5,503
82 - Office administrative, office support and other business support activities	49,331	51,356	37,886	64,115	39,426	71,067
<b>N. Education</b>	<b>48,182</b>	<b>87,213</b>	<b>50,872</b>	<b>86,382</b>	<b>47,740</b>	<b>89,076</b>
<b>O. Human health and social work activities</b>	<b>15,566</b>	<b>67,642</b>	<b>15,203</b>	<b>62,776</b>	<b>15,274</b>	<b>51,896</b>
86 - Human health activities	11,220	50,711	11,800	50,979	11,974	41,430
87 - Residential care activities	372	401	384	1,043	358	886
88 - Social work activities with and without accommodation	3,974	16,530	3,019	10,754	2,942	9,580
<b>P. Arts, entertainment and recreation</b>	<b>2,399</b>	<b>1,887</b>	<b>2,761</b>	<b>3,857</b>	<b>2,747</b>	<b>3,950</b>
<b>Q. Other service activities</b>	<b>978,963</b>	<b>360,148</b>	<b>479,023</b>	<b>302,648</b>	<b>386,347</b>	<b>275,726</b>
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>73,393</b>	<b>410,648</b>	<b>81,074</b>	<b>429,951</b>	<b>81,379</b>	<b>455,353</b>
A. Private Trusts and Non-profit Organizations	28,692	259,881	29,637	261,463	29,988	258,526
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	44,701	150,767	51,437	168,488	51,391	196,826
<b>VI. PERSONAL</b>	<b>81,788,513</b>	<b>10,872,655</b>	<b>151,349,326</b>	<b>11,801,561</b>	<b>157,702,610</b>	<b>11,879,902</b>
A. Salaried persons	24,522,170	3,378,770	24,665,829	3,546,819	22,556,852	3,516,855
B. Self employed	20,164,623	4,332,959	16,588,569	4,905,981	21,112,207	5,027,576
C. Other Personal	37,101,720	3,160,926	110,094,928	3,348,761	114,033,551	3,335,471
<b>VII. OTHER</b>	<b>102,499</b>	<b>54,874</b>	<b>10,769</b>	<b>40,380</b>	<b>12,204</b>	<b>67,713</b>
<b>Total</b>	<b>87,429,125</b>	<b>22,188,232</b>	<b>156,617,176</b>	<b>24,850,983</b>	<b>163,450,717</b>	<b>26,265,436</b>

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

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	<b>500,138</b>	<b>310,033</b>	<b>612,335</b>	<b>397,930</b>	<b>703,884</b>	<b>454,267</b>
1) Official	58,695	60,232	71,357	74,294	76,419	80,033
2) Business	12,918	61,822	17,909	61,932	13,158	55,768
3) Personal	428,512	187,847	523,045	261,373	614,287	318,227
4) Trust Funds and Non Profit Organizations	13	132	24	331	20	239
<b>2. DOMESTIC CONSTITUENTS</b>	<b>17,132,511</b>	<b>7,316,689</b>	<b>20,945,883</b>	<b>9,158,762</b>	<b>21,802,064</b>	<b>9,857,822</b>
<b>I. GOVERNMENT</b>	<b>62,828</b>	<b>315,177</b>	<b>70,556</b>	<b>453,053</b>	<b>71,516</b>	<b>439,651</b>
A. Federal Government	17,403	162,449	15,729	224,772	17,327	212,562
B. Provincial Governments	37,474	119,699	45,495	187,719	45,031	185,980
C. Local Bodies	7,951	33,029	9,332	40,561	9,158	41,109
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	<b>3,023</b>	<b>96,150</b>	<b>3,326</b>	<b>159,654</b>	<b>3,573</b>	<b>98,903</b>
Agriculture, hunting and forestry	3	1	13	1	39	1
Services	87	11,953	87	15,595	118	21,676
Utilities	1,295	40,883	1,484	74,385	1,597	35,781
Transport, storage and communications	1,312	15,029	1,295	8,857	1,374	17,492
Manufacturing	129	14,748	166	23,168	165	14,660
Mining and Quarrying	43	3,898	41	2,653	42	3,335
Construction	9	697	14	24,771	12	548
Commerce and Trade	66	8,897	90	6,547	93	2,582
Others	79	44	136	3,677	133	2,829
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	<b>9,751</b>	<b>545,627</b>	<b>9,966</b>	<b>757,364</b>	<b>7,827</b>	<b>1,029,295</b>
Mutual Funds and AMCs	2,307	371,681	2,460	575,714	2,558	738,429
Insurance & Pension Funds	2,015	45,461	2,120	72,052	2,195	115,562
MFIs and DFIs	114	2,512	121	8,387	143	14,011
Stock Exchange & Brokerage Houses	3,272	55,538	3,382	35,902	1,077	58,202
Modarabas	361	5,875	354	4,944	330	4,624
Other NBFIs	1,682	64,560	1,529	60,366	1,524	98,468
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>2,254,736</b>	<b>1,960,314</b>	<b>2,680,904</b>	<b>2,452,592</b>	<b>2,830,622</b>	<b>2,649,476</b>
<b>A. Agriculture, forestry and fishing</b>	<b>178,151</b>	<b>75,328</b>	<b>217,959</b>	<b>100,175</b>	<b>232,729</b>	<b>96,778</b>
1. Crop and animal production, hunting and related service activities	176,225	73,896	216,130	98,722	230,827	93,685
Growing of Wheat, Rice, Sugar Cane & Cotton	60,542	22,815	59,437	21,542	62,256	21,296
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,326	12,333	22,210	13,822	22,102	13,406
Growing of other fruits, vegetables and crops	23,284	7,565	31,202	10,679	34,536	11,358
Raising of livestock and other related activities	58,361	25,015	83,551	45,219	91,324	39,793
Other agricultural support activities	13,652	6,136	19,650	7,392	20,517	7,795
Hunting, trapping and related service activities	60	31	80	67	92	39
02 - Forestry and logging	283	98	379	147	387	171
03 - Fishing and aquaculture	1,643	1,334	1,450	1,306	1,515	2,922
<b>B. Mining and quarrying</b>	<b>5,342</b>	<b>31,653</b>	<b>5,724</b>	<b>31,123</b>	<b>6,075</b>	<b>21,848</b>
05 - Mining of coal and lignite	1,396	1,982	1,533	1,605	1,559	2,896
06 - Extraction of crude petroleum and natural gas	1,209	16,691	1,012	16,831	1,039	13,223
07 - Mining of metal ores	455	999	453	689	480	895
08-Other mining and quarrying	1,792	11,818	2,203	11,782	2,449	4,367
09 - Mining support service activities	490	162	523	216	548	467
<b>C. Manufacturing</b>	<b>200,359</b>	<b>471,408</b>	<b>239,411</b>	<b>581,979</b>	<b>266,084</b>	<b>664,339</b>
10 - Manufacture of food products	29,739	92,040	36,721	109,572	39,680	129,114
11 - Manufacture of beverages	1,297	9,873	1,551	24,263	4,502	17,598
12 - Manufacture of tobacco products	66	934	91	576	102	657
13 - Manufacture of textiles	26,787	78,087	31,014	85,999	31,577	112,995
Preparation and spinning of textile fibres	5,542	14,575	6,143	15,807	6,262	22,052
Weaving of textiles	3,655	9,304	3,248	6,833	3,085	6,589
Finishing of textiles	2,762	7,274	4,520	9,138	4,495	15,900
Manufacture of knitted and crocheted fabrics	1,689	8,917	2,060	6,950	2,146	9,810
Manufacture of made-up textile articles, except apparel	4,499	10,573	5,056	13,710	5,130	16,191
Manufacture of carpets and rugs	324	442	359	247	373	408
Manufacture of other textiles n.e.c.	8,316	27,003	9,628	33,314	10,086	42,044
14 - Manufacture of wearing apparel	13,385	24,451	16,310	33,532	16,404	37,919
15 - Manufacture of leather and related products	7,548	10,734	7,046	11,102	7,019	11,118

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,524	1,610	1,585	2,079	1,623	2,389
Manufacture of luggage, handbags and the like, saddlery and harness	561	919	742	1,103	801	1,414
Manufacture of footwear	5,463	8,204	4,719	7,920	4,595	7,315
a. Leather wear	4,120	6,582	3,421	6,319	3,343	5,967
b. Rubber and Plastic wear	1,343	1,622	1,298	1,601	1,252	1,348
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,466	2,260	3,072	2,797	3,199	6,015
17 - Manufacture of paper and paper products	1,888	2,450	2,556	3,296	2,795	3,587
18 - Printing and reproduction of recorded media	9,454	9,941	12,368	11,851	12,771	11,337
Printing and other service activities related to printing	9,153	9,781	12,009	11,652	12,399	11,129
Reproduction of recorded media	301	160	359	199	372	207
19 - Manufacture of coke and refined petroleum products	1,188	32,038	1,788	43,660	1,824	50,945
20 - Manufacture of chemicals and chemical products	19,313	37,849	23,581	38,359	25,596	48,336
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,774	19,487	5,827	27,361	6,255	31,598
22 - Manufacture of rubber and plastics products	12,278	12,784	14,381	12,048	15,295	15,629
23 - Manufacture of other non-metallic mineral products	5,275	12,376	6,605	19,470	6,996	19,396
24 - Manufacture of basic metals	9,022	15,990	10,406	19,711	11,097	21,060
25. Manufacture of fabricated metal products, except machinery and equipment	2,627	4,980	2,985	3,720	3,205	5,431
26 - Manufacture of computer, electronic and optical products	4,557	8,415	5,412	12,340	5,563	12,290
27 - Manufacture of electrical equipment	6,871	13,172	8,270	23,325	20,077	23,567
28 - Manufacture of machinery and equipment	7,233	9,453	8,611	14,088	8,815	14,837
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,321	31,991	4,693	31,522	4,741	29,035
30 - Manufacture of other transport equipment	1,228	4,448	1,329	11,793	1,370	10,868
31 - Manufacture of furniture	2,986	1,566	3,961	1,903	4,438	2,473
32. Other manufacturing	24,338	34,601	28,454	37,890	29,944	44,957
Manufacture of jewellery and related articles	3,388	1,653	3,847	1,526	4,088	1,705
Manufacture of imitation jewellery and related articles	265	182	362	191	425	135
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	6,973	12,297	8,160	13,310	8,608	15,484
Manufacture of games and toys	58	27	82	53	96	57
Manufacture of medical and dental instruments and supplies	1,508	2,228	2,052	3,232	2,170	3,698
Manufacture of Handicrafts	573	321	716	359	734	316
Other manufacturing n.e.c.	11,573	17,891	13,235	19,219	13,823	23,562
33 - Repair and installation of machinery and equipment	1,718	1,491	2,379	1,798	2,819	3,580
D. Electricity, gas, steam and air conditioning supply	3,181	50,618	4,114	42,379	7,469	48,869
Electric power generation, transmission and distribution	2,346	45,865	3,100	35,676	6,415	42,693
a) Hydal	407	1,042	426	1,822	1,772	4,206
b) Thermal	80	3,170	109	2,794	104	2,978
c) Coal Based	136	3,562	158	2,724	188	2,891
d) Wind	18	494	38	128	49	2,926
e) Solar	788	2,871	1,135	2,687	1,379	3,181
f) Other	917	34,726	1,234	25,521	2,923	26,510
Manufacture of gas; distribution of gaseous fuels through mains	652	4,040	800	6,272	807	5,740
Steam and air conditioning supply	183	713	214	431	247	436
E. Water supply; sewerage, waste management and remediation activities	7,010	4,312	7,156	6,516	5,779	6,341
36 - Water collection, treatment and supply	1,185	676	1,500	1,589	1,433	692
37 - Sewerage	2,722	730	3,132	619	1,783	314
38 - Waste collection, treatment and disposal activities; materials recovery	2,804	2,530	2,215	3,967	2,247	5,018
39 - Remediation activities and other waste management services	299	376	309	341	316	317
F. Construction	95,094	101,441	97,371	131,938	101,389	134,570
41 - Construction of buildings	42,974	59,961	49,117	74,952	50,582	79,884
42 - Civil engineering	34,603	35,471	37,204	46,466	39,188	45,039
43 - Specialized construction activities	17,517	6,009	11,050	10,521	11,619	9,647

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-24 R		Sep-25 R		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	1,101,865	591,075	1,329,066	777,088	1,394,073	828,025
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	36,566	22,473	46,728	28,550	51,757	32,831
46 - Wholesale trade, except of motor vehicles and motorcycles	123,673	87,681	147,761	110,568	158,609	127,034
47 - Retail trade, except of motor vehicles and motorcycles	941,626	480,920	1,134,577	637,970	1,183,707	668,160
<b>H. Transportation and storage</b>	36,066	83,318	41,707	116,206	44,229	123,141
49 - Land transport and transport via pipelines	20,041	17,212	21,946	21,858	22,945	23,214
50 - Water transport	848	6,639	876	8,796	880	10,832
51 - Air transport	2,211	23,866	1,901	15,953	2,048	19,932
52 - Warehousing and support activities for transportation	11,842	30,849	15,395	60,169	16,486	59,618
53 - Courier activities other than national post activities	1,124	4,751	1,589	9,430	1,870	9,545
<b>I. Accommodation and food service activities</b>	22,743	14,579	27,887	19,008	29,855	20,347
55 - Accommodation	4,861	4,715	5,903	6,631	6,208	6,036
56 - Food and beverage service activities	17,882	9,864	21,984	12,377	23,647	14,311
<b>J. Information and communication</b>	38,162	81,269	46,810	116,575	50,186	117,741
58 - Publishing activities	5,311	9,676	7,625	20,851	8,111	19,924
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	313	512	338	617	354	475
61 - Telecommunications	11,506	19,273	12,727	38,814	13,438	39,162
62 - Computer programming, consultancy and related activities	15,799	41,809	19,887	44,816	21,669	45,147
63 - Information service activities	5,233	9,999	6,233	11,477	6,614	13,033
<b>K. Real estate activities</b>	82,313	80,542	87,471	86,221	88,484	82,428
<b>L. Professional, scientific and technical activities</b>	28,897	60,692	35,555	70,388	36,645	81,854
69 - Legal and accounting activities	9,556	11,196	10,521	12,033	10,967	12,385
70 - Activities of head offices; management consultancy activities	861	1,749	1,140	2,262	1,313	2,413
71 - Architectural and engineering activities; technical testing and analysis	5,513	8,207	6,599	17,588	7,089	25,975
72 - Scientific research and development	1,528	3,893	1,533	3,681	1,565	3,311
73 - Advertising and market research	5,627	4,119	8,103	5,554	8,485	6,005
74 - Other professional, scientific and technical activities	4,547	30,873	6,342	28,644	6,612	29,599
75 - Veterinary activities	1,265	655	1,317	626	614	2,165
<b>M. Administrative and support service activities</b>	62,853	45,914	63,273	47,687	64,110	59,099
77 - Rental and leasing activities	4,889	3,087	5,410	3,058	5,708	3,826
78 - Employment activities	417	1,145	495	829	533	639
79 - Travel agency, tour operator, reservation service and related activities	17,629	11,467	21,112	15,515	22,470	26,103
80 - Security and investigation activities	918	1,848	1,029	1,944	1,087	1,839
81 - Services to buildings and landscape activities	1,519	1,248	1,737	1,562	1,886	1,818
82 - Office administrative, office support and other business support activities	37,481	27,119	33,490	24,778	32,426	24,875
<b>N. Education</b>	32,518	29,685	41,176	44,515	44,426	45,484
<b>O. Human health and social work activities</b>	15,404	33,775	16,816	37,447	17,529	33,392
86 - Human health activities	13,979	28,543	15,346	33,254	16,008	28,883
87 - Residential care activities	498	665	475	346	484	332
88 - Social work activities with and without accommodation	927	4,567	995	3,847	1,037	4,176
<b>P. Arts, entertainment and recreation</b>	1,639	1,075	2,447	1,693	2,786	2,229
<b>Q. Other service activities</b>	343,139	203,632	416,961	241,653	438,774	282,993
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	21,444	296,993	23,023	343,359	21,902	358,805
A. Private Trusts and Non-profit Organizations	10,025	241,425	10,098	237,413	9,785	254,472
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,419	55,567	12,925	105,946	12,117	104,334
<b>VI. PERSONAL</b>	14,768,403	4,087,344	18,140,987	4,963,389	18,853,599	5,271,859
A. Salaried persons	6,284,621	1,119,995	7,630,779	1,396,153	8,139,399	1,512,940
B. Self employed	5,129,720	1,834,106	5,720,971	2,234,321	5,880,506	2,235,001
C. Other Personal	3,354,062	1,133,243	4,789,237	1,332,914	4,833,694	1,523,919
<b>VII. OTHER</b>	12,326	15,084	17,121	29,351	13,025	9,833
<b>Total</b>	17,632,649	7,626,721	21,558,218	9,556,692	22,505,948	10,312,089

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	1,608,423	898,783	121,509	143,699	97,480	172,303	11,398	237,216	1,838,810	1,452,002
1) Official	58,794	50,689	5,722	5,707	16,437	25,074	776	34,041	81,729	115,512
2) Business	12,131	12,914	977	1,960	1,947	4,781	7,201	192,588	22,256	212,243
3) Personal	1,537,498	835,180	114,809	136,032	79,096	142,447	3,396	10,302	1,734,799	1,123,961
4) Trust Funds and Non Profit Organizations	-	-	1	-	-	-	25	285	26	285
<b>2. DOMESTIC CONSTITUENTS</b>	122,994,827	12,847,588	56,758,008	4,382,546	1,648,300	1,389,733	2,716,720	16,505,657	184,117,855	35,125,524
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	575,937	5,563,163	575,937	5,563,163
A. Federal Government	-	-	-	-	-	-	85,126	3,308,940	85,126	3,308,940
B. Provincial Governments	-	-	-	-	-	-	449,656	2,034,166	449,656	2,034,166
C. Local Bodies	-	-	-	-	-	-	41,155	220,057	41,155	220,057
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	22,584	2,083,779	22,584	2,083,779
Agriculture, hunting and forestry	-	-	-	-	-	-	503	2,026	503	2,026
Services	-	-	-	-	-	-	2,430	45,222	2,430	45,222
Utilities	-	-	-	-	-	-	9,590	984,641	9,590	984,641
Transport, storage and communications	-	-	-	-	-	-	5,298	125,437	5,298	125,437
Manufacturing	-	-	-	-	-	-	2,201	280,843	2,201	280,843
Mining and Quarrying	-	-	-	-	-	-	484	407,581	484	407,581
Construction	-	-	-	-	-	-	156	48,829	156	48,829
Commerce and Trade	-	-	-	-	-	-	486	56,544	486	56,544
Others	-	-	-	-	-	-	1,436	132,657	1,436	132,657
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	90,402	2,307,264	90,402	2,307,264
Mutual Funds and AMCs	-	-	-	-	-	-	4,953	1,530,667	4,953	1,530,667
Insurance & Pension Funds	-	-	-	-	-	-	18,032	319,280	18,032	319,280
MFIs and DFIs	-	-	-	-	-	-	11,279	54,356	11,279	54,356
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	13,586	158,927	13,586	158,927
Modarabas	-	-	-	-	-	-	466	5,292	466	5,292
Other NBFIs	-	-	-	-	-	-	42,086	238,741	42,086	238,741
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	4,266,926	1,183,299	456,477	169,529	112,591	111,228	1,908,219	5,663,797	6,744,213	7,127,853
<b>A. Agriculture, forestry and fishing</b>	1,776,715	121,465	126,163	10,917	24,187	7,177	205,819	105,870	2,132,884	245,430
<b>I. Crop and animal production, hunting and related service activities</b>	1,774,862	119,343	126,094	10,621	24,109	7,156	203,508	98,043	2,128,573	235,164
Growing of Wheat, Rice, Sugar Cane & Cotton	1,037,651	62,304	65,625	5,530	9,344	2,850	133,360	29,668	1,245,590	100,351
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,556	5,886	6,184	435	1,001	475	1,833	9,799	132,574	16,596
Growing of other fruits, vegetables and crops	356,748	18,388	33,466	2,184	10,306	1,233	31,228	14,691	431,748	36,496
Raising of livestock and other related activities	211,254	26,250	18,433	2,193	2,134	1,396	24,464	34,790	256,285	64,629
Other agricultural support activities	45,607	6,499	2,379	272	1,314	1,199	12,421	9,027	61,721	16,997
Hunting, trapping and related service activities	46	16	7	8	10	3	202	68	265	95
02 - Forestry and logging	274	79	10	4	20	10	539	1,736	843	1,830
03 - Fishing and aquaculture	1,579	2,043	59	292	58	11	1,772	6,090	3,468	8,436
<b>B. Mining and quarrying</b>	3,611	3,761	150	276	387	1,044	12,301	315,689	16,449	320,770
05 - Mining of coal and lignite	648	376	36	78	55	118	2,619	122,068	3,358	122,639
06 - Extraction of crude petroleum and natural gas	584	497	20	97	106	128	3,928	142,640	4,638	143,363
07 - Mining of metal ores	310	546	13	3	26	294	949	32,431	1,298	33,274
08-Other mining and quarrying	1,689	2,232	75	98	166	477	4,097	17,021	6,027	19,828
09 - Mining support service activities	380	109	6	0	34	28	708	1,529	1,128	1,666
<b>C. Manufacturing</b>	179,987	122,349	18,445	22,914	15,209	27,530	334,944	1,625,206	548,585	1,797,999
10 - Manufacture of food products	37,405	21,103	2,956	4,445	4,724	10,886	56,083	302,488	101,168	338,922
11 - Manufacture of beverages	13,341	2,793	86	26	272	1,542	2,918	51,765	16,617	56,125
12 - Manufacture of tobacco products	127	44	6	0	46	96	363	28,292	542	28,431
13 - Manufacture of textiles	19,497	20,634	3,073	5,014	2,680	2,748	49,701	235,407	74,951	263,802
Preparation and spinning of textile fibres	4,426	2,507	583	631	1,334	1,489	15,304	61,708	21,647	66,334
Weaving of textiles	1,961	1,389	185	192	388	236	6,378	19,766	8,912	21,583
Finishing of textiles	3,307	1,820	344	135	595	563	6,328	31,815	10,574	34,333
Manufacture of knitted and crocheted fabrics	1,023	2,304	292	471	72	128	2,991	20,952	4,378	23,856
Manufacture of made-up textile articles, except apparel	3,138	4,237	625	977	75	40	6,497	36,547	10,335	41,801
Manufacture of carpets and rugs	286	121	31	11	25	2	610	1,911	952	2,045
Manufacture of other textiles n.e.c.	5,356	8,256	1,013	2,597	191	290	11,593	62,708	18,153	73,851
14 - Manufacture of wearing apparel	9,427	8,281	4,542	2,381	552	602	12,113	65,471	26,634	76,736
15 - Manufacture of leather and related products	4,612	4,662	635	1,355	241	252	7,105	20,319	12,593	26,588

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	953	1,105	251	184	81	66	1,904	5,820	3,189	7,175
Manufacture of luggage, handbags and the like, saddlery and harness	580	536	53	356	72	104	1,332	3,222	2,037	4,219
Manufacture of footwear	3,079	3,020	331	815	88	82	3,869	11,277	7,367	15,193
a. Leather wear	2,168	1,847	252	749	71	78	3,057	7,874	5,548	10,548
b. Rubber and Plastic wear	911	1,173	79	66	17	3	812	3,403	1,819	4,645
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,490	1,156	119	128	111	60	2,847	7,006	5,567	8,349
17 - Manufacture of paper and paper products	1,267	480	128	61	118	44	5,797	13,472	7,310	14,057
18 - Printing and reproduction of recorded media	9,781	5,206	803	728	714	350	10,593	15,036	21,891	21,320
Printing and other service activities related to printing	9,587	5,121	780	715	631	335	10,003	13,621	21,001	19,791
Reproduction of recorded media	194	85	23	13	83	15	590	1,415	890	1,529
19 - Manufacture of coke and refined petroleum products	967	791	152	147	128	95	3,767	163,575	5,014	164,609
20 - Manufacture of chemicals and chemical products	5,524	6,372	707	1,115	663	837	37,866	134,915	44,760	143,239
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,765	1,851	317	972	619	672	12,150	105,364	14,851	108,859
22 - Manufacture of rubber and plastics products	4,056	4,376	393	755	193	182	17,215	28,198	21,857	33,512
23 - Manufacture of other non-metallic mineral products	5,656	2,998	260	266	340	1,098	7,181	48,058	13,437	52,419
24 - Manufacture of basic metals	7,472	4,994	472	683	521	621	14,633	39,250	23,098	45,548
25 - Manufacture of fabricated metal products, except machinery and equipment	2,579	1,482	174	253	140	147	4,033	11,568	6,926	13,450
products	4,533	2,086	408	710	270	244	3,973	23,446	9,184	26,486
27 - Manufacture of electrical equipment	6,545	3,628	385	324	443	2,065	23,718	56,431	31,091	62,448
28 - Manufacture of machinery and equipment	7,258	4,675	422	539	530	540	8,564	28,049	16,774	33,804
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,934	2,408	212	425	259	255	6,418	93,604	9,823	96,693
30 - Manufacture of other transport equipment	951	386	41	6	65	99	1,602	16,042	2,659	16,533
31 - Manufacture of furniture	4,037	1,331	175	211	108	65	3,089	2,856	7,409	4,464
32 - Other manufacturing	25,843	19,942	1,895	2,327	1,401	4,017	38,790	127,486	67,929	153,772
Manufacture of jewellery and related articles	3,783	1,294	126	85	125	88	2,437	1,882	6,471	3,349
Manufacture of imitation jewellery and related articles	385	64	27	3	6	3	662	528	1,080	598
Manufacture of musical instruments	549	267	28	12	18	145	905	3,012	1,500	3,436
Manufacture of sports goods	7,712	8,699	772	1,294	550	2,410	8,793	38,493	17,827	50,896
Manufacture of games and toys	97	121	7	0	11	19	117	56	232	196
supplies	1,529	1,199	79	44	458	775	5,164	14,248	7,230	16,266
Manufacture of Handicrafts	362	128	306	80	31	3	525	935	1,224	1,145
Other manufacturing n.e.c.	11,426	8,169	550	808	202	574	20,187	68,333	32,365	77,885
33 - Repair and installation of machinery and equipment	1,920	669	84	43	71	13	4,425	7,108	6,500	7,833
D. Electricity, gas, steam and air conditioning supply	205	27	84	39	11	4,407	15,657	828,044	15,957	832,517
Electric power generation, transmission and distribution	111	17	79	1	6	4,399	12,706	771,367	12,902	775,784
a) Hydal	18	0	-	-	4	3,079	2,242	75,561	2,264	78,641
b) Thermal	4	-	-	-	1	1,320	479	12,541	484	13,861
c) Coal Based	4	0	-	-	-	-	435	405,498	439	405,498
d) Wind	2	-	-	-	-	-	532	14,557	534	14,557
e) Solar	47	9	1	-	1	-	3,186	27,517	3,235	27,526
f) Other	36	7	78	1	-	-	5,832	235,693	5,946	235,701
mains	61	6	4	38	5	7	2,341	55,889	2,411	55,940
Steam and air conditioning supply	33	4	1	-	-	-	610	788	644	793
E. Water supply; sewerage, waste management and remediation activities	3,275	3,463	162	1,034	280	79	4,763	8,262	8,480	12,838
36 - Water collection, treatment and supply	870	243	33	21	165	31	1,522	1,381	2,590	1,675
37 - Sewerage	456	183	28	38	10	0	1,474	147	1,968	367
38 - Waste collection, treatment and disposal activities; materials recovery	1,671	2,982	81	975	72	37	1,511	6,298	3,335	10,293
39 - Remediation activities and other waste management services	278	55	20	1	33	11	256	436	587	503
F. Construction	92,444	46,469	4,141	2,430	9,173	20,437	137,343	375,495	243,101	444,831
41 - Construction of buildings	34,971	17,554	1,009	1,618	2,000	3,293	72,755	159,809	110,735	182,274
42 - Civil engineering	42,854	21,540	1,811	566	2,325	16,392	44,132	167,888	91,122	206,386
43 - Specialized construction activities	14,619	7,374	1,321	246	4,848	753	20,456	47,798	41,244	56,171

## 2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>1,559,848</b>	<b>612,222</b>	<b>104,548</b>	<b>59,589</b>	<b>38,014</b>	<b>23,615</b>	<b>551,312</b>	<b>758,007</b>	<b>2,253,722</b>	<b>1,453,432</b>
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	43,104	14,598	1,139	641	1,398	994	36,829	43,308	82,470	59,541
46 - Wholesale trade, except of motor vehicles and motorcycle	174,273	65,474	8,152	5,127	13,860	6,817	264,070	397,485	460,355	474,902
47 - Retail trade, except of motor vehicles and motorcycles	1,342,471	532,150	95,257	53,822	22,756	15,804	250,413	317,214	1,710,897	918,990
<b>H. Transportation and storage</b>	<b>36,853</b>	<b>27,550</b>	<b>1,911</b>	<b>1,959</b>	<b>1,368</b>	<b>1,390</b>	<b>37,605</b>	<b>337,271</b>	<b>77,737</b>	<b>368,170</b>
49 - Land transport and transport via pipelines	19,901	12,262	1,001	576	570	586	17,482	29,257	38,954	42,681
50 - Water transport	432	588	26	72	54	7	1,563	38,156	2,075	38,824
51 - Air transport	1,161	843	73	82	26	5	3,030	123,091	4,290	124,020
52 - Warehousing and support activities for transportation	14,224	12,714	711	1,038	656	735	13,527	130,626	29,118	145,114
53 - Courier activities other than national post activities	1,135	1,143	100	191	62	57	2,003	16,140	3,300	17,531
<b>I. Accommodation and food service activities</b>	<b>22,505</b>	<b>7,898</b>	<b>1,774</b>	<b>1,151</b>	<b>741</b>	<b>749</b>	<b>22,203</b>	<b>31,438</b>	<b>47,223</b>	<b>41,236</b>
55 - Accommodation	4,668	1,970	307	145	194	288	5,122	11,520	10,291	13,924
56 - Food and beverage service activities	17,837	5,928	1,467	1,006	547	461	17,081	19,918	36,932	27,313
<b>J. Information and communication</b>	<b>28,015</b>	<b>18,489</b>	<b>3,205</b>	<b>4,018</b>	<b>1,255</b>	<b>1,435</b>	<b>58,045</b>	<b>320,177</b>	<b>90,520</b>	<b>344,119</b>
58 - Publishing activities	4,381	2,508	430	236	305	487	8,218	31,036	13,334	34,267
59 - Motion picture, video and television programme production, sound recording and music publishing activities	687	163	76	37	32	1	1,119	1,394	1,914	1,595
60 - Programming and broadcasting activities	255	69	58	3	15	10	1,088	2,383	1,416	2,465
61 - Telecommunications activities	9,505	2,626	396	648	377	159	13,858	153,956	24,136	157,389
63 - Information service activities	10,489	12,031	1,831	2,840	411	760	24,250	97,274	36,981	112,905
K. Real estate activities	2,698	1,092	414	253	115	18	9,512	34,133	12,739	35,497
86 - Real estate activities	86,837	46,365	3,108	5,359	3,042	3,267	27,818	83,186	120,805	138,177
<b>L. Professional, scientific and technical activities</b>	<b>28,283</b>	<b>16,094</b>	<b>5,729</b>	<b>3,364</b>	<b>1,902</b>	<b>2,233</b>	<b>57,947</b>	<b>154,906</b>	<b>93,861</b>	<b>176,597</b>
69 - Legal and accounting activities	10,250	6,575	3,343	1,053	688	1,148	7,500	13,923	21,781	22,699
70 - Activities of head offices; management consultancy activities	1,536	525	140	46	62	24	3,404	13,921	5,142	14,516
71 - Architectural and engineering activities; technical testing and analysis	5,100	4,201	534	1,104	162	184	6,136	41,289	11,932	46,778
72 - Scientific research and development	959	367	89	43	130	56	1,479	5,150	2,657	5,616
73 - Advertising and market research	5,214	2,262	781	822	216	416	7,194	15,238	13,405	18,738
74 - Other professional, scientific and technical activities	4,696	1,919	821	236	615	288	31,306	62,110	37,438	64,553
75 - Veterinary activities	528	245	21	62	29	116	928	3,274	1,506	3,697
<b>M. Administrative and support service activities</b>	<b>44,497</b>	<b>18,207</b>	<b>2,529</b>	<b>1,683</b>	<b>2,650</b>	<b>1,397</b>	<b>89,590</b>	<b>145,703</b>	<b>139,266</b>	<b>166,990</b>
77 - Rental and leasing activities	6,248	2,049	234	168	206	270	2,073	3,834	8,761	6,321
78 - Employment activities	851	668	83	66	64	109	1,018	1,867	2,016	2,710
79 - Travel agency, tour operator, reservation service and related activities	11,775	6,176	710	580	908	342	34,986	41,118	48,379	48,215
80 - Security and investigation activities	605	297	18	4	157	252	1,805	5,929	2,585	6,481
81 - Services to buildings and landscape activities	2,461	1,290	66	85	183	81	2,963	5,865	5,673	7,321
82 - Office administrative, office support and other business support activities	22,557	7,728	1,418	780	1,132	344	46,745	87,090	71,852	95,942
N. Education	27,149	9,365	19,914	5,576	1,192	811	43,911	118,809	92,166	134,560
<b>O. Human health and social work activities</b>	<b>11,119</b>	<b>7,169</b>	<b>2,179</b>	<b>2,162</b>	<b>1,618</b>	<b>2,763</b>	<b>17,887</b>	<b>73,193</b>	<b>32,803</b>	<b>85,288</b>
86 - Human health activities	10,508	6,937	2,071	2,103	1,443	2,673	13,960	58,601	27,982	70,313
87 - Residential care activities	267	84	55	36	24	12	496	1,087	842	1,219
88 - Social work activities with and without accommodation	344	149	53	23	151	78	3,431	13,506	3,979	13,756
P. Arts, entertainment and recreation	1,430	753	540	173	206	215	3,357	5,039	5,533	6,179
Q. Other service activities	364,153	121,654	161,895	46,884	11,356	12,679	287,717	377,502	825,121	558,719
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>103,281</b>	<b>814,158</b>	<b>103,281</b>	<b>814,158</b>
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	39,773	512,998	39,773	512,998
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	63,508	301,160	63,508	301,160
<b>VI. PERSONAL</b>	<b>118,719,083</b>	<b>11,660,672</b>	<b>56,299,175</b>	<b>4,212,358</b>	<b>1,535,380</b>	<b>1,278,084</b>	<b>2,571</b>	<b>647</b>	<b>176,556,209</b>	<b>17,151,762</b>
A. Salaried persons	22,908,560	3,354,623	7,381,280	1,386,726	405,630	288,381	781	65	30,696,251	5,029,795
B. Self employed	22,336,131	5,566,545	4,136,872	1,265,991	518,647	429,502	1,063	539	26,992,713	7,262,577
C. Other Personal	73,474,392	2,739,504	44,781,023	1,559,641	611,103	560,202	727	43	118,867,245	4,859,390
<b>VII. OTHER</b>	<b>8,818</b>	<b>3,617</b>	<b>2,356</b>	<b>659</b>	<b>329</b>	<b>421</b>	<b>13,726</b>	<b>72,849</b>	<b>25,229</b>	<b>77,546</b>
<b>Total</b>	<b>124,603,250</b>	<b>13,746,371</b>	<b>56,879,517</b>	<b>4,526,245</b>	<b>1,745,780</b>	<b>1,562,036</b>	<b>2,728,118</b>	<b>16,742,873</b>	<b>185,956,665</b>	<b>36,577,525</b>

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

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

## 2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P		Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
00.00	7,554,442	8,579,638	8,386,133	168,743	108,473	86,837	483	128
01.00*	251,635	247,007	-	-	12,415	220,744	7,798	1,571
02.00*	114,500	305,671	-	1,006	921	160,511	23,102	4,370
03.00*	8,639	350,534	-	-	-	325,457	7,057	3,478
04.00*	438,363	201,730	2	-	-	14,504	9,542	15,367
05.00*	378,089	676,813	783	-	-	31,371	28,715	44,099
06.00*	219,612	1,044,886	-	-	2,790	398,453	493,111	80,527
07.00*	164,702	69,392	-	-	693,932	40,307	108,049	140,827
08.00	515,154	465,822	-	-	186	237,520	54,215	6,746
08.50	70,775	79,653	-	-	27,509	241,667	45,706	14,048
09.00	107,785	300,379	1,742	141,150	-	1,702,331	62,433	4,883
09.50	34,782	9,236,181	-	13,018	256,251	6,367,422	51,733	7,568
10.00	345,909	805,491	-	128,762	-	619,386	138,090	31,457
10.50	28,578	466,429	-	12,164	548	218,594	181,190	21,222
11.00	67,866	1,299,816	-	58,365	-	368,955	200,839	14,863
11.50	2,127,790	275,601	-	-	-	96,127	34,583	402
12.00	61,570	230,354	-	-	-	19,891	9,000	33
12.50	43,653	9,824	-	-	-	-	-	1
13.00	77,098	59,915	-	-	-	2,559	-	38
13.50	8,373,454	6,824	-	-	-	-	-	-
14.00	86,239	9,843	-	-	-	0	-	234
14.50	55,195	41,040	-	-	-	-	-	0
15.00	81,599	7,528	-	-	-	11	-	-
16.00	84,751	19,357	-	-	4,431	21,663	-	74
17.00	60,646	2,311	-	-	-	-	-	-
18.00	196,730	45,795	-	-	1	2	340	818
19.00	141,231	5,473	-	-	-	-	-	-
20.00	321,183	1,323	-	-	357	40	-	0
21.00	173,523	1,719	-	-	-	-	-	-
22.00	2,716	347	-	-	-	-	-	-
above 22.00	22	4,112	-	-	-	-	-	30
<b>Total</b>	<b>22,188,232</b>	<b>24,850,808</b>	<b>8,388,660</b>	<b>523,208</b>	<b>1,107,813</b>	<b>11,174,354</b>	<b>1,455,985</b>	<b>392,783</b>
<b>Weighted Average</b>	<b>12.11</b>	<b>8.73</b>	<b>0.00</b>	<b>6.70</b>	<b>7.13</b>	<b>8.80</b>	<b>8.14</b>	<b>7.07</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest and Type of Accounts

### Banking Banks

(Million Rupees)

Dec-25 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
60,643	183	1	118	15,217	-	76,773	8,826,958	00.00
2,957	14	102	171	5,571	61	18,246	251,405	01.00*
3,476	22	43	67	194	17	31,292	193,730	02.00*
2,927	-	114	-	154	60	13,789	339,246	03.00*
239,293	375	1,909	12	8,176	2	274,676	289,182	04.00*
31,656	8	3,449	1	85	37	108,050	140,204	05.00*
73,407	1,484	968	6	685	80	650,269	1,051,511	06.00*
18,850	120	202	4,321	4,112	473	276,955	1,011,194	07.00*
50,263	259	353	310	2,361	286	114,793	352,499	08.00
53,842	481	1,501	7	760	896	117,241	386,417	08.50
38,162	2,576	894	575	1,563	777	111,864	1,957,087	09.00
82,050	1,094	1,723	2,649	6,931	494	154,243	6,790,935	09.50
323,118	2,915	2,572	1,652	3,510	4,660	507,974	1,256,122	10.00
440,523	338	1,363	959	620	6,714	652,928	884,234	10.50
1,007,608	1,690	5,881	110	1,701	707	1,233,398	1,660,719	11.00
333,333	51	32,806	-	2,154	385	403,714	499,841	11.50
180,779	590	5,335	67	10,385	1,676	207,865	227,756	12.00
77	234	389	83	721	130	1,634	1,634	12.50
84	167	7,249	4	1,584	38	9,165	11,724	13.00
122	44	143	10	1,529	42	1,890	1,890	13.50
166	250	1,458	301	369	175	2,952	2,952	14.00
20	20	63	41	25,080	81	25,305	25,305	14.50
2,255	228	602	61	5,135	187	8,468	8,480	15.00
112	154	5,107	-	5,607	97	11,150	37,244	16.00
32	12	1,185	4	1,565	142	2,940	2,940	17.00
2,379	58	28,375	-	11,200	52	43,222	43,225	18.00
71	-	723	-	2,548	60	3,403	3,403	19.00
113	-	127	-	98	17	355	752	20.00
31	-	-	-	-	2	33	33	21.00
109	-	-	-	20	9	138	138	22.00
6	-	-	-	2,620	4,022	6,677	6,677	above 22.00
2,948,461	13,368	104,640	11,530	122,255	22,379	5,071,401	26,265,436	Total
9.77	9.49	13.19	8.49	10.78	12.72	9.20	8.85	Weighted Average

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

### 2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P		Fixed		
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
	A	B	C	D	E	F	G	H	I
00.00	1,301,085	1,142,003	1,233,956	-	70,437	60,053	47,212	133	94
01.00*	5,070	14,995	-	-	-	12,415	32,006	86	37
02.00*	37,140	185,638	-	-	-	921	114,997	98	98
03.00*	779	1,398	-	-	-	-	226	66	155
04.00*	277,900	43,072	-	-	-	-	1	1,655	1,202
05.00*	116,395	83,848	-	-	-	-	558	509	11,929
06.00*	141,003	683,494	-	-	-	2,790	383,896	207,401	60,457
07.00*	65,806	19,535	-	-	-	693,932	3,905	903	111,820
08.00	170,059	181,114	-	-	-	186	67,085	1,637	985
08.50	15,049	17,196	-	-	-	27,509	227,114	22,649	13,894
09.00	32,787	51,411	-	-	-	-	26,226	6,230	1,733
09.50	5,676	2,234,535	-	2	256,251	1,163,818	6,309	1,427	21,642
10.00	21,696	273,208	-	-	-	19,869	66,974	3,800	339
10.50	4,730	119,895	-	-	548	14,895	50,053	18,007	112
11.00	32,004	308,365	-	-	-	4,418	3,800	5,000	33
11.50	2,021,565	88,305	-	-	-	-	9,400	-	1
12.00	7,922	145,776	-	-	-	13,073	-	-	38
12.50	15,825	1,306	-	-	-	-	-	-	-
13.00	63,017	48,687	-	-	-	-	-	-	234
13.50	782,913	4,654	-	-	-	-	-	-	0
14.00	25,103	5,564	-	-	-	-	-	-	-
14.50	7,431	32,270	-	-	-	-	-	-	-
15.00	43,891	4,532	-	-	-	-	-	-	-
16.00	27,486	17,353	-	-	4,431	21,454	-	-	74
17.00	21,796	945	-	-	-	-	-	-	-
18.00	54,327	44,971	-	-	1	-	340	-	818
19.00	65,602	5,440	-	-	-	-	-	-	-
20.00	53,069	1,162	-	-	357	-	-	-	-
21.00	111,402	1,686	-	-	-	-	-	-	-
22.00	1,552	217	-	-	-	-	-	-	-
above 22.00	4	4,105	-	-	-	-	-	-	30
<b>Total</b>	<b>5,530,085</b>	<b>5,766,676</b>	<b>1,233,956</b>	<b>70,439</b>	<b>1,059,394</b>	<b>2,140,755</b>	<b>383,243</b>	<b>245,157</b>	
<b>Weighted Average</b>	<b>11.14</b>	<b>8.79</b>	<b>-</b>	<b>0.00</b>	<b>7.46</b>	<b>8.05</b>	<b>7.80</b>	<b>7.33</b>	

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

### Banking Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
60,095	183	1	118	15,214	-	75,838	1,487,496	00.00	
1,504	4	102	171	5,571	-	7,476	51,897	01.00*	
330	-	-	-	-	-	525	116,443	02.00*	
398	-	49	-	0	31	699	925	03.00*	
4,722	-	1	2	194	-	7,778	7,778	04.00*	
3,419	1	3,203	-	1	-	19,063	19,622	05.00*	
48,502	1,357	899	5	586	0	319,207	705,892	06.00*	
8,810	67	133	4,305	3,466	32	129,536	827,373	07.00*	
45,958	31	21	309	320	-	49,261	116,532	08.00	
32,593	138	944	0	548	853	71,619	326,241	08.50	
17,581	1,695	16	15	53	-	27,324	53,550	09.00	
24,218	79	287	621	1,350	12	34,302	1,454,373	09.50	
45,570	6	554	372	508	3,611	139,237	159,106	10.00	
208,505	26	731	532	285	29	278,167	293,609	10.50	
239,204	15	751	8	829	4	244,951	249,369	11.00	
99,592	1	3,779	-	2,041	227	115,153	115,153	11.50	
136,263	504	243	43	3,748	211	146,045	159,119	12.00	
20	187	-	76	160	-	443	443	12.50	
0	8	6,870	-	135	4	7,055	7,055	13.00	
10	0	1	-	221	31	263	263	13.50	
67	-	746	-	154	129	1,331	1,331	14.00	
-	-	42	-	17,013	13	17,068	17,068	14.50	
1	54	42	-	3,093	181	3,371	3,371	15.00	
9	14	4,365	-	3,219	53	7,734	33,619	16.00	
29	9	159	4	664	134	1,000	1,000	17.00	
2,299	44	27,685	-	11,151	49	42,387	42,389	18.00	
55	-	723	-	48	44	870	870	19.00	
20	-	115	-	98	-	233	590	20.00	
-	-	-	-	-	-	-	-	21.00	
8	-	-	-	-	-	8	8	22.00	
-	-	-	-	-	4,021	4,051	4,051	above 22.00	
979,785	4,423	52,464	6,581	70,671	9,669	1,751,993	6,256,536	Total	
9.75	8.44	14.99	7.38	10.04	15.83	9.18	8.40	Weighted Average	

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

**2.3.2 Deposits Distributed by Rate of  
Conventional  
Domestic Private**

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	6,130,688	7,268,609	7,012,067	98,306	47,955	38,272	289	34
01.00*	241,504	230,254	-	-	-	187,636	7,713	1,534
02.00*	64,723	100,931	-	1,006	-	44,697	4,641	4,273
03.00*	7,380	11,029	-	-	-	15,110	6,291	3,323
04.00*	149,309	145,542	2	-	-	11,149	5,734	14,164
05.00*	261,694	584,864	783	-	-	30,810	20,106	32,170
06.00*	75,997	228,230	-	-	-	13,760	124,440	20,070
07.00*	91,686	36,428	-	-	-	35,584	63,068	29,007
08.00	341,258	261,480	-	-	-	166,474	44,556	5,761
08.50	52,896	30,814	-	-	-	3,794	14,483	154
09.00	66,236	231,751	1,742	141,150	-	1,667,389	45,203	3,150
09.50	13,821	6,910,033	-	13,017	-	5,097,367	30,174	6,142
10.00	304,284	528,283	-	128,762	-	599,517	71,116	9,815
10.50	23,848	346,533	-	12,164	-	203,700	131,137	3,215
11.00	28,191	991,451	-	58,365	-	364,537	197,039	14,523
11.50	102,475	187,297	-	-	-	96,127	25,183	290
12.00	49,433	84,577	-	-	-	6,818	4,000	-
12.50	26,428	8,518	-	-	-	-	-	-
13.00	14,080	11,229	-	-	-	2,559	-	-
13.50	7,011,680	2,171	-	-	-	-	-	-
14.00	54,893	4,279	-	-	-	0	-	-
14.50	47,764	8,770	-	-	-	-	-	-
15.00	37,708	2,996	-	-	-	11	-	-
16.00	57,230	2,004	-	-	-	208	-	-
17.00	38,850	1,366	-	-	-	-	-	-
18.00	142,403	824	-	-	-	2	-	-
19.00	75,629	33	-	-	-	-	-	-
20.00	268,114	161	-	-	-	40	-	0
21.00	62,121	33	-	-	-	-	-	-
22.00	1,164	130	-	-	-	-	-	-
above 22.00	18	7	-	-	-	-	-	-
<b>Total</b>	<b>15,843,505</b>	<b>18,220,628</b>	<b>7,014,593</b>	<b>452,769</b>	<b>47,955</b>	<b>8,585,561</b>	<b>795,172</b>	<b>147,626</b>
<b>Weighted Average</b>	<b>12.41</b>	<b>8.93</b>	<b>7.75</b>	<b>7.75</b>	<b>-</b>	<b>9.19</b>	<b>8.94</b>	<b>6.65</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

### Banking Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total  (H to O)	Total Deposits  (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
547	-	-	-	3	-	873	7,197,473	00.00	
1,452	10	-	-	-	61	10,770	198,405	01.00*	
3,146	22	43	67	194	17	12,404	58,106	02.00*	
2,529	-	64	-	153	29	12,390	27,500	03.00*	
234,571	375	1,908	10	7,982	2	264,746	275,897	04.00*	
28,236	7	246	1	84	37	80,887	112,479	05.00*	
24,905	128	69	2	99	80	169,791	183,552	06.00*	
10,040	53	69	16	646	441	103,341	138,925	07.00*	
4,305	229	332	2	2,041	286	57,512	223,986	08.00	
21,248	343	557	6	212	44	37,048	40,841	08.50	
20,581	881	879	560	1,510	777	73,540	1,883,822	09.00	
57,832	1,016	1,436	2,028	5,582	482	104,691	5,215,075	09.50	
277,547	2,910	2,018	1,280	3,002	1,049	368,737	1,097,015	10.00	
232,018	312	632	427	335	6,685	374,761	590,625	10.50	
768,403	1,675	5,130	102	871	703	988,447	1,411,349	11.00	
233,740	50	29,027	-	113	158	288,561	384,688	11.50	
44,516	85	5,092	24	6,637	1,465	61,820	68,638	12.00	
57	47	389	7	561	130	1,191	1,191	12.50	
84	160	379	4	1,448	34	2,110	4,669	13.00	
112	44	142	10	1,308	11	1,627	1,627	13.50	
99	250	711	301	215	45	1,621	1,621	14.00	
20	20	21	41	8,067	68	8,237	8,237	14.50	
2,253	174	561	61	2,042	6	5,097	5,109	15.00	
102	140	742	-	2,388	44	3,416	3,625	16.00	
3	3	1,026	-	901	8	1,940	1,940	17.00	
79	14	690	-	49	3	835	837	18.00	
16	-	-	-	2,500	16	2,533	2,533	19.00	
93	-	12	-	-	17	122	163	20.00	
31	-	-	-	-	2	33	33	21.00	
101	-	-	-	20	9	130	130	22.00	
6	-	-	-	2,620	1	2,626	2,626	above 22.00	
1,968,676	8,945	52,176	4,949	51,584	12,710	3,041,838	19,142,716	Total	
9.78	10.01	11.38	9.97	11.80	10.36	9.47	9.21	Weighted Average	

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

### 2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P			Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
	A	B	C	D	E	F	G	H	I
00.00	122,670	169,027	140,111	-	-	465	1,353	61	-
01.00*	5,061	1,757	-	-	-	-	1,103	-	-
02.00*	12,637	19,102	-	-	-	-	817	18,363	-
03.00*	480	338,107	-	-	-	-	310,121	700	-
04.00*	11,154	13,117	-	-	-	-	3,354	2,152	-
05.00*	-	8,101	-	-	-	-	3	8,100	-
06.00*	2,611	133,162	-	-	-	-	796	161,270	-
07.00*	7,211	13,429	-	-	-	-	818	44,078	-
08.00	3,837	23,228	-	-	-	-	3,961	8,021	-
08.50	2,830	31,643	-	-	-	-	10,760	8,574	-
09.00	8,762	17,217	-	-	-	-	8,715	11,000	-
09.50	15,286	91,613	-	-	-	-	106,237	15,250	-
10.00	19,928	4,000	-	-	-	-	0	-	-
10.50	-	-	-	-	-	-	-	-	-
11.00	7,670	-	-	-	-	-	-	-	-
11.50	3,750	-	-	-	-	-	-	-	-
12.00	4,215	-	-	-	-	-	-	-	-
12.50	1,400	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-
13.50	578,861	-	-	-	-	-	-	-	-
14.00	6,244	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-
16.00	35	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>814,642</b>	<b>863,503</b>	<b>140,111</b>	<b>-</b>	<b>-</b>	<b>465</b>	<b>448,038</b>	<b>277,570</b>	<b>-</b>
<b>Weighted Average</b>	<b>12.57</b>	<b>5.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.84</b>	<b>6.33</b>	<b>-</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

# Interest and Type of Accounts

## Banking

### Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total	Total Deposits	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
						(H to O)	(D+E+F+G+P)		
-	-	-	-	-	-	61	141,990	00.00	
-	-	-	-	-	-	-	1,103	01.00*	
-	-	-	-	-	-	18,363	19,181	02.00*	
-	-	-	-	-	-	700	310,821	03.00*	
-	-	-	-	-	-	2,152	5,507	04.00*	
-	-	-	-	-	-	8,100	8,103	05.00*	
-	-	-	-	-	-	161,270	162,067	06.00*	
-	-	-	-	-	-	44,078	44,896	07.00*	
-	-	-	-	-	-	8,021	11,982	08.00	
-	-	-	-	-	-	8,574	19,334	08.50	
-	-	-	-	-	-	11,000	19,715	09.00	
-	-	-	-	-	-	15,250	121,487	09.50	
-	-	-	-	-	-	-	0	10.00	
-	-	-	-	-	-	-	-	10.50	
-	-	-	-	-	-	-	-	11.00	
-	-	-	-	-	-	-	-	11.50	
-	-	-	-	-	-	-	-	12.00	
-	-	-	-	-	-	-	-	12.50	
-	-	-	-	-	-	-	-	13.00	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	14.00	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	15.00	
-	-	-	-	-	-	-	-	16.00	
-	-	-	-	-	-	-	-	17.00	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	19.00	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	21.00	
-	-	-	-	-	-	-	-	22.00	
-	-	-	-	-	-	-	-	above 22.00	
-	-	-	-	-	-	277,570	866,184	Total	
-	-	-	-	-	-	6.33	5.41	Weighted Average	

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

## 2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Dec-24 R		Sep-25 R		Dec-25 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	3,168,418	4,294,176	4,438,747	57,176	2,715	3,109	81	15
01.00*	231,582	233,296	14,215	-	-	175,171	2,111	980
02.00*	91,051	90,556	-	-	-	87,516	1,672	1,652
03.00*	7,568	102,744	-	-	-	74,143	7,536	23,132
04.00*	32,201	30,041	-	-	-	19,410	5,185	6,281
05.00*	139,099	192,826	-	-	-	161,743	9,557	1,081
06.00*	883,761	544,084	-	-	-	523,463	23,965	1,985
07.00*	448,505	1,834,921	-	-	-	1,896,481	19,951	2,741
08.00	546,521	543,005	-	0	-	409,399	25,782	10,403
08.50	60,654	237,927	-	-	2,252	217,693	25,232	7,509
09.00	165,839	340,017	-	-	-	103,635	78,967	27,388
09.50	70,960	168,458	-	-	-	154,619	44,623	43,132
10.00	220,700	268,487	-	-	-	119,098	60,166	59,772
10.50	171,210	301,413	-	-	-	335,221	79,939	39,939
11.00	366,814	352,297	-	-	-	282,733	142,166	4,253
11.50	276,000	13,867	-	-	-	0	33,280	839
12.00	98,520	125	-	-	-	0	13,086	-
12.50	115,244	89	-	-	-	-	38	-
13.00	44,739	444	-	-	-	-	64	-
13.50	225,387	268	-	-	-	-	188	0
14.00	59,539	17	-	-	-	-	0	-
14.50	44,791	103	-	-	-	-	5	-
15.00	5,365	630	-	-	-	-	248	-
16.00	80,986	5,211	-	-	-	-	116	3
17.00	2,549	1,043	-	-	-	-	554	108
18.00	14,235	661	-	-	-	-	180	5
19.00	17,756	143	-	-	-	-	95	0
20.00	20,139	20	-	-	-	-	-	-
21.00	7,609	-	-	-	-	-	-	-
22.00	8,976	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	0	-	-
<b>Total</b>	<b>7,626,721</b>	<b>9,556,868</b>	<b>4,452,962</b>	<b>57,176</b>	<b>4,967</b>	<b>4,563,433</b>	<b>574,788</b>	<b>231,219</b>
<b>Weighted Average</b>	<b>8.52</b>	<b>7.21</b>	<b>0.00</b>	<b>0.00</b>	<b>3.83</b>	<b>7.17</b>	<b>9.55</b>	<b>8.68</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

Banking  
Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
89	-	-	-	-	-	185	4,501,933	00.00	
5,779	28	2	1	34	-	8,934	198,320	01.00*	
1,866	-	702	-	-	-	5,892	93,408	02.00*	
7,865	-	1,750	-	-	-	40,282	114,425	03.00*	
11,670	44	216	1,497	4,518	13,460	42,870	62,279	04.00*	
6,447	5	338	-	421	-	17,850	179,593	05.00*	
12,981	201	826	101	547	-	40,607	564,070	06.00*	
37,286	175	239	18	14,627	30	75,066	1,971,548	07.00*	
68,347	404	224	61	4,066	38	109,325	518,724	08.00	
28,394	99	161	-	9,230	-	70,624	290,568	08.50	
33,940	40	52	10	1,213	-	141,610	245,245	09.00	
10,135	-	481	23	257	7	98,658	253,278	09.50	
55,290	-	1	-	313	10	175,552	294,650	10.00	
12,775	-	1	-	255	-	132,910	468,131	10.50	
22,010	-	1	-	5	49	168,483	451,216	11.00	
54,715	16	1	-	126	-	88,976	88,977	11.50	
-	1	18	-	-	-	13,105	13,105	12.00	
12	-	0	3	1	-	54	54	12.50	
71	-	-	-	2	-	137	137	13.00	
77	-	1	-	2	-	268	268	13.50	
13	5	0	-	-	-	18	18	14.00	
15	-	0	-	10	-	31	31	14.50	
24	-	-	-	3	-	275	275	15.00	
56	6	-	-	-	-	180	180	16.00	
180	-	1	-	96	-	941	941	17.00	
389	-	-	-	1	-	574	574	18.00	
47	-	-	-	-	-	143	143	19.00	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	21.00	
-	-	-	-	-	-	-	-	22.00	
-	-	-	-	-	-	-	0	above 22.00	
370,476	1,022	5,013	1,714	35,726	13,594	1,233,551	10,312,089	Total	
8.66	7.25	4.87	4.54	7.29	4.20	8.97	7.48	Weighted Average	

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

**2.4.1 Deposits Distributed by Rate of  
Islamic  
Public Sector**

Rate of Return	Dec-24 R		Sep-25 R		Dec-25 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	109,213	199,770	141,174	20,206	4	5	1	-
01.00*	10,815	25,155	-	-	-	26,797	-	-
02.00*	671	427	-	-	-	105	-	11
03.00*	76	262	-	-	-	3	181	186
04.00*	542	1,632	-	-	-	57	1,019	374
05.00*	1,386	141,388	-	-	-	77,011	5	-
06.00*	13,659	23,288	-	-	-	2,383	236	5
07.00*	125,950	85,217	-	-	-	53,660	176	98
08.00	2,550	90,641	-	-	-	39,390	3,171	145
08.50	1,731	6,150	-	-	2,252	62,027	2,323	341
09.00	9,953	22,887	-	-	-	9,038	919	178
09.50	497	23,799	-	-	-	1,572	791	7,480
10.00	11,810	21,084	-	-	-	18,895	380	1,714
10.50	21,799	2,736	-	-	-	744	7,710	189
11.00	6,496	26,655	-	-	-	11,465	6,253	-
11.50	32,684	23	-	-	-	-	1,052	-
12.00	10,166	-	-	-	-	-	-	-
12.50	26,307	-	-	-	-	-	-	-
13.00	2,113	0	-	-	-	-	-	-
13.50	30,688	-	-	-	-	-	-	-
14.00	683	-	-	-	-	-	-	-
14.50	434	6	-	-	-	-	-	-
15.00	148	6	-	-	-	-	-	-
16.00	5,872	-	-	-	-	-	-	-
17.00	801	-	-	-	-	-	-	-
18.00	1,488	-	-	-	-	-	-	-
19.00	188	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
<b>Total</b>	<b>428,717</b>	<b>671,126</b>	<b>141,174</b>	<b>20,206</b>	<b>2,256</b>	<b>303,152</b>	<b>24,216</b>	<b>10,721</b>
<b>Weighted Average</b>	<b>8.94</b>	<b>6.57</b>	<b>-</b>	<b>-</b>	<b>8.43</b>	<b>6.67</b>	<b>9.63</b>	<b>9.25</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

Banking  
Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	1	161,390	00.00	
-	-	-	-	-	-	-	26,797	01.00*	
-	-	-	-	-	-	11	115	02.00*	
-	-	-	-	-	-	368	370	03.00*	
43	-	-	-	-	-	1,436	1,494	04.00*	
4,441	-	-	-	-	-	4,446	81,457	05.00*	
493	-	-	-	-	-	735	3,118	06.00*	
203	-	21	-	-	-	497	54,157	07.00*	
584	29	108	3	-	-	4,040	43,430	08.00	
8,755	98	159	-	1,088	-	12,763	77,042	08.50	
270	3	52	10	1,018	-	2,450	11,488	09.00	
1,639	-	476	23	68	-	10,478	12,050	09.50	
5,859	-	-	-	-	-	7,953	26,847	10.00	
2,000	-	0	-	-	-	9,899	10,643	10.50	
-	-	-	-	-	-	6,253	17,718	11.00	
-	-	-	-	-	-	1,052	1,052	11.50	
-	-	-	-	-	-	-	-	12.00	
-	-	-	-	-	-	-	-	12.50	
-	-	-	-	-	-	-	-	13.00	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	14.00	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	15.00	
-	-	-	-	-	-	-	-	16.00	
-	-	-	-	-	-	-	-	17.00	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	19.00	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	21.00	
-	-	-	-	-	-	-	-	22.00	
-	-	-	-	-	-	-	-	above 22.00	
24,287	130	816	36	2,175	-	62,381	529,168	Total	
8.39	8.38	9.17	9.04	8.74	-	9.04	6.71	Weighted Average	

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

## 2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Dec-24 R		Sep-25 R		Dec-25 P				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
								H	I	
A	B	C	D	E	F	G	H	I		
00.00	3,059,205	4,094,234	4,297,573	36,970	2,711	3,104	80	15		
01.00*	220,767	208,138	14,215	-	-	148,374	2,111	980		
02.00*	90,380	90,129	-	-	-	87,411	1,672	1,641		
03.00*	7,492	102,482	-	-	-	74,140	7,354	22,945		
04.00*	31,658	28,409	-	-	-	19,352	4,166	5,906		
05.00*	137,714	51,438	-	-	-	84,732	9,553	1,081		
06.00*	870,103	520,796	-	-	-	521,080	23,729	1,979		
07.00*	322,555	1,749,704	-	-	-	1,842,822	19,775	2,643		
08.00	543,972	452,364	-	0	-	370,009	22,611	10,258		
08.50	58,924	231,777	-	-	-	155,666	22,909	7,169		
09.00	155,887	317,130	-	-	-	94,596	78,048	27,210		
09.50	70,463	144,659	-	-	-	153,047	43,832	35,652		
10.00	208,890	247,403	-	-	-	100,203	59,786	58,058		
10.50	149,411	298,677	-	-	-	334,477	72,229	39,750		
11.00	360,318	325,642	-	-	-	271,268	135,913	4,253		
11.50	243,317	13,844	-	-	-	0	32,228	839		
12.00	88,354	125	-	-	-	0	13,086	-		
12.50	88,937	89	-	-	-	-	38	-		
13.00	42,626	444	-	-	-	-	64	-		
13.50	194,699	268	-	-	-	-	188	0		
14.00	58,857	17	-	-	-	-	0	-		
14.50	44,357	97	-	-	-	-	5	-		
15.00	5,216	625	-	-	-	-	248	-		
16.00	75,115	5,211	-	-	-	-	116	3		
17.00	1,748	1,043	-	-	-	-	554	108		
18.00	12,747	661	-	-	-	-	180	5		
19.00	17,568	143	-	-	-	-	95	0		
20.00	20,139	20	-	-	-	-	-	-		
21.00	7,609	-	-	-	-	-	-	-		
22.00	8,976	-	-	-	-	-	-	-		
above 22.00	-	-	-	-	-	0	-	-		
<b>Total</b>	<b>7,198,004</b>	<b>8,885,566</b>	<b>4,311,788</b>	<b>36,970</b>	<b>2,711</b>	<b>4,260,281</b>	<b>550,572</b>	<b>220,498</b>		
<b>Weighted Average</b>	<b>8.49</b>	<b>7.27</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>7.20</b>	<b>9.54</b>	<b>8.66</b>		

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

Banking  
Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
89	-	-	-	-	-	184	4,340,543	00.00	
5,779	28	2	1	34	-	8,934	171,523	01.00*	
1,866	-	702	-	-	-	5,882	93,293	02.00*	
7,865	-	1,750	-	-	-	39,915	114,055	03.00*	
11,627	44	216	1,497	4,518	13,460	41,433	60,786	04.00*	
2,006	5	338	-	421	-	13,404	98,136	05.00*	
12,488	201	826	101	547	-	39,873	560,952	06.00*	
37,083	175	218	18	14,627	30	74,569	1,917,391	07.00*	
67,764	374	116	58	4,066	38	105,285	475,294	08.00	
19,638	1	1	-	8,142	-	57,860	213,526	08.50	
33,670	37	0	-	195	-	139,160	233,756	09.00	
8,496	-	5	-	189	7	88,181	241,228	09.50	
49,431	-	1	-	313	10	167,600	267,803	10.00	
10,775	-	1	-	255	-	123,011	457,487	10.50	
22,010	-	1	-	5	49	162,230	433,498	11.00	
54,715	16	1	-	126	-	87,924	87,925	11.50	
-	1	18	-	-	-	13,105	13,105	12.00	
12	-	0	3	1	-	54	54	12.50	
71	-	-	-	2	-	137	137	13.00	
77	-	1	-	2	-	268	268	13.50	
13	5	0	-	-	-	18	18	14.00	
15	-	0	-	10	-	31	31	14.50	
24	-	-	-	3	-	275	275	15.00	
56	6	-	-	-	-	180	180	16.00	
180	-	1	-	96	-	941	941	17.00	
389	-	-	-	1	-	574	574	18.00	
47	-	-	-	-	-	143	143	19.00	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	21.00	
-	-	-	-	-	-	-	-	22.00	
-	-	-	-	-	-	-	0	above 22.00	
346,188	892	4,197	1,678	33,551	13,594	1,171,170	9,782,921	Total	
8.68	7.09	4.04	4.44	7.19	4.20	8.96	7.53	Weighted Average	

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

**2.5 Deposits Distributed by Rate of  
Overall  
All**

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	10,722,860	12,873,815	12,824,880	225,919	111,188	89,946	564	143
01.00*	483,217	480,302	14,215	-	12,415	395,915	9,909	2,551
02.00*	205,551	396,227	-	1,006	921	248,027	24,774	6,022
03.00*	16,207	453,277	-	-	-	399,599	14,592	26,610
04.00*	470,564	231,772	2	-	-	33,913	14,727	21,647
05.00*	517,188	869,639	783	-	-	193,114	38,273	45,180
06.00*	1,103,373	1,588,970	-	-	2,790	921,915	517,077	82,512
07.00*	613,208	1,904,313	-	-	693,932	1,936,789	127,999	143,568
08.00	1,061,675	1,008,827	-	0	186	646,919	79,997	17,149
08.50	131,430	317,580	-	-	29,760	459,361	70,938	21,557
09.00	273,624	640,395	1,742	141,150	-	1,805,965	141,400	32,271
09.50	105,743	9,404,638	-	13,018	256,251	6,522,041	96,356	50,700
10.00	566,609	1,073,978	-	128,762	-	738,484	198,256	91,229
10.50	199,789	767,842	-	12,164	548	553,815	261,129	61,161
11.00	434,680	1,652,113	-	58,365	-	651,688	343,004	19,116
11.50	2,403,791	289,468	-	-	-	96,128	67,863	1,242
12.00	160,090	230,479	-	-	-	19,891	22,086	33
12.50	158,898	9,913	-	-	-	-	38	1
13.00	121,836	60,359	-	-	-	2,559	64	38
13.50	8,598,841	7,092	-	-	-	-	188	0
14.00	145,779	9,860	-	-	-	0	0	234
14.50	99,985	41,142	-	-	-	-	5	0
15.00	86,964	8,158	-	-	-	11	248	-
16.00	165,737	24,568	-	-	4,431	21,663	116	76
17.00	63,195	3,354	-	-	-	-	554	108
18.00	210,965	46,455	-	-	1	2	519	823
19.00	158,986	5,616	-	-	-	-	95	0
20.00	341,323	1,343	-	-	357	40	-	0
21.00	181,132	1,719	-	-	-	-	-	-
22.00	11,692	347	-	-	-	-	-	-
above 22.00	22	4,112	-	-	-	0	-	30
<b>Total</b>	<b>29,814,953</b>	<b>34,407,676</b>	<b>12,841,621</b>	<b>580,384</b>	<b>1,112,780</b>	<b>15,737,787</b>	<b>2,030,773</b>	<b>624,002</b>
<b>Weighted Average</b>	<b>11.23</b>	<b>8.34</b>	<b>0.00</b>	<b>6.04</b>	<b>7.12</b>	<b>8.32</b>	<b>8.54</b>	<b>7.67</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
60,732	183	1	118	15,217	-	76,958	13,328,891	00.00	
8,735	42	104	172	5,605	61	27,179	449,724	01.00*	
5,342	22	745	67	194	17	37,184	287,139	02.00*	
10,792	-	1,864	-	154	60	54,071	453,671	03.00*	
250,964	418	2,125	1,509	12,694	13,462	317,546	351,461	04.00*	
38,103	13	3,788	1	505	37	125,900	319,796	05.00*	
86,388	1,686	1,794	108	1,232	80	690,876	1,615,581	06.00*	
56,136	295	441	4,339	18,740	503	352,021	2,982,742	07.00*	
118,611	663	577	371	6,427	324	224,119	871,224	08.00	
82,235	579	1,661	7	9,991	896	187,864	676,985	08.50	
72,102	2,616	947	585	2,776	777	253,474	2,202,331	09.00	
92,185	1,094	2,204	2,672	7,189	501	252,901	7,044,212	09.50	
378,408	2,915	2,573	1,652	3,823	4,670	683,526	1,550,772	10.00	
453,298	338	1,364	959	875	6,714	785,837	1,352,365	10.50	
1,029,618	1,690	5,882	110	1,705	756	1,401,882	2,111,935	11.00	
388,047	66	32,807	-	2,280	385	492,690	588,818	11.50	
180,779	590	5,354	67	10,385	1,676	220,970	240,861	12.00	
89	234	389	86	722	130	1,689	1,689	12.50	
156	167	7,249	4	1,585	38	9,302	11,861	13.00	
199	44	144	10	1,531	42	2,158	2,158	13.50	
178	254	1,458	301	369	175	2,970	2,970	14.00	
35	20	63	41	25,091	81	25,336	25,336	14.50	
2,279	228	602	61	5,138	187	8,744	8,755	15.00	
168	160	5,107	-	5,607	97	11,330	37,424	16.00	
213	12	1,186	4	1,661	142	3,881	3,881	17.00	
2,767	58	28,375	-	11,200	52	43,796	43,799	18.00	
119	-	723	-	2,548	60	3,546	3,546	19.00	
113	-	127	-	98	17	355	752	20.00	
31	-	-	-	-	2	33	33	21.00	
109	-	-	-	20	9	138	138	22.00	
6	-	-	-	2,620	4,022	6,677	6,677	above 22.00	
3,318,937	14,390	109,654	13,245	157,981	35,973	6,304,952	36,577,525.18	Total	
9.65	9.33	12.81	7.98	9.99	9.50	9.15	8.50	Weighted Average	

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

**2.5.1 Deposits Distributed by Rate of**  
Overall  
Public Sector

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,410,298	1,341,772	1,375,130	90,643	60,057	47,217	134	94
01.00*	15,885	40,150	-	-	12,415	58,803	86	37
02.00*	37,810	186,065	-	-	921	115,101	98	108
03.00*	855	1,660	-	-	-	229	247	341
04.00*	278,443	44,704	-	-	-	58	2,674	1,577
05.00*	117,781	225,236	-	-	-	77,569	514	11,929
06.00*	154,662	706,782	-	-	2,790	386,279	207,637	60,463
07.00*	191,756	104,752	-	-	693,932	57,565	1,079	111,918
08.00	172,608	271,755	-	-	186	106,475	4,809	1,130
08.50	16,780	23,346	-	-	29,760	289,141	24,972	14,234
09.00	42,740	74,298	-	-	-	35,265	7,149	1,911
09.50	6,173	2,258,334	-	2	256,251	1,165,390	7,100	8,907
10.00	33,507	294,292	-	-	-	38,764	67,354	23,356
10.50	26,529	122,632	-	-	548	15,639	57,762	18,196
11.00	38,500	335,020	-	-	-	15,883	10,053	339
11.50	2,054,249	88,328	-	-	-	-	10,452	112
12.00	18,088	145,776	-	-	-	13,073	5,000	33
12.50	42,132	1,306	-	-	-	-	-	1
13.00	65,130	48,687	-	-	-	-	-	38
13.50	813,601	4,654	-	-	-	-	-	-
14.00	25,785	5,564	-	-	-	-	-	234
14.50	7,865	32,275	-	-	-	-	-	0
15.00	44,039	4,538	-	-	-	-	-	-
16.00	33,357	17,353	-	-	4,431	21,454	-	74
17.00	22,597	945	-	-	-	-	-	-
18.00	55,815	44,971	-	-	1	-	340	818
19.00	65,790	5,440	-	-	-	-	-	-
20.00	53,069	1,162	-	-	357	-	-	-
21.00	111,402	1,686	-	-	-	-	-	-
22.00	1,552	217	-	-	-	-	-	-
above 22.00	4	4,105	-	-	-	-	-	30
<b>Total</b>	<b>5,958,802</b>	<b>6,437,803</b>	<b>1,375,130</b>	<b>90,645</b>	<b>1,061,649</b>	<b>2,443,907</b>	<b>407,459</b>	<b>255,878</b>
<b>Weighted Average</b>	<b>10.95</b>	<b>8.54</b>	<b>-</b>	<b>0.00</b>	<b>7.46</b>	<b>7.88</b>	<b>7.91</b>	<b>7.41</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
60,095	183	1	118	15,214	-	75,839	1,648,886	00.00	
1,504	4	102	171	5,571	-	7,476	78,694	01.00*	
330	-	-	-	-	-	536	116,559	02.00*	
398	-	49	-	0	31	1,067	1,296	03.00*	
4,766	-	1	2	194	-	9,214	9,272	04.00*	
7,861	1	3,203	-	1	-	23,509	101,078	05.00*	
48,995	1,357	899	5	586	0	319,942	709,010	06.00*	
9,013	67	153	4,305	3,466	32	130,033	881,530	07.00*	
46,542	60	128	312	320	-	53,301	159,962	08.00	
41,348	236	1,103	0	1,637	853	84,382	403,283	08.50	
17,852	1,698	67	25	1,071	-	29,773	65,038	09.00	
25,856	79	763	644	1,418	12	44,779	1,466,423	09.50	
51,429	6	554	372	508	3,611	147,190	185,954	10.00	
210,505	26	731	532	285	29	288,066	304,253	10.50	
239,204	15	751	8	829	4	251,204	267,087	11.00	
99,592	1	3,779	-	2,041	227	116,205	116,205	11.50	
136,263	504	243	43	3,748	211	146,045	159,119	12.00	
20	187	-	76	160	-	443	443	12.50	
0	8	6,870	-	135	4	7,055	7,055	13.00	
10	0	1	-	221	31	263	263	13.50	
67	-	746	-	154	129	1,331	1,331	14.00	
-	-	42	-	17,013	13	17,068	17,068	14.50	
1	54	42	-	3,093	181	3,371	3,371	15.00	
9	14	4,365	-	3,219	53	7,734	33,619	16.00	
29	9	159	4	664	134	1,000	1,000	17.00	
2,299	44	27,685	-	11,151	49	42,387	42,389	18.00	
55	-	723	-	48	44	870	870	19.00	
20	-	115	-	98	-	233	590	20.00	
-	-	-	-	-	-	-	-	21.00	
8	-	-	-	-	-	8	8	22.00	
-	-	-	-	-	4,021	4,051	4,051	above 22.00	
1,004,072	4,552	53,280	6,618	72,846	9,669	1,814,374	6,785,705	Total	
9.72	8.44	14.90	7.39	10.00	15.83	9.17	8.25	Weighted Average	

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

**2.5.2 Deposits Distributed by Rate of**  
Overall  
Domestic Private

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P			Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
	A	B	C	D	E	F	G	H	I
00.00	9,189,893	11,363,016	11,309,639	135,276	50,666	41,376	369	49	
01.00*	462,271	438,394	14,215	-	-	336,010	9,823	2,514	
02.00*	155,103	191,060	-	1,006	-	132,108	6,313	5,914	
03.00*	14,872	113,510	-	-	-	89,250	13,645	26,268	
04.00*	180,967	173,951	2	-	-	30,501	9,900	20,071	
05.00*	399,407	636,301	783	-	-	115,542	29,659	33,251	
06.00*	946,100	749,026	-	-	-	534,840	148,169	22,049	
07.00*	414,241	1,786,132	-	-	-	1,878,406	82,842	31,650	
08.00	885,230	713,844	-	0	-	536,482	67,168	16,019	
08.50	111,820	262,591	-	-	-	159,460	37,392	7,323	
09.00	222,123	548,880	1,742	141,150	-	1,761,985	123,251	30,360	
09.50	84,283	7,054,692	-	13,017	-	5,250,414	74,005	41,794	
10.00	513,174	775,686	-	128,762	-	699,720	130,902	67,873	
10.50	173,259	645,210	-	12,164	-	538,177	203,367	42,965	
11.00	388,509	1,317,094	-	58,365	-	635,805	332,951	18,777	
11.50	345,792	201,141	-	-	-	96,128	57,411	1,129	
12.00	137,787	84,703	-	-	-	6,818	17,086	-	
12.50	115,365	8,607	-	-	-	-	38	-	
13.00	56,706	11,672	-	-	-	2,559	64	-	
13.50	7,206,379	2,439	-	-	-	-	188	0	
14.00	113,749	4,296	-	-	-	0	0	-	
14.50	92,120	8,867	-	-	-	-	5	-	
15.00	42,925	3,621	-	-	-	11	248	-	
16.00	132,345	7,214	-	-	-	208	116	3	
17.00	40,598	2,409	-	-	-	-	554	108	
18.00	155,150	1,485	-	-	-	2	180	5	
19.00	93,197	177	-	-	-	-	95	0	
20.00	288,253	181	-	-	-	40	-	0	
21.00	69,731	33	-	-	-	-	-	-	
22.00	10,140	130	-	-	-	-	-	-	
above 22.00	18	7	-	-	-	0	-	-	
<b>Total</b>	<b>23,041,509</b>	<b>27,106,369</b>	<b>11,326,381</b>	<b>489,740</b>	<b>50,666</b>	<b>12,845,842</b>	<b>1,345,744</b>	<b>368,124</b>	
<b>Weighted Average</b>	<b>11.24</b>	<b>8.43</b>	<b>0.00</b>	<b>7.16</b>	<b>-</b>	<b>8.53</b>	<b>9.19</b>	<b>7.85</b>	

\*01.00 stands for 00.05 to 01.00  
\*02.00 stands for 01.05 to 02.00  
and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
636	-	-	-	3	-	1,058	11,538,015	00.00	
7,231	38	2	1	34	61	19,703	369,928	01.00*	
5,012	22	745	67	194	17	18,286	151,399	02.00*	
10,394	-	1,814	-	153	29	52,305	141,554	03.00*	
246,198	418	2,124	1,507	12,499	13,462	306,180	336,683	04.00*	
30,243	12	584	1	504	37	94,291	210,616	05.00*	
37,393	329	895	103	646	80	209,664	744,504	06.00*	
47,123	228	287	34	15,274	471	177,910	2,056,316	07.00*	
72,068	603	448	60	6,107	324	162,797	699,280	08.00	
40,887	344	558	6	8,354	44	94,908	254,368	08.50	
54,251	918	879	560	1,705	777	212,700	2,117,578	09.00	
66,328	1,016	1,441	2,028	5,770	489	192,872	5,456,303	09.50	
326,979	2,910	2,019	1,280	3,314	1,059	536,337	1,364,818	10.00	
242,793	312	633	427	590	6,685	497,772	1,048,112	10.50	
790,414	1,675	5,130	102	876	752	1,150,678	1,844,847	11.00	
288,455	66	29,027	-	239	158	376,485	472,613	11.50	
44,516	86	5,110	24	6,637	1,465	74,925	81,742	12.00	
69	47	389	10	562	130	1,245	1,245	12.50	
156	160	379	4	1,450	34	2,247	4,806	13.00	
189	44	143	10	1,310	11	1,895	1,895	13.50	
111	254	711	301	215	45	1,639	1,639	14.00	
35	20	21	41	8,078	68	8,268	8,268	14.50	
2,278	174	561	61	2,045	6	5,373	5,384	15.00	
158	146	742	-	2,388	44	3,597	3,805	16.00	
184	3	1,027	-	997	8	2,880	2,880	17.00	
468	14	690	-	49	3	1,409	1,411	18.00	
64	-	-	-	2,500	16	2,676	2,676	19.00	
93	-	12	-	-	17	122	163	20.00	
31	-	-	-	-	2	33	33	21.00	
101	-	-	-	20	9	130	130	22.00	
6	-	-	-	2,620	1	2,626	2,626	above 22.00	
2,314,865	9,837	56,373	6,627	85,135	26,304	4,213,008	28,925,637	Total	
9.62	9.74	10.83	8.57	9.98	7.18	9.33	8.69	Weighted Average	

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

## 2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Dec-24 R		Sep-25 R		Dec-25 P			Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
	A	B	C	D	E	F	G	H	I
00.00	122,670	169,027	140,111	-	-	465	1,353	61	-
01.00*	5,061	1,757	-	-	-	-	1,103	-	-
02.00*	12,637	19,102	-	-	-	-	817	18,363	-
03.00*	480	338,107	-	-	-	-	310,121	700	-
04.00*	11,154	13,117	-	-	-	-	3,354	2,152	-
05.00*	-	8,101	-	-	-	-	3	8,100	-
06.00*	2,611	133,162	-	-	-	-	796	161,270	-
07.00*	7,211	13,429	-	-	-	-	818	44,078	-
08.00	3,837	23,228	-	-	-	-	3,961	8,021	-
08.50	2,830	31,643	-	-	-	-	10,760	8,574	-
09.00	8,762	17,217	-	-	-	-	8,715	11,000	-
09.50	15,286	91,613	-	-	-	-	106,237	15,250	-
10.00	19,928	4,000	-	-	-	-	0	-	-
10.50	-	-	-	-	-	-	-	-	-
11.00	7,670	-	-	-	-	-	-	-	-
11.50	3,750	-	-	-	-	-	-	-	-
12.00	4,215	-	-	-	-	-	-	-	-
12.50	1,400	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-
13.50	578,861	-	-	-	-	-	-	-	-
14.00	6,244	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-
16.00	35	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>814,642</b>	<b>863,503</b>	<b>140,111</b>	<b>-</b>	<b>-</b>	<b>465</b>	<b>448,038</b>	<b>277,570</b>	<b>-</b>
<b>Weighted Average</b>	<b>12.57</b>	<b>5.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.84</b>	<b>6.33</b>	<b>-</b>

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

# Interest/Return and Type of Accounts

## Banking

### Banks

(Million Rupees)

Dec-25 P									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	61	141,990	00.00	
-	-	-	-	-	-	-	1,103	01.00*	
-	-	-	-	-	-	18,363	19,181	02.00*	
-	-	-	-	-	-	700	310,821	03.00*	
-	-	-	-	-	-	2,152	5,507	04.00*	
-	-	-	-	-	-	8,100	8,103	05.00*	
-	-	-	-	-	-	161,270	162,067	06.00*	
-	-	-	-	-	-	44,078	44,896	07.00*	
-	-	-	-	-	-	8,021	11,982	08.00	
-	-	-	-	-	-	8,574	19,334	08.50	
-	-	-	-	-	-	11,000	19,715	09.00	
-	-	-	-	-	-	15,250	121,487	09.50	
-	-	-	-	-	-	-	0	10.00	
-	-	-	-	-	-	-	-	10.50	
-	-	-	-	-	-	-	-	11.00	
-	-	-	-	-	-	-	-	11.50	
-	-	-	-	-	-	-	-	12.00	
-	-	-	-	-	-	-	-	12.50	
-	-	-	-	-	-	-	-	13.00	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	14.00	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	15.00	
-	-	-	-	-	-	-	-	16.00	
-	-	-	-	-	-	-	-	17.00	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	19.00	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	21.00	
-	-	-	-	-	-	-	-	22.00	
-	-	-	-	-	-	-	-	above 22.00	
-	-	-	-	-	-	277,570	866,184	Total	
-	-	-	-	-	-	6.33	5.41	Weighted Average	

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

## 2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others**	Total Deposits
00.00	7,368,697	1,899,238	474,309	3,586,647	13,328,891
01.00*	233,490	54,065	41,079	121,090	449,724
02.00*	68,030	14,116	33,075	171,917	287,139
03.00*	25,966	4,436	9,103	414,167	453,671
04.00*	44,667	11,542	15,113	280,139	351,461
05.00*	76,325	17,893	11,344	214,233	319,796
06.00*	319,063	142,128	45,217	1,109,173	1,615,581
07.00*	933,746	400,415	282,577	1,366,003	2,982,742
08.00	206,225	99,871	82,479	482,648	871,224
08.50	196,178	83,721	21,384	375,702	676,985
09.00	782,316	481,473	36,307	902,236	2,202,331
09.50	3,143,836	1,140,686	459,801	2,299,889	7,044,212
10.00	177,628	96,877	41,055	1,235,212	1,550,772
10.50	50,948	18,523	4,561	1,278,333	1,352,365
11.00	70,147	52,145	825	1,988,818	2,111,935
11.50	3,090	569	124	585,035	588,818
12.00	5,411	834	256	234,360	240,861
12.50	508	413	90	677	1,689
13.00	3,151	826	689	7,195	11,861
13.50	994	297	669	197	2,158
14.00	1,173	523	247	1,026	2,970
14.50	917	621	742	23,056	25,336
15.00	1,201	1,088	291	6,175	8,755
16.00	26,432	2,309	321	8,363	37,424
17.00	1,281	993	259	1,347	3,881
18.00	4,226	527	85	38,961	43,799
19.00	130	51	33	3,332	3,546
20.00	519	49	-	184	752
21.00	31	-	-	2	33
22.00	4	0	-	134	138
above 22.00	40	16	2	6,620	6,677
<b>Total</b>	<b>13,746,371</b>	<b>4,526,245</b>	<b>1,562,036</b>	<b>16,742,873</b>	<b>36,577,525</b>

Note(s)

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

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

## 2.6 Deposits Distributed by Size of All As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFT's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	891,382	432	318,442	235	13,217	2	75,957	3	3,688,638	2,398
5,000 to 10,000	65,267	464	33,190	228	452	3	1,015	7	354,952	2,469
10,000 to 20,000	65,138	929	32,406	462	541	8	1,263	17	318,087	4,391
20,000 to 25,000	26,490	581	11,413	253	213	5	428	10	89,969	1,995
25,000 to 50,000	86,292	3,091	37,212	1,333	691	25	1,138	40	293,857	10,627
50,000 to 100,000	99,427	7,307	29,864	2,079	775	56	930	67	376,013	27,000
100,000 to 150,000	83,631	10,384	14,987	1,821	402	50	601	73	217,992	26,617
150,000 to 200,000	56,989	9,911	10,013	1,739	278	48	360	62	164,001	28,567
200,000 to 300,000	67,808	16,520	12,274	2,974	383	94	497	123	217,209	53,404
300,000 to 400,000	34,403	11,785	8,275	2,824	271	93	343	120	144,513	50,277
400,000 to 500,000	23,595	10,512	7,023	3,137	201	90	270	122	121,050	54,143
500,000 to 750,000	39,304	23,823	9,275	5,704	404	242	594	362	209,406	127,103
750,000 to 1,000,000	22,249	19,317	5,991	5,174	247	215	417	366	106,100	91,530
1,000,000 to 2,000,000	185,513	213,551	12,175	17,009	639	897	909	1,311	178,456	243,840
2,000,000 to 3,000,000	23,932	58,473	5,186	12,627	328	783	511	1,269	71,179	172,530
3,000,000 to 4,000,000	13,526	46,415	3,023	10,481	226	797	354	1,230	38,752	133,007
4,000,000 to 5,000,000	8,799	39,211	2,161	9,653	158	705	267	1,195	25,354	112,919
5,000,000 to 6,000,000	8,169	44,003	2,193	11,938	120	655	238	1,291	20,924	112,864
6,000,000 to 7,000,000	4,747	30,668	1,302	8,454	108	695	202	1,316	12,842	82,821
7,000,000 to 8,000,000	3,893	29,007	1,025	7,664	101	756	161	1,214	10,178	75,956
8,000,000 to 9,000,000	3,157	26,724	1,120	9,500	58	488	155	1,318	8,140	68,862
9,000,000 to 10,000,000	2,465	23,378	759	7,223	70	660	130	1,225	7,131	67,820
10,000,000 to 100,000,000	21,779	501,924	11,481	369,979	1,303	46,635	2,334	82,502	62,254	1,612,965
100,000,000 to 500,000,000	759	127,130	3,448	736,132	711	149,206	743	153,691	5,846	1,131,608
500,000,000 to 1,000,000,000	40	27,122	742	492,887	258	169,888	187	120,505	715	480,667
1,000,000,000 to 5,000,000,000	46	91,508	787	1,479,405	330	618,590	285	637,519	552	1,034,249
5,000,000,000 to 10,000,000,000	9	61,165	89	592,033	54	335,651	67	459,769	61	390,070
10,000,000,000 & Over	1	16,668	81	1,770,217	45	756,444	46	840,538	42	927,154
<b>Total</b>	<b>1,838,810</b>	<b>1,452,002</b>	<b>575,937</b>	<b>5,563,163</b>	<b>22,584</b>	<b>2,083,779</b>	<b>90,402</b>	<b>2,307,264</b>	<b>6,744,213</b>	<b>7,127,853</b>

Note(s)

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

# Accounts and Category of Deposit Holders

Banks

31st December, 2025

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
40,130	59	133,231,226	93,342	9,054	10	137,376,664	96,049	138,268,046	96,481	Less Than 5000
11,697	84	6,360,484	39,567	2,005	15	6,763,795	42,374	6,829,062	42,839	5,000 to 10,000
5,949	84	7,184,794	105,218	995	14	7,544,035	110,195	7,609,173	111,123	10,000 to 20,000
2,238	50	1,306,830	29,129	739	16	1,411,830	31,459	1,438,320	32,040	20,000 to 25,000
5,281	185	4,726,854	171,014	1,699	63	5,066,732	183,285	5,153,024	186,376	25,000 to 50,000
7,410	517	6,778,570	488,742	1,447	105	7,195,009	518,565	7,294,436	525,873	50,000 to 100,000
3,939	463	3,164,711	385,983	851	103	3,403,483	415,110	3,487,114	425,494	100,000 to 150,000
1,240	217	2,430,505	414,312	651	116	2,607,048	445,061	2,664,037	454,971	150,000 to 200,000
2,172	523	2,946,136	721,867	1,324	328	3,179,995	779,312	3,247,803	795,833	200,000 to 300,000
1,387	476	1,759,577	608,237	564	194	1,914,930	662,221	1,949,333	674,006	300,000 to 400,000
1,185	518	1,281,077	573,237	1,145	504	1,411,951	631,752	1,435,546	642,264	400,000 to 500,000
2,321	1,407	1,798,993	1,089,635	618	371	2,021,611	1,224,824	2,060,915	1,248,648	500,000 to 750,000
1,265	1,116	819,718	703,482	278	245	934,016	802,128	956,265	821,445	750,000 to 1,000,000
3,630	5,093	1,392,147	1,885,656	682	942	1,588,638	2,154,747	1,774,151	2,368,297	1,000,000 to 2,000,000
1,586	3,879	477,359	1,154,381	378	935	556,527	1,346,403	580,459	1,404,875	2,000,000 to 3,000,000
1,175	4,091	246,004	843,067	163	560	289,697	993,232	303,223	1,039,647	3,000,000 to 4,000,000
939	4,272	151,815	676,136	1,592	7,385	182,286	812,264	191,085	851,475	4,000,000 to 5,000,000
1,246	6,712	113,508	612,521	126	692	138,355	746,672	146,524	790,675	5,000,000 to 6,000,000
468	3,027	67,295	434,356	48	308	82,265	530,976	87,012	561,644	6,000,000 to 7,000,000
467	3,486	53,649	400,017	44	325	65,625	489,417	69,518	518,425	7,000,000 to 8,000,000
388	3,266	40,975	345,665	18	151	50,854	429,249	54,011	455,973	8,000,000 to 9,000,000
416	3,992	30,529	289,265	12	113	39,047	370,298	41,512	393,676	9,000,000 to 10,000,000
5,272	164,859	188,873	3,884,986	721	24,855	272,238	6,186,780	294,017	6,688,704	10,000,000 to 100,000,000
1,193	241,424	4,214	683,792	61	12,101	16,216	3,107,954	16,975	3,235,084	100,000,000 to 500,000,000
154	101,595	201	130,842	8	5,189	2,265	1,501,573	2,305	1,528,696	500,000,000 to 1,000,000,000
126	211,765	149	258,389	5	5,625	2,234	4,245,543	2,280	4,337,051	1,000,000,000 to 5,000,000,000
6	40,241	14	103,062	-	-	291	1,920,825	300	1,981,990	5,000,000,000 to 10,000,000,000
1	10,756	2	25,863	1	16,282	218	4,347,253	219	4,363,921	10,000,000,000 & Over
103,281	814,158	176,556,209	17,151,762	25,229	77,546	184,117,855	35,125,524	185,956,665	36,577,525	Total

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

## 2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	90,059,115	70,318	46,214,391	24,699	642,884	500	1,351,656	965	138,268,046	96,481
5,000 to 10,000	5,756,959	35,131	803,041	5,752	103,672	797	165,390	1,158	6,829,062	42,839
10,000 to 20,000	5,907,780	86,969	1,476,887	20,978	65,566	929	158,940	2,247	7,609,173	111,123
20,000 to 25,000	978,798	21,741	389,035	8,725	20,701	464	49,786	1,111	1,438,320	32,040
25,000 to 50,000	3,702,745	133,998	1,211,391	43,841	75,098	2,653	163,790	5,885	5,153,024	186,376
50,000 to 100,000	5,163,227	374,685	1,873,128	132,838	108,395	7,814	149,686	10,535	7,294,436	525,873
100,000 to 150,000	2,390,574	292,549	938,865	114,359	68,393	7,798	89,282	10,787	3,487,114	425,494
150,000 to 200,000	1,782,503	306,157	765,770	129,163	61,642	10,228	54,122	9,423	2,664,037	454,971
200,000 to 300,000	2,149,626	527,661	861,652	210,689	165,175	40,125	71,350	17,358	3,247,803	795,833
300,000 to 400,000	1,350,503	467,300	500,404	173,020	52,100	17,661	46,326	16,025	1,949,333	674,006
400,000 to 500,000	982,243	437,320	382,914	173,369	35,274	15,894	35,115	15,681	1,435,546	642,264
500,000 to 750,000	1,382,424	844,351	535,607	320,086	83,172	47,918	59,712	36,293	2,060,915	1,248,648
750,000 to 1,000,000	663,420	567,175	221,208	191,835	34,505	30,156	37,132	32,279	956,265	821,445
1,000,000 to 2,000,000	1,233,250	1,635,090	365,566	495,463	90,604	119,777	84,731	117,968	1,774,151	2,368,297
2,000,000 to 3,000,000	374,696	906,344	122,872	298,369	41,581	99,780	41,310	100,382	580,459	1,404,875
3,000,000 to 4,000,000	198,314	680,057	58,966	201,972	21,534	73,547	24,409	84,071	303,223	1,039,647
4,000,000 to 5,000,000	121,795	542,562	37,310	166,009	13,751	61,197	18,229	81,707	191,085	851,475
5,000,000 to 6,000,000	89,482	483,819	27,813	150,060	13,420	71,504	15,809	85,292	146,524	790,675
6,000,000 to 7,000,000	55,225	356,591	15,533	100,195	6,983	44,998	9,271	59,860	87,012	561,644
7,000,000 to 8,000,000	42,530	316,924	13,715	102,462	5,610	41,826	7,663	57,212	69,518	518,425
8,000,000 to 9,000,000	32,891	277,667	10,170	85,591	4,348	36,770	6,602	55,944	54,011	455,973
9,000,000 to 10,000,000	25,096	237,687	6,935	65,750	3,588	34,062	5,893	56,178	41,512	393,676
10,000,000 to 100,000,000	156,428	3,263,062	44,843	917,214	27,156	595,053	65,590	1,913,376	294,017	6,688,704
100,000,000 to 500,000,000	3,376	565,246	1,360	204,039	582	97,340	11,657	2,368,459	16,975	3,235,084
500,000,000 to 1,000,000,000	167	107,992	56	38,374	25	15,705	2,057	1,366,624	2,305	1,528,696
1,000,000,000 to 5,000,000,000	78	170,757	79	99,872	13	29,634	2,110	4,036,788	2,280	4,337,051
5,000,000,000 to 10,000,000,000	5	37,218	4	25,658	8	57,907	283	1,861,207	300	1,981,990
10,000,000,000 & Over	-	-	2	25,863	-	-	217	4,338,058	219	4,363,921
<b>Total</b>	<b>124,603,250</b>	<b>13,746,371</b>	<b>56,879,517</b>	<b>4,526,245</b>	<b>1,745,780</b>	<b>1,562,036</b>	<b>2,728,118</b>	<b>16,742,873</b>	<b>185,956,665</b>	<b>36,577,525</b>

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

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

**2.7 Deposits Distributed by Type of Account and Debits/Credits to Deposits**  
All Banks

(Million Rupees)

Type of Accounts	Oct to Dec 25 P									
	Debits					Credits				
	Over the Counter (OTC)	Other than the Counter				Over the Counter (OTC)	Other than the Counter			
		Fund Transfer (Paper based)	Fund Transfer (Online)	Others	Total Debits		Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
I. Current Deposits	23,451,557	24,451,697	31,799,367	30,608,713	110,311,335	19,636,415	24,057,314	35,840,126	37,201,361	116,735,216
1) Basic Banking Accounts	905,248	69,324	140,000	84,651	1,199,224	1,120,887	88,874	153,860	89,934	1,453,555
II. Call Deposits	3,561,955	6,260,154	8,270,325	10,189,934	28,282,368	5,069,236	6,027,724	2,074,832	15,233,383	28,405,176
III. Other Deposit Accounts	132,269	4,766,701	546,596	753,468	6,199,033	543,092	4,560,892	543,167	429,660	6,076,812
IV. Saving Deposits	16,552,397	8,287,552	14,231,729	20,339,831	59,411,509	17,157,899	6,412,930	17,716,377	18,696,582	59,983,789
V. Fixed or Term Deposits	12,912,097	10,495,593	29,772,858	110,116,926	163,297,473	9,891,502	3,272,507	320,373	145,051,036	158,535,418
1) Less Than Three Months	12,820,297	10,138,338	88,743	2,386,941	25,434,320	9,683,255	2,783,220	22,609	7,845,113	20,334,197
2) For Three Months and Over but Less Than Six Months	19,081	216,826	24,951	447,378	708,236	63,880	232,078	2,008	477,535	775,501
3) For Six Months and Over but Less Than One Year	12,189	41,850	2,797,643	10,088,958	12,940,641	14,501	28,765	972	12,938,961	12,983,198
4) For One Year & Over but Less Than Two Years	23,054	95,343	26,833,247	97,159,765	124,111,409	69,356	223,832	279,271	123,739,097	124,311,556
5) For Two Years & Over but Less Than Three Years	1,792	49	3,446	21,159	26,447	5,201	54	325	23,358	28,939
6) For Three Years & Over but Less Than Four Years	2,005	194	8,600	1,603	12,402	5,328	110	1,790	7,189	14,416
7) For Four Years & Over but Less Than Five Years	14,706	0	8	356	15,071	10,728	10	7	1,281	12,026
8) For Five Years & Over but Less Than Ten Years	11,868	2,980	16,219	8,600	39,667	18,329	4,438	13,390	12,754	48,912
9) For Ten Years and Over	7,104	12	-	2,165	9,281	20,923	0	-	5,749	26,672
<b>Total</b>	<b>56,610,275</b>	<b>54,261,696</b>	<b>84,620,874</b>	<b>172,008,873</b>	<b>367,501,718</b>	<b>52,298,145</b>	<b>44,331,367</b>	<b>56,494,875</b>	<b>216,612,023</b>	<b>369,736,410</b>

Note(s)

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

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

3. By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5 times the average deposits of banks during the specified period.

# **Scheduled Banks**

## **Advances**

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

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

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

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

Note(s)

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

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

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

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

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

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

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

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

(Million Rupees)

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

Note(s)

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

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

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

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

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

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

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

### 3.1.4 Advances Classified by Securities

#### Conventional Banking

(Million Rupees)

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

Note(s)

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

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

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

### 3.1.5 Advances Classified by Securities

#### Islamic Banking

(Million Rupees)

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

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

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

### 3.1.6 Advances Classified by Securities and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	3,338	69,822	71	674	2	45	10,826	1,037,432	14,237	1,107,973
<b>1. Cotton Textiles:</b>	1,029	31,227	-	-	-	-	1,602	164,901	2,631	196,128
(a) Indigenous	968	18,412	-	-	-	-	1,408	141,406	2,376	159,818
(b) Imported	61	12,815	-	-	-	-	194	23,495	255	36,310
<b>2. Cotton Yarn:</b>	95	482	3	21	-	-	1,119	69,543	1,217	70,045
(a) Indigenous	95	482	3	21	-	-	1,070	68,792	1,168	69,295
(b) Imported	-	-	-	-	-	-	49	750	49	750
<b>3. Other Textiles:</b>	153	12,837	3	2	-	-	1,942	253,573	2,098	266,412
(a) Indigenous	151	12,746	3	2	-	-	1,908	249,094	2,062	261,842
(b) Imported	2	91	-	-	-	-	34	4,479	36	4,570
<b>4. Machinery:</b>	246	2,508	4	0	1	1	738	137,825	989	140,334
(a) Indigenous	234	2,431	4	0	-	-	401	80,571	639	83,001
(b) Imported	12	78	-	-	1	1	337	57,254	350	57,333
<b>5. Handloom Products</b>	-	-	-	-	-	-	1	20	1	20
<b>6. Carpets &amp; Rugs</b>	5	85	-	-	-	-	5	17	10	103
<b>7. Readymade Garments</b>	38	10,749	9	15	-	-	729	38,147	776	48,911
<b>8. Cement and Cement Products:</b>	17	81	1	1	-	-	354	60,408	372	60,489
(a) Indigenous	17	81	1	1	-	-	353	59,720	371	59,801
(b) Imported	-	-	-	-	-	-	1	688	1	688
<b>9. Sports Goods</b>	9	11	-	-	-	-	90	3,342	99	3,353
<b>10. Surgical Instruments</b>	15	299	1	16	1	44	77	3,558	94	3,917
<b>11. Chemicals &amp; Dyes</b>	102	1,791	-	-	-	-	1,098	55,505	1,200	57,296
<b>12. Other Finished Goods:</b>	1,629	9,751	50	620	-	-	3,071	250,593	4,750	260,964
(a) Indigenous	1,571	9,607	50	620	-	-	2,878	241,426	4,499	251,653
(b) Imported	58	144	-	-	-	-	193	9,167	251	9,311
<b>IV. Fixed Assets Including Machinery</b>	365,193	525,874	36,815	50,372	349	771	52,907	2,039,288	455,264	2,616,306
<b>A. Transport Equipments</b>	352,455	502,669	35,352	49,184	290	700	39,222	392,188	427,319	944,742
<b>B. Furniture &amp; Fixtures</b>	80	99	7	4	-	-	141	5,569	228	5,672
<b>C. Office Equipments</b>	8	82	1	3	-	-	265	50,461	274	50,546
<b>D. Other Machinery &amp; Equipments</b>	12,650	23,025	1,455	1,181	59	71	13,279	1,591,069	27,443	1,615,346
<b>V. Real Estate</b>	548,664	775,274	42,099	70,537	3,393	20,508	38,047	1,207,866	632,203	2,074,185
<b>A. Land</b>	442,655	254,167	22,866	13,694	679	1,513	15,720	488,680	481,920	758,054
<b>1. Residential</b>	10,940	39,879	539	1,954	79	393	6,434	223,133	17,992	265,358
(a) House	10,551	38,400	494	1,798	61	332	5,304	177,674	16,410	218,204
(b) Flat	389	1,479	45	156	18	61	1,130	45,460	1,582	47,154
<b>2. Non-Residential</b>	431,715	214,288	22,327	11,740	600	1,120	9,286	265,547	463,928	492,696
(a) Commercial	1,976	19,187	46	271	55	77	2,786	117,309	4,863	136,844
(b) Industrial	446	6,855	10	75	3	20	1,188	99,018	1,647	105,969
c) Agriculture	421,908	172,908	22,205	11,263	165	322	4,465	18,753	448,743	203,247
d) Other	7,385	15,338	66	130	377	700	847	30,467	8,675	46,636
<b>B. Buildings:</b>	106,009	521,107	19,233	56,843	2,714	18,995	22,327	719,186	150,283	1,316,131
<b>1. Residential</b>	99,353	433,613	19,044	53,324	2,289	14,709	14,988	363,618	135,674	865,264
(a) House	85,146	353,489	17,515	45,608	2,233	13,463	4,107	119,465	109,001	533,025
(b) Flat	14,207	80,124	1,529	7,716	56	1,246	10,881	244,153	26,673	333,239
<b>2. Non-Residential</b>	6,656	87,494	189	3,519	425	4,287	7,339	355,568	14,609	450,867
(a) Commercial	2,629	54,238	66	1,178	102	3,775	2,477	158,344	5,274	217,534
(b) Industrial	588	5,673	7	36	7	25	2,601	128,110	3,203	133,844
c) Agriculture	1,897	16,444	42	100	293	322	742	14,932	2,974	31,798
d) Other	1,542	11,139	74	2,205	23	165	1,519	34,182	3,158	67,691
<b>VI. Fixed Deposits and Insurance Policies</b>	5,892	31,018	803	1,179	54	706	6,454	404,728	13,203	437,632
<b>A. Bank Deposits</b>	5,885	31,005	803	1,179	54	706	6,435	404,636	13,177	437,527
<b>1. Security Deposits</b>	1,424	8,912	173	368	13	564	1,468	58,707	3,078	68,550
<b>2. Term Deposits (TDRs)</b>	2,004	19,447	255	475	36	119	2,621	189,399	4,916	209,440
<b>3. Other Deposits</b>	2,457	2,646	375	337	5	23	2,346	156,531	5,183	159,536
<b>B. Insurance Policies</b>	7	13	-	-	-	-	19	92	26	105
<b>VII. Others</b>	337,995	297,887	28,329	17,306	538	1,821	166,493	4,998,188	533,355	5,315,203
<b>A. Other Secured Advances</b>	33,118	116,158	2,121	4,838	446	1,203	155,521	2,790,009	191,206	2,912,208
<b>1. Receivables</b>	590	13,271	19	265	-	-	1,727	480,223	2,336	493,759
<b>2. Employees Benefits</b>	967	260	56	13	-	-	24	4,185	1,047	4,458
<b>3. Others</b>	31,561	102,627	2,046	4,560	446	1,203	153,770	2,305,601	187,823	2,413,990
<b>B. Advances Secured by Guarantee(s)</b>	304,877	181,729	26,208	12,468	92	619	10,972	2,208,179	342,149	2,402,995
<b>1. Institutional Guarantee(s)</b>	2,450	20,013	5	7	4	22	5,246	2,096,047	7,705	2,116,089
<b>2. Individual Guarantee(s)</b>	302,427	161,716	26,203	12,461	88	597	5,726	112,132	334,444	286,906
<b>VIII. Unsecured Advances</b>	4,073,659	390,786	768,766	36,951	-	-	6,192	374,641	4,848,617	802,378
<b>1. Credit Cards</b>	2,069,510	264,400	253,524	18,665	-	-	-	-	2,323,034	283,065
<b>2. Personal Loan</b>	1,947,610	112,318	512,292	17,932	-	-	25	12	2,459,927	130,263
<b>3. Others</b>	56,539	14,067	2,950	354	-	-	6,167	374,629	65,656	389,050
<b>Total</b>	<b>5,409,399</b>	<b>2,280,052</b>	<b>887,167</b>	<b>183,950</b>	<b>4,361</b>	<b>24,271</b>	<b>462,203</b>	<b>12,048,221</b>	<b>6,763,130</b>	<b>14,536,493</b>

Note(s)

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

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

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

### 3.2 Advances Classified by Borrowers

#### All Banks

(Million Rupees)

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

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

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

Note(s)

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

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

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

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

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

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

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

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

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

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

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

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

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

Note(s)

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

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

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

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

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

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

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

## 3.2.4 Advances Classified by Borrowers

### Conventional Banking

(Million Rupees)

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

### 3.2.4 Advances Classified by Borrowers

#### Conventional Banking

(Million Rupees)

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

## 3.2.4 Advances Classified by Borrowers

### Conventional Banking

(Million Rupees)

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

Note(s)

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

## 3.2.5 Advances Classified by Borrowers

### Islamic Banking

(Million Rupees)

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

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

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

### 3.2.5 Advances Classified by Borrowers

#### Islamic Banking

(Million Rupees)

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

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 31st December, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	341	634,068	341	634,068
B. Provincial Governments	-	-	-	-	-	-	174	419,252	174	419,252
C. Local Bodies	-	-	-	-	-	-	167	214,816	167	214,816
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-	632	2,881,948	632	2,881,948
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	773	11	773
Utilities	-	-	-	-	-	-	216	373,138	216	373,138
Transport, storage and communications	-	-	-	-	-	-	120	898,256	120	898,256
Manufacturing	-	-	-	-	-	-	83	91,034	83	91,034
Mining and Quarrying	-	-	-	-	-	-	2	62,089	2	62,089
Construction	-	-	-	-	-	-	16	5,664	16	5,664
Commerce and Trade	-	-	-	-	-	-	78	688,584	78	688,584
Others	-	-	-	-	-	-	106	772,409	106	772,409
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	1,387	595,181	1,387	595,181
Mutual Funds and AMCs	-	-	-	-	-	-	98	14,347	98	14,347
Insurance & Pension Funds	-	-	-	-	-	-	381	5,695	381	5,695
MFL and DFIs	-	-	-	-	-	-	154	383,815	154	383,815
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	362	48,637	362	48,637
Mudarabas	-	-	-	-	-	-	64	9,706	64	9,706
Other NBFIs	-	-	-	-	-	-	328	132,980	328	132,980
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,447,486	1,064,651	80,166	43,856	1,731	9,280	453,985	7,927,193	1,983,368	9,044,980
A. Agriculture, forestry and fishing	1,168,216	340,163	57,159	17,623	1,514	2,646	218,117	257,306	1,445,006	617,737
1. Crop and animal production, hunting and related service activities	1,167,441	338,259	57,147	17,605	1,513	2,632	218,841	256,548	1,444,142	618,864
Cultivation of Wheat, Rice, Sugar Cane & Cotton	852,284	144,114	39,251	6,270	321	460	106,867	139,786	998,723	290,620
Growing of tropical, subtropical, pome and stone fruits & vegetables	28,305	13,696	1,397	716	89	223	1,722	5,632	31,513	20,267
Growing of other fruits, vegetables and crops	28,047	20,187	842	636	58	110	5,336	13,510	34,283	34,443
Raising of livestock and other related activities	227,547	111,329	12,581	7,316	88	230	36,962	57,928	277,178	176,803
Other agricultural support activities	31,207	48,795	3,075	2,666	957	1,609	67,153	39,509	102,392	92,578
Hunting, trapping and related service activities	51	139	1	1	-	-	1	4	53	144
2. Forestry and logging	115	41	-	-	-	-	-	-	115	41
3. Fishing and aquaculture	660	1,863	12	18	1	14	76	937	749	2,832
B. Mining and quarrying	477	1,545	15	66	1	6	2,072	83,399	2,565	85,015
05 - Mining of coal and lignite	39	178	-	-	-	-	811	49,133	850	49,311
06 - Extraction of crude petroleum and natural gas	241	728	2	12	-	-	939	18,841	1,182	19,580
07 - Mining of metal ores	59	180	-	-	-	-	19	76	78	255
08-Other mining and quarrying	129	437	8	32	1	6	301	15,336	439	15,811
09 - Mining support service activities	9	23	5	22	-	-	2	14	16	59
C. Manufacturing	46,162	343,788	3,215	6,626	96	2,052	94,214	5,361,726	143,687	5,714,192
10 - Manufacture of food products	30,347	100,757	2,417	3,656	5	24	20,530	1,148,734	53,299	1,253,171
11 - Manufacture of beverages	87	1,602	2	17	-	-	1,039	41,738	1,128	43,357
12 - Manufacture of tobacco products	307	128	11	6	-	-	344	13,091	662	13,225
13 - Manufacture of textiles	2,770	88,937	76	415	2	797	27,043	1,818,218	29,891	1,908,367
Preparation and spinning of textile fibres	1,360	48,431	4	5	-	-	8,977	539,928	10,341	598,163
Weaving of textiles	456	5,977	11	87	-	-	5,793	368,181	6,260	374,245
Finishing of textiles	232	18,425	27	83	-	-	4,684	343,306	4,943	361,814
Manufacture of knitted and crocheted fabrics	93	1,149	6	26	-	-	711	68,758	810	69,933
Manufacture of made-up textile articles, except apparel	301	11,002	5	123	2	797	3,523	240,403	3,831	252,324
Manufacture of carpets and rugs	27	131	-	-	-	-	56	593	83	724
Manufacture of other textiles n.e.c.	301	3,823	23	92	-	-	3,299	257,051	3,623	260,965
14 - Manufacture of wearing apparel	599	26,482	120	152	3	55	3,590	251,742	4,312	278,431
15 - Manufacture of leather and related products	229	2,594	36	349	-	-	1,736	48,779	2,001	51,723

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 31st December, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	36	265	29	319	-	-	387	7,714	452	8,299
Manufacture of luggage, handbags and the like, saddlery and harness	36	236	3	8	-	-	131	3,332	170	3,595
Manufacture of footwear	157	2,093	4	22	-	-	1,318	37,713	1,379	39,528
a. Leather wear	105	1,487	2	7	-	-	816	20,980	923	22,475
b. Rubber and Plastic wear	52	606	2	15	-	-	402	6,733	456	7,354
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	449	2	0	-	-	430	13,316	511	13,766
17 - Manufacture of paper and paper products	221	5,153	6	12	-	-	1,885	149,257	2,122	154,422
18 - Printing and reproduction of recorded media	253	1,322	16	236	-	-	800	19,660	1,069	21,218
Printing and other service activities related to printing	248	1,305	16	236	-	-	790	18,606	1,054	20,148
Reproduction of recorded media	5	17	-	-	-	-	10	1,054	15	1,071
19 - Manufacture of coke and refined petroleum products	69	47,624	-	-	-	-	1,513	149,267	1,552	196,891
20 - Manufacture of chemicals and chemical products	454	8,030	8	120	1	-	9,045	493,908	9,508	502,058
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	276	1,022	24	43	3	1	7,250	127,271	7,553	128,336
22 - Manufacture of rubber and plastics products	415	3,327	28	145	8	85	2,799	145,081	3,250	148,637
23 - Manufacture of other non-metallic mineral products	349	7,470	1	9	24	358	1,710	246,853	2,084	254,099
24 - Manufacture of basic metals	641	14,024	9	60	25	659	4,938	233,714	5,613	250,457
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,826	1	2	-	-	692	26,815	896	28,643
26 - Manufacture of computer, electronic and optical products	58	240	-	-	-	-	282	27,378	340	27,619
27 - Manufacture of electrical equipment	366	11,904	9	48	24	74	2,425	157,482	2,824	169,467
28 - Manufacture of machinery and equipment	178	1,515	4	151	-	-	698	22,495	880	24,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	198	1,642	7	276	-	-	2,000	140,449	2,205	142,368
30 - Manufacture of other transport equipment	62	328	1	-	-	-	555	10,356	618	10,685
31 - Manufacture of furniture	143	833	3	50	-	-	373	8,663	519	9,546
32 - Other manufacturing	7,781	16,359	434	879	1	-	2,488	61,509	10,704	78,747
Manufacture of jewellery and related articles	75	221	-	-	-	-	62	439	137	660
Manufacture of imitation jewellery and related articles	3	80	3	4	1	-	10	21	17	106
Manufacture of musical instruments	3	8	-	-	-	-	42	950	45	958
Manufacture of sports goods	145	3,211	1	9	-	-	361	8,053	567	11,274
Manufacture of games and toys	6	27	-	-	-	-	2	50	8	77
Manufacture of medical and dental instruments and supplies	88	579	5	33	-	-	257	4,699	350	5,312
Manufacture of Handicrafts	14	38	6	2	-	-	28	798	48	838
Other manufacturing n.e.c.	7,447	12,194	419	830	-	-	1,726	46,497	9,592	59,522
33 - Repair and installation of machinery and equipment	67	250	-	-	-	-	49	3,987	116	4,207
D. Electricity, gas, steam and air conditioning supply	45	6,013	4	107	4	3	2,741	395,155	2,794	402,178
Electric power generation, transmission and distribution	33	6,843	4	107	4	3	2,551	385,119	2,592	392,073
a) Hydal	1	-	3	105	-	-	271	8,685	275	8,791
b) Thermal	1	-	-	-	-	-	161	97,965	162	97,965
c) Coal Based	2	18	-	-	-	-	82	107,713	84	107,731
d) Wind	2	6,222	-	-	-	-	151	33,651	153	39,873
e) Solar	9	532	1	2	-	-	260	13,762	270	16,296
f) Other	18	71	-	-	4	3	1,626	121,344	1,648	121,418
Manufacture of gas distribution of gaseous fuels through mains	7	30	-	-	-	-	182	10,030	189	10,600
Steam and air conditioning supply	5	39	-	-	-	-	8	6	13	45
E. Water supply; sewerage, waste management and remediation activities	63	5,829	4	1,023	-	-	338	38,762	405	45,613
36 - Water collection, treatment and supply	11	40	-	-	-	-	42	34,047	53	34,087
37 - Sewerage	3	1	-	-	-	-	1	98	4	96
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,750	4	1,023	-	-	62	4,107	106	10,880
39 - Remediation activities and other waste management services	9	38	-	-	-	-	233	510	242	548
F. Construction	1,954	23,628	26	515	14	1,342	2,698	193,199	4,692	218,684
41 - Construction of buildings	1,016	19,531	11	478	11	1,324	1,439	123,843	2,477	145,176
42 - Civil engineering	782	2,997	11	32	3	18	1,102	66,191	1,898	69,238
43 - Specialized construction activities	156	1,100	4	5	-	-	157	3,165	317	4,270

### 3.2.6 Advances Classified by Borrowers and Gender

All Banks  
As on 31st December, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	130,066	221,499	10,418	8,716	58	716	97,428	571,070	237,970	802,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,311	6,546	47	642	-	-	1,473	24,626	4,831	31,813
46 - Wholesale trade, except of motor vehicles and motorcycles	59,831	143,083	3,943	4,928	41	655	10,697	250,554	74,512	398,220
47 - Retail trade, except of motor vehicles and motorcycles	66,924	71,870	6,428	3,145	17	61	85,258	295,890	158,627	370,966
<b>H. Transportation and storage</b>	19,623	48,780	1,388	3,353	2	6	6,029	103,620	27,042	155,759
49 - Land transport and transport via pipelines	5,792	23,806	390	1,523	2	6	2,387	33,238	8,571	58,573
50 - Water transport	13	125	1	0	-	-	120	1,431	134	1,556
51 - Air transport	23	148	1	5	-	-	144	1,883	168	2,036
52 - Warehousing and support activities for transportation	13,762	24,514	996	1,824	-	-	2,057	56,087	16,815	82,425
53 - Courier activities other than national postal activities	33	187	-	-	-	-	1,321	10,982	1,354	11,109
<b>I. Accommodation and food service activities</b>	1,182	5,249	60	156	2	114	1,243	51,066	2,487	56,575
55 - Accommodation	193	1,157	12	82	-	-	323	30,963	528	32,202
56 - Food and beverage service activities	989	4,092	48	74	2	114	920	20,993	1,959	24,373
<b>J. Information and communication</b>	702	4,941	26	54	-	-	3,067	576,784	3,795	581,780
58 - Publishing activities	104	518	4	22	-	-	654	10,849	762	11,389
59 - Motion picture, video and television programme production, sound recording and music publishing activities	123	35	3	1	-	-	44	1,475	170	1,510
60 - Programming and broadcasting activities	5	7	-	-	-	-	35	4,332	40	4,339
61 - Telecommunications	145	2,959	3	3	-	-	1,321	533,939	1,469	536,901
62 - Computer programming, consultancy and related activities	248	1,098	12	21	-	-	813	19,752	1,073	20,870
63 - Information service activities	77	325	4	8	-	-	200	6,438	281	6,770
<b>K. Real estate activities</b>	350	2,235	4	15	8	1,438	631	60,303	993	43,992
<b>L. Professional, scientific and technical activities</b>	394	2,200	17	63	1	2	11,440	103,691	11,852	105,957
69 - Legal and accounting activities	37	200	-	-	-	-	197	6,344	234	6,544
70 - Activities of head offices; management consultancy activities	36	652	1	3	-	-	114	2,200	151	2,856
71 - Architectural and engineering activities; technical testing and analysis	60	300	2	1	-	-	513	10,472	575	10,772
72 - Scientific research and development	15	106	1	1	-	-	126	1,878	142	1,984
73 - Advertising and market research	121	331	7	40	-	-	764	4,885	892	5,256
74 - Other professional, scientific and technical activities	63	345	1	1	1	2	9,697	77,222	9,762	78,609
75 - Veterinary activities	62	267	5	18	-	-	29	190	96	475
<b>M. Administrative and support service activities</b>	4,682	8,280	225	456	9	50	3,105	54,044	8,021	62,831
77 - Rental and leasing activities	194	809	6	139	-	-	547	3,844	747	4,792
78 - Employment activities	8	60	1	8	-	-	29	1,787	38	1,855
79 - Travel agency, tour operator, reservation service and related activities	304	1,819	12	177	-	-	709	13,651	1,025	15,647
80 - Security and investigation activities	23	597	-	-	-	-	595	2,989	618	3,546
81 - Services to buildings and landscape activities	67	302	1	2	-	-	39	281	107	585
82 - Office administrative, office support and other business support activities	4,086	4,693	205	131	9	50	1,186	31,533	5,486	36,407
<b>N. Education</b>	414	2,316	189	498	-	-	1,047	28,993	1,650	31,767
<b>O. Human health and social work activities</b>	539	2,837	73	195	2	85	821	14,292	1,435	17,408
86 - Human health activities	534	2,828	71	193	2	85	806	14,191	1,413	17,297
87 - Residential care activities	1	-	-	-	-	-	4	6	5	6
88 - Social work activities with and without accommodation	4	9	2	1	-	-	95	11	17	105
<b>P. Arts, entertainment and recreation</b>	55	211	5	11	-	-	67	1,626	127	1,848
<b>Q. Other service activities</b>	72,562	44,238	7,338	4,378	20	820	8,927	52,208	88,847	101,643
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	5,848	8,311	5,848	8,311
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	18	962	18	962
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	151	6,570	151	6,570
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,679	779	5,679	779
<b>VI. PERSONAL</b>	3,961,878	1,215,093	806,996	140,092	2,630	14,991	1	0	4,771,595	1,370,176
<b>A. Bank Employees</b>	169,100	319,920	31,934	51,459	10	91	-	-	201,044	371,470
1) For house building	75,776	253,741	15,611	33,027	9	91	-	-	91,396	286,859
2) For transport i.e. purchase of car etc.	50,779	57,489	10,388	17,488	-	-	-	-	61,167	74,977
3) Other purposes	42,545	8,690	5,935	945	1	0	-	-	48,841	9,634
<b>B. Consumer Financing</b>	3,790,068	894,688	774,956	88,610	2,620	14,900	1	0	4,567,645	998,198
1) For house building	28,634	185,325	3,927	20,670	2,365	14,314	-	-	34,926	220,308
2) For transport i.e. purchase of car etc	170,387	294,465	23,367	24,421	226	561	-	-	293,980	319,448
3) Credit cards	1,285,027	167,682	213,384	13,914	-	-	-	-	1,498,411	181,595
4) Consumers durable	33,986	7,002	16,451	1,933	13	16	-	-	50,450	8,951
5) Personal loans	2,172,034	240,214	517,827	27,671	16	10	1	0	2,689,878	267,995
<b>C. Other</b>	2,710	485	106	23	-	-	-	-	2,816	508
<b>VII. OTHER</b>	35	308	5	2	-	-	9	1,520	49	1,830
<b>Total</b>	<b>5,409,399</b>	<b>2,280,652</b>	<b>887,167</b>	<b>183,950</b>	<b>4,261</b>	<b>24,271</b>	<b>462,283</b>	<b>12,048,221</b>	<b>6,763,130</b>	<b>14,536,493</b>

Note(s)

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

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

### 3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24



### 3.3.2 Advances Classified by Rate of Interest/Return and Securities

#### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-24		Sep-25 R			Dec-25 P					
	Total	Total	Precious Metals	Securities, Shares & Other Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	794,883	675,648	857	4,924	176,280	89,489	163,683	38,794	219,783	6,021	699,830
01.00*	12,484	18,379	-	324	2,512	1,353	7,130	593	7,270	68	19,250
02.00*	164,610	184,627	-	664	61,843	38,169	21,432	9,210	65,546	133	196,998
03.00*	335,122	295,542	1	296	77,122	56,548	89,854	9,616	62,323	400	296,160
04.00*	458,720	184,974	-	1,098	55,286	51,724	63,492	8,542	53,178	503	233,825
05.00*	340,056	259,355	74	147	59,071	47,949	107,519	7,521	59,649	2,099	284,028
06.00*	147,929	270,740	-	613	28,780	43,126	10,453	12,723	28,579	346	124,621
07.00*	131,608	185,253	-	14	84,187	29,829	58,321	9,375	177,540	9	359,275
08.00*	117,672	471,492	-	503	217,795	65,364	66,039	10,060	106,266	25	466,052
08.25	4,550	4,150	-	-	95	169	2,696	3,557	579	1	7,096
08.50	89,328	9,259	-	-	1,089	300	195	31	1,377	-	2,992
08.75	46,082	1,265	-	-	26	44	188	3	12	-	273
09.00	63,491	73,307	-	-	8,160	4,316	3,976	443	17,263	0	34,159
09.25	113,821	9,994	-	-	1,187	1,863	52	4,259	266	2	7,629
09.50	101,151	106,383	-	50	1,198	11,070	601	642	100,193	1	113,756
09.75	76,084	156,965	-	50,000	190	555	165	-	5,151	0	56,061
10.00	264,367	61,942	-	-	1,133	13,679	3,393	1,175	35,402	0	54,783
10.25	252,709	31,442	-	161,893	8,500	65,601	121	100	394,162	0	330,377
10.50	63,361	22,261	-	0	26,222	127,531	8,534	1,091	18,296	-	181,675
10.75	135,557	62,515	-	13,773	112,750	172,667	29,968	17,220	138,641	-	485,018
11.00	572,913	339,546	-	150	171,828	137,114	28,033	22,422	366,601	12	726,161
11.25	279,609	1,163,869	-	3,217	187,002	125,088	58,486	42,953	210,031	128	626,906
11.50	144,944	601,639	-	16,519	120,088	102,683	61,634	11,697	322,695	2,403	637,720
11.75	203,056	618,249	-	17,219	127,631	145,259	100,756	25,813	499,033	429	916,141
12.00	393,488	730,139	-	16,900	157,261	87,332	60,779	51,207	277,704	71	651,254
12.25	277,585	572,282	-	1,820	112,103	84,172	77,043	26,398	130,393	6	431,935
12.50	394,069	286,650	-	2,449	51,070	31,343	64,783	10,035	111,021	11	270,712
12.75	362,093	325,842	-	1,530	55,381	44,316	61,110	19,111	88,576	9	270,034
13.00	335,464	238,242	-	4,550	102,558	44,231	55,948	10,167	115,342	435	333,232
13.25	266,965	180,452	-	160	40,175	31,008	40,611	13,280	44,769	1,574	171,578
13.50	245,270	141,165	-	839	9,580	31,959	28,971	15,876	55,227	1,227	143,680
13.75	151,048	154,827	-	1,565	29,677	30,022	49,361	3,759	22,298	332	137,015
14.00	247,972	135,230	-	882	56,620	135,308	23,169	9,884	107,918	1,167	334,949
14.25	151,402	139,746	-	-	7,184	52,416	16,873	7,690	16,309	513	100,985
14.50	161,148	86,851	10	677	9,034	53,913	16,955	383	34,033	1,027	116,033
14.75	132,561	85,075	44	10	1,214	23,655	8,135	250	2,772	48	36,127
15.00	178,754	119,494	-	2	2,809	42,006	29,800	632	73,777	1,076	150,716
15.25	273,204	96,573	33	35,001	5,153	28,845	13,031	100	9,807	706	92,676
15.50	137,655	30,951	-	20	16,403	17,997	14,601	258	3,494	323	53,096
15.75	168,689	21,198	0	11	907	11,412	2,700	41	682	12	15,766
16.00	215,457	31,407	44	1	2,598	17,442	7,204	173	4,336	245	32,043
16.25	215,519	29,371	2	2,150	1,631	21,295	9,037	1,730	37,413	104	73,362
16.50	267,397	30,068	-	-	3,128	10,011	5,165	39	1,622	77	20,042
16.75	166,270	25,808	-	-	7,495	7,040	5,341	16	7,097	22	27,012
17.00	208,108	117,043	8	69	2,567	6,148	11,987	226	47,773	1,184	69,962
17.25	122,071	58,675	4	0	541	6,478	3,947	103	2,755	45	13,874
17.50	577,292	26,559	13	-	3,204	4,634	1,840	272	7,907	63	17,933
17.75	124,431	12,025	-	-	242	2,582	1,549	6	937	10	5,326
18.00	80,977	19,316	6	1	2,002	2,435	1,161	213	9,126	884	15,829
18.25	66,057	20,589	12	-	5,155	2,842	3,250	20	697	26	12,001
18.50	66,034	6,281	19	-	539	1,351	1,526	-	1,152	77	4,664
18.75	83,910	10,131	-	-	21	3,632	895	0	231	3	4,783
19.00	59,189	30,942	-	5	587	8,399	2,901	91	5,787	287	18,057
19.25	83,273	8,277	-	-	15	1,844	893	6	131	23	2,912
19.50	177,718	6,311	-	-	119	1,721	1,508	-	641	14	4,003
19.75	57,322	5,404	28	-	71	1,776	636	5	108	14	2,637
20.00	39,886	69,501	2,101	-	11,131	2,744	680	2,323	42,332	14,056	75,367
20.25	43,545	12,694	1	-	3	601	1,134	-	10	25,300	27,050
20.50	34,322	6,607	314	-	73	482	1,699	-	348	184	3,101
20.75	41,170	35,538	31	-	11	1,935	161	-	41	5	2,184
21.00	29,616	3,629	258	-	1	2,358	298	-	22	461	3,398
21.25	37,409	4,203	169	-	2	517	152	1	6	259	1,105
21.50	60,027	6,038	802	-	-	1,992	265	10	204	88	3,361
21.75	46,504	22,126	731	-	272	859	196	2	116	10	2,186
22.00	25,096	11,917	3,366	1	3	2,227	34	4	130	2,227	7,993
22.25	29,865	6,321	1,237	-	59	768	324	0	138	289	2,816
22.50	23,891	3,301	642	-	-	977	163	-	20	14	1,816
22.75	23,643	2,061	121	-	-	580	172	125	228	11	1,236
23.00	27,372	19,385	193	-	8	1,674	359	150	27	682	3,093
23.25	29,393	5,651	157	-	5	800	301	0	240	169	1,672
23.50	16,443	6,190	154	-	260	707	271	-	173	173	1,737
23.75	21,363	2,671	-	-	1	562	122	39	258	31	1,013
24.00	23,374	13,289	21	-	171	788	404	22	443	4,454	6,304
24.25	23,928	2,715	30	-	1,482	269	894	68	59	379	3,182
24.50	6,605	2,360	94	-	657	233	360	44	371	301	2,060
24.75	9,436	1,452	63	-	60	430	276	94	11	8	942
25.00 & above	356,481	232,183	8,950	209	13,837	5,444	4,818	155	62,895	221,539	317,847
<b>Total</b>	<b>12,311,867</b>	<b>10,061,551</b>	<b>20,590</b>	<b>340,256</b>	<b>2,245,058</b>	<b>2,208,002</b>	<b>1,522,515</b>	<b>412,848</b>	<b>4,219,749</b>	<b>294,837</b>	<b>11,263,856</b>
Weighted Average	12.58	11.03	26.90	10.90	9.57	10.91	9.33	9.80	10.79	34.42	10.99

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.3.3 Advances Classified by Rate of Interest/Return and Securities

#### Foreign Banks

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

: : : : : : : :

\*08.00 stands for 07.25 to 08.24

### 3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

#### Public Sector Banks

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

#### Domestic Private Banks

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

#### Foreign Banks

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

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\*08.00 stands for 07.25 to 08.24

### 3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

#### Conventional Banking

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

: : : : : :

\*08.00 stands for 07.25 to 08.24

### 3.4.5 Advances Classified by Rate of Return and Borrowers

#### Islamic Banking

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.24

: : : : : : : :

\*08.00 stands for 07.25 to 08.24

### 3.4.6 Advances Distributed by Rate of Return and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

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

\*01.00 stands for 00.25 to 01.00

.....

\*08.00 stands for 07.25 to 08.00

### 3.5 Advances Classified by Size

All  
As on

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

Note(s)

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

# of Accounts and Borrowers

Banks

31st December, 2025

(Million Rupees)

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

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

### 3.5.1 Advances Classified by Size of Accounts and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

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

Note(s)

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

### 3.6 Advances Classified by Tenure/Maturity

#### All Banks

(Million Rupees)

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

Note(s)

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

### 3.6.1 Advances Classified by Tenure/Maturity

#### Conventional Banking

(Million Rupees)

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

Note(s)

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

## 3.6.2 Advances Classified by Tenure/Maturity

### Islamic Banking

(Million Rupees)

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

### 3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

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

Note(s)

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

### 3.7 Advances Classified by Nature\*

#### All Banks

(Million Rupees)

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

Note(s)

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

\* Nature refers to Conventional/Islamic financing.

### 3.7.1 Advances Classified by Nature and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

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

Notes)

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

### 3.8 Advances Classified by Rate of

All  
As on

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

\*01.00 stands for 00.25 to 01.24

\*10.00 stands for 09.25 to 10.24

**of Interest/Return and Rate of Margin**

**Banks**  
31st december, 2025

(Million Rupees)

Rate of Margin											Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	
74,888	5,810	6,270	4,534	4,044	11,422	3,117	3,009	2,574	2,352	33,274	1,303,934	00.00
854	54	34	29	9	131	21	10	3	412	5,601	23,461	01.00*
4,587	4,830	1,468	9,063	2,148	1,376	642	2,606	881	5,171	22,022	203,144	02.00*
2,224	3,384	3,893	2,735	2,572	9,322	297	2,033	477	1,853	22,850	353,097	03.00*
617	1,340	1,343	3,092	686	7,070	407	1,095	1,949	500	13,589	246,439	04.00*
2,282	753	3,383	2,831	1,800	2,940	260	293	439	323	19,488	710,833	05.00*
1,055	1,208	294	1,303	404	787	157	188	16,104	9,026	5,456	134,908	06.00*
3,766	1,394	2,732	2,603	939	7,558	455	382	3,296	5,079	40,304	400,948	07.00*
4,475	9,177	3,322	3,599	3,623	44,753	4,090	4,067	5,219	1,075	14,524	514,720	08.00*
1,881	2	19	1,069	66	25	527	79	35	185	2,486	58,916	09.00*
107	7	25	125	22	2,241	148	110	10,973	1,799	2,914	232,930	10.00*
3	2	2	4	3	45,070	1	1	-	39,054	16,376	657,608	10.25
-	2	-	20	46	83,505	2	4,005	610	31	1,052	184,575	10.50
6,418	1,396	6,315	2,028	847	43,915	1,824	3,011	3,028	19	22,866	516,777	10.75
3,372	3,801	145	6,124	2,016	58,921	3,409	2,400	5,380	107	8,067	791,237	11.00
3,879	2,735	2,809	209	1,350	14,007	9,613	23,181	18,620	4,565	21,919	720,118	11.25
5,903	1,844	5,457	2,412	2,635	17,689	1,416	1,019	1,103	1,251	44,870	808,577	11.50
3,538	5,932	2,935	3,268	2,188	16,649	603	382	11,259	1,220	45,539	992,572	11.75
9,746	4,299	5,718	4,520	6,638	10,035	462	1,388	759	666	48,547	816,723	12.00
5,180	2,416	1,764	2,456	1,333	10,040	4,532	1,025	752	1,408	25,897	482,434	12.25
2,738	2,502	812	1,988	2,173	3,815	543	767	847	631	18,021	327,615	12.50
1,342	1,799	954	4,108	968	2,857	1,732	541	1,737	1,796	17,391	302,928	12.75
2,739	1,162	1,532	352	1,186	11,844	1,095	429	564	1,055	17,184	359,996	13.00
3,865	1,090	1,266	1,138	1,483	1,201	570	449	349	345	15,328	259,227	13.25
2,173	502	1,026	773	712	953	306	436	250	290	9,044	157,553	13.50
894	1,253	956	1,281	966	896	1,522	197	162	199	10,415	150,144	13.75
2,348	1,633	1,430	2,095	1,139	1,088	1,099	391	649	878	12,482	373,147	14.00
2,420	1,392	945	1,053	1,348	399	720	292	357	237	6,004	116,385	14.25
1,438	978	2,083	3,592	919	779	947	360	119	107	9,026	126,236	14.50
1,237	2,060	978	745	1,187	257	388	346	158	337	1,439	42,073	14.75
2,335	1,982	1,001	1,097	1,040	1,025	521	281	294	272	3,083	158,885	15.00
1,904	1,189	953	756	796	597	481	284	205	603	2,548	120,913	15.25
1,242	1,141	805	744	530	2,417	297	192	95	394	1,299	57,346	15.50
633	589	459	426	236	259	175	183	59	209	1,536	22,410	15.75
1,082	820	687	639	446	301	251	138	484	488	3,564	50,922	16.00
1,217	523	587	422	537	179	125	178	92	326	3,552	89,303	16.25
1,269	311	278	218	132	121	67	180	95	320	750	42,400	16.50
409	93	114	112	100	41	48	35	82	67	989	28,842	16.75
457	234	277	236	215	159	77	81	82	261	10,072	459,796	17.00
1,023	196	205	146	125	86	14	42	249	57	1,303	36,303	17.25
2,599	101	85	92	27	28	20	7	1	9	345	66,046	17.50
219	40	23	8	6	13	5	14	37	13	454	12,187	17.75
168	64	94	66	32	7	51	3	13	11	2,863	42,484	18.00
3,155	30	52	21	22	27	11	0	3	0	400	21,617	18.25
314	185	97	139	55	61	36	32	40	19	260	14,584	18.50
213	58	68	44	76	28	31	5	14	6	371	5,017	18.75
309	108	127	82	95	108	28	24	14	8	1,302	83,403	19.00
144	28	42	51	8	22	15	4	3	0	1,075	49,690	19.25
113	42	92	40	63	33	42	10	10	6	64	4,064	19.50
275	42	84	61	138	17	26	7	16	1	69	2,770	19.75
71	524	2,731	1,355	12	14	9	107	408	1,739	27,458	80,673	20.00
68	27	15	183	22	4	3	8	1	2	21	27,644	20.25
51	28	30	23	30	-	2	1	-	-	19	3,149	20.50
374	77	43	90	58	18	11	5	6	0	24	2,392	20.75
18,988	41	30	13	17	4	1	18	-	-	9	25,317	21.00
29	10	22	15	16	2	8	2	-	-	21	2,373	21.25
241	106	112	140	70	51	13	6	-	0	9	3,814	21.50
53	16	15	8	7	8	6	1	-	2	14	2,345	21.75
127	47	62	47	55	11	11	0	-	49	10	24,614	22.00
25	3	5	3	-	-	-	1	-	5	71	3,137	22.25
6	0	3	4	-	1	-	-	1	-	17	2,469	22.50
15	30	6	4	3	2	-	7	4	0	18	1,237	22.75
20	32	9	17	13	9	1	3	-	8	34	3,131	23.00
65	8	29	6	9	0	-	2	1	1	18	1,674	23.25
8	5	5	5	1	3	1	6	-	1	149	256,771	23.50
23	11	12	8	4	5	1	19	2	0	287	1,022	23.75
23	9	9	6	3	2	13	1	-	4	24	6,645	24.00
22	12	2	8	2	2	3	-	14	1	35	3,184	24.25
12	5	33	2	2	2	-	1	-	-	122	2,074	24.50
52	24	14	10	3	16	5	-	0	3	45	945	24.75
253	114	162	177	266	467	2,466	2,280	2,820	11	285	343,648	25.00 & over
<b>195,578</b>	<b>73,660</b>	<b>69,388</b>	<b>76,668</b>	<b>50,719</b>	<b>437,699</b>	<b>45,780</b>	<b>58,573</b>	<b>93,735</b>	<b>86,727</b>	<b>598,566</b>	<b>14,536,493</b>	<b>Total</b>

### 3.8.1 Advances Classified by Rate of Margin and Gender

All Banks  
As on 31st December, 2025

(Million Rupees)

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

Note(s)

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

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st December, 2025

(Million Rupees)

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

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st December, 2025

(Million Rupees)

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

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st December, 2025

(Million Rupees)

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

### 3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks  
As on 31st December, 2025

(Million Rupees)

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

Note(s)

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

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

(Percent)

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

\* Nature refers to Conventional/Islamic financing.

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

### 3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

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

Note(s)

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

### 3.11.1 Advances Classified by Category of Financing

#### Conventional Banking

(Million Rupees)

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

Note(s)

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### 3.11.2 Advances Classified by Category of Financing

#### Islamic Banking

(Million Rupees)

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

### 3.11.3 Advances Classified by Category of Financing and Gender

All Banks  
As on 31st December, 2025

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

Note(s)

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

### 3.12 Advances to Textile & Readymade Garments Sectors

All Banks

As on 31st December, 2025

(Million Rupees)

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

Notes)

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

# **Scheduled Banks**

## **Bills Purchased and Discounted**

## 4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-24				Sep-25 R				Dec-25 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	1,315	1,315	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	90,399	33,762	239,211	363,372	110,404	36,888	229,004	376,295	118,540	49,704	216,772	385,016
I. GOVERNMENT	-	-	-	-	-	1,025	-	1,025	-	517	-	517
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	0	0	3,360	110	0	3,469	1,655	-	0	1,655
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	90,399	33,758	239,211	363,368	107,044	35,753	228,969	371,766	116,886	49,186	216,772	382,843
A. Agriculture, forestry and fishing	93	5	632	730	41	-	410	451	111	51	327	489
B. Mining and quarrying	-	1,322	139	1,461	-	-	-	-	-	125	31	156
C. Manufacturing	58,776	27,062	218,100	303,939	62,958	30,325	212,086	305,370	63,294	38,214	205,072	306,580
1 - Manufacture of food products	10,014	4,159	17,365	31,538	5,449	4,752	11,148	21,349	6,417	8,174	9,438	24,030
2 - Manufacture of beverages	100	472	3	575	100	465	-	565	100	465	3	568
3 - Manufacture of textiles	32,145	8,956	164,627	205,729	39,219	11,126	166,695	217,040	41,977	8,953	163,587	214,517
4 - Manufacture of wearing apparel	787	1,608	25,012	27,408	1,285	1,555	22,278	25,118	1,463	1,352	20,405	23,220
5 - Manufacture of leather and related products	4	1,811	2,781	4,597	17	534	3,321	3,873	15	1,238	3,209	4,462
6 - Manufacture of paper and paper products	-	384	308	691	27	271	240	539	148	281	255	684
7 - Manufacture of coke and refined petroleum products	396	892	-	1,288	645	2,791	-	3,436	204	2,893	-	3,097
8 - Manufacture of chemicals and chemical products	6,824	1,897	1,428	10,149	12,921	2,099	1,248	16,268	9,692	6,023	227	15,942
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	73	752	227	1,051	85	583	291	959	270	464	270	1,004
10 - Manufacture of rubber and plastics products	245	1,664	2,032	3,940	252	687	1,893	2,832	109	613	1,772	2,494
11 - Manufacture of non-metallic mineral products	33	95	1,230	1,358	-	176	1,230	1,407	-	371	1,259	1,630
12 - Manufacture of basic metals	208	1,713	-	1,921	574	3,071	322	3,968	267	3,399	122	3,789
13. Manufacture of fabricated metal products, except machinery and equipment	217	0	-	217	362	141	14	517	384	218	-	602
14 - Manufacture of computer, electronic and optical products	55	19	72	146	45	4	95	144	45	4	41	90
15 - Manufacture of electrical equipment	434	1,048	137	1,620	493	423	109	1,025	639	1,216	73	1,928
16 - Manufacture of machinery and equipment	15	47	312	374	-	-	321	321	0	37	308	345
17 - Manufacture of motor vehicles, trailers and semi-trailers	383	1,414	-	1,797	349	1,398	1	1,748	266	1,951	270	2,487
18 - Manufacture of furniture	10	19	-	29	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	6,832	112	2,566	9,511	1,135	248	2,879	4,263	1,298	561	3,834	5,693
D. Electricity, gas, steam and air conditioning supply	121	-	265	386	110	-	215	325	116	-	65	181
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	24	-	-	24	24	31	-	55
F. Construction	-	-	-	-	25	166	-	191	92	523	-	616
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	7,915	4,901	17,909	30,725	13,304	4,895	14,434	32,633	19,440	9,776	10,110	39,326
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	427	31	458	-	0	31	32	-	220	125	345
2 - Wholesale trade, except of motor vehicles and motorcycles	3,473	4,157	3,267	10,897	3,360	4,256	2,481	10,097	3,121	8,120	2,381	13,622
3 - Retail trade, except of motor vehicles and motorcycles	4,442	317	14,611	19,370	9,944	639	11,922	22,504	16,319	1,436	7,604	25,359
H. Transportation and storage	7	1	135	143	-	1	155	156	121	1	106	227
I. Accommodation and food service activities	-	115	-	115	-	115	-	115	-	254	60	314
J. Information and communication	19,830	101	271	20,203	26,476	0	218	26,695	30,275	16	-	30,291
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	681	56	283	1,020	672	112	723	1,507	304	139	248	690
M. Administrative and support service activities	1,194	105	1,019	2,317	3,320	37	714	4,071	546	49	708	1,302
N. Education	-	-	-	-	-	-	-	-	-	-	10	10
O. Human health and social work activities	-	90	-	90	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	1,781	1	457	2,239	113	99	13	225	2,561	4	35	2,600
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	4	-	4	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	35	35	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>90,399</b>	<b>33,762</b>	<b>240,525</b>	<b>364,686</b>	<b>110,404</b>	<b>36,888</b>	<b>229,004</b>	<b>376,295</b>	<b>118,540</b>	<b>49,704</b>	<b>216,772</b>	<b>385,016</b>

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

(Million Rupees)

Borrower	Dec-24				Sep-25 R				Dec-25 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	20,781	8,888	12,277	41,945	32,228	6,522	8,492	47,242	34,171	7,671	14,425	56,267
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	260	-	-	260	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	20,781	8,888	12,277	41,945	31,968	6,522	8,457	46,947	34,171	7,671	14,425	56,267
A. Agriculture, forestry and fishing	-	-	-	-	27	-	-	27	87	-	-	87
B. Mining and quarrying	-	1,322	-	1,322	-	-	-	-	-	-	-	-
C. Manufacturing	17,091	7,025	11,907	36,023	21,795	6,477	8,397	36,669	21,701	7,248	14,410	43,360
1 - Manufacture of food products	1,915	-	468	2,383	3,119	-	16	3,136	3,777	-	2	3,779
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	10,076	3,291	8,538	21,906	12,909	2,357	6,589	21,854	11,578	2,409	12,253	26,240
4 - Manufacture of wearing apparel	91	-	977	1,068	491	-	180	671	429	-	101	530
5 - Manufacture of leather and related products	4	1,215	118	1,337	5	-	81	85	-	822	81	903
6 - Manufacture of paper and paper products	-	188	308	496	27	181	240	448	41	195	255	491
7 - Manufacture of coke and refined petroleum products	396	812	-	1,208	645	2,715	-	3,360	204	2,512	-	2,716
8 - Manufacture of chemicals and chemical products	4,474	393	-	4,866	4,508	239	-	4,748	5,155	253	-	5,408
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	441	-	441	-	265	-	265	200	280	-	480
10 - Manufacture of rubber and plastics products	-	-	-	-	-	27	-	27	-	41	-	41
11 - Manufacture of other non-metallic mineral products	-	95	1,190	1,286	-	123	1,230	1,353	-	151	1,245	1,396
12 - Manufacture of basic metals	-	143	-	143	-	140	-	140	7	154	-	161
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	19	-	29	10	4	-	14	10	4	-	14
15 - Manufacture of electrical equipment	100	-	35	135	50	-	59	109	50	-	73	123
16 - Manufacture of machinery and equipment	15	-	-	15	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	10	-	-	10	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	-	-	272	272	31	-	-	31	251	-	400	651
D. Electricity, gas, steam and air conditioning supply	121	-	-	121	110	-	-	110	116	-	-	116
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	25	-	-	25	82	-	-	82
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	672	541	369	1,583	1,089	45	33	1,166	722	422	15	1,159
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	426	-	426	-	-	-	-	-	219	-	219
2 - Wholesale trade, except of motor vehicles and motorcycles	672	71	369	1,112	975	-	33	1,008	702	158	15	875
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	45	113	45	-	158	20	45	-	64
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	8,605	-	-	8,605	11,256	-	-	11,256
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	360	-	-	360	300	-	28	328	103	-	-	103
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	18	-	-	18	104	-	-	104
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	35	35	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>20,781</b>	<b>8,888</b>	<b>12,277</b>	<b>41,945</b>	<b>32,228</b>	<b>6,522</b>	<b>8,492</b>	<b>47,242</b>	<b>34,171</b>	<b>7,671</b>	<b>14,425</b>	<b>56,267</b>

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

(Million Rupees)

Borrower	Dec-24				Sep-25 R				Dec-25 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	1,315	1,315	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	56,934	24,875	226,868	308,677	76,401	29,097	220,446	325,944	83,894	40,709	202,281	326,884
I. GOVERNMENT	-	-	-	-	-	1,025	-	1,025	-	517	-	517
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	0	0	3,100	110	0	3,210	1,655	-	0	1,655
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	56,934	24,871	226,868	308,673	73,301	27,962	220,446	321,710	82,239	40,192	202,281	324,712
A. Agriculture, forestry and fishing	93	5	632	730	15	-	410	424	24	51	327	402
B. Mining and quarrying	-	-	139	139	-	-	-	-	-	125	31	156
C. Manufacturing	29,082	20,038	206,127	255,247	39,470	23,848	203,624	266,942	41,155	30,965	190,597	262,717
1 - Manufacture of food products	1,955	4,159	16,897	23,010	988	4,752	11,132	16,872	2,640	8,174	9,436	20,251
2 - Manufacture of beverages	100	472	3	575	100	465	-	565	100	465	3	568
3 - Manufacture of textiles	22,069	5,664	156,023	183,757	26,310	8,769	160,041	195,120	30,399	6,544	151,269	188,212
4 - Manufacture of wearing apparel	696	1,608	24,035	26,340	795	1,555	22,097	24,447	1,034	1,352	20,303	22,689
5 - Manufacture of leather and related products	-	596	2,664	3,259	13	534	3,240	3,787	15	416	3,128	3,559
6 - Manufacture of paper and paper products	-	196	-	196	-	90	-	90	107	86	-	193
7 - Manufacture of coke and refined petroleum products	-	79	-	79	-	76	-	76	-	381	-	381
8 - Manufacture of chemicals and chemical products	2,308	1,505	1,428	5,240	8,398	1,860	1,248	11,506	4,529	5,770	227	10,525
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	73	311	227	611	85	317	291	693	70	185	270	524
10 - Manufacture of rubber and plastics products	245	1,664	2,032	3,940	252	660	1,893	2,805	109	572	1,772	2,453
products	33	-	39	72	-	53	-	53	-	219	14	234
12 - Manufacture of basic metals	208	1,569	-	1,778	574	2,931	322	3,828	260	3,244	122	3,627
13. Manufacture of fabricated metal products, except machinery and equipment	217	0	-	217	362	141	14	517	384	218	-	602
14 - Manufacture of computer, electronic and optical products	45	-	72	117	35	-	95	130	35	-	41	76
15 - Manufacture of electrical equipment	334	1,048	102	1,484	443	423	50	915	589	1,216	-	1,805
16 - Manufacture of machinery and equipment	-	47	312	359	-	-	321	321	0	37	308	345
17 - Manufacture of motor vehicles, trailers and semi-trailers	383	988	-	1,371	349	971	1	1,322	266	1,524	270	2,061
18 - Manufacture of furniture	-	19	-	19	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	416	112	2,294	2,823	767	248	2,879	3,894	619	561	3,434	4,614
D. Electricity, gas, steam and air conditioning supply	-	-	265	265	-	-	215	215	-	-	65	65
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	24	-	-	24	24	31	-	55
F. Construction	-	-	-	-	-	166	-	166	10	523	-	533
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	7,243	4,360	17,540	29,142	12,215	3,581	14,401	30,198	18,719	8,030	10,095	36,844
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	1	31	32	-	0	31	32	-	0	125	126
2 - Wholesale trade, except of motor vehicles and motorcycles	2,801	4,086	2,897	9,785	2,384	3,090	2,448	7,922	2,419	6,638	2,366	11,424
3 - Retail trade, except of motor vehicles and motorcycles	4,442	272	14,611	19,325	9,831	492	11,922	22,244	16,299	1,391	7,604	25,294
H. Transportation and storage	7	1	135	143	-	1	155	156	121	1	106	227
I. Accommodation and food service activities	-	115	-	115	-	115	-	115	-	254	60	314
J. Information and communication	17,213	101	271	17,586	17,790	0	218	18,009	18,982	16	-	18,998
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	681	56	283	1,020	672	112	723	1,507	304	139	248	690
M. Administrative and support service activities	834	105	1,019	1,957	3,020	37	686	3,743	442	49	708	1,199
N. Education	-	-	-	-	-	-	-	-	-	-	10	10
O. Human health and social work activities	-	90	-	90	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	1,781	1	457	2,239	95	99	13	207	2,457	4	35	2,496
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	4	-	4	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>56,934</b>	<b>24,875</b>	<b>228,183</b>	<b>309,992</b>	<b>76,401</b>	<b>29,097</b>	<b>220,446</b>	<b>325,944</b>	<b>83,894</b>	<b>40,709</b>	<b>202,281</b>	<b>326,884</b>

### 4.1.3 Classification of Bills Purchased and Discounted

#### Foreign Banks

(Million Rupees)

Borrower	Dec-24				Sep-25 R				Dec-25 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	12,684	-	66	12,749	1,774	1,269	66	3,109	475	1,323	66	1,864
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	12,684	-	66	12,749	1,774	1,269	66	3,109	475	1,323	66	1,864
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	12,604	-	66	12,669	1,693	-	66	1,759	438	-	66	503
1 - Manufacture of food products	6,145	-	-	6,145	1,342	-	-	1,342	-	-	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	-	66	66	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	42	-	-	42	14	-	-	14	9	-	-	9
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	6,416	-	-	6,416	337	-	-	337	429	-	-	429
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	1,269	-	1,269	-	1,323	-	1,323
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	1,167	-	1,167	-	1,323	-	1,323
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	102	-	102	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	80	-	-	80	81	-	-	81	37	-	-	37
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>12,684</b>	<b>-</b>	<b>66</b>	<b>12,749</b>	<b>1,774</b>	<b>1,269</b>	<b>66</b>	<b>3,109</b>	<b>475</b>	<b>1,323</b>	<b>66</b>	<b>1,864</b>

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

As on 31st December, 2025

All Banks

Description	Inland Bills	Import Bills	Foreign Bills	(Million Rupees) Total
<b>A - Manufacture of textiles</b>	<b>41,977</b>	<b>8,953</b>	<b>163,587</b>	<b>214,517</b>
i. Preparation and spinning of textile fibres	20,017	4,302	31,404	55,723
1. Cotton	19,078	2,313	24,120	45,511
2. Woolen	24	-	-	24
3. Synthetic fibre	64	1,966	234	2,265
4. Others	851	23	7,049	7,923
ii. Weaving of textiles	7,531	1,203	43,911	52,646
1. Cotton	6,586	1,203	31,132	38,921
2. Woolen	-	-	15	15
3. Synthetic textile	-	-	2,159	2,159
4. Others	945	-	10,605	11,550
iii. Finishing of textiles	5,062	1,784	23,310	30,156
1. Cotton	4,150	1,212	16,933	22,295
2. Woolen	-	-	295	295
3. Synthetic textile	-	-	56	56
4. Others	912	572	6,026	7,510
iv. Manufacture of knitted and crocheted fabrics	2,041	263	4,301	6,605
v. Manufacture of made-up textile articles, except apparel	4,502	999	45,897	51,398
a. Manufacture of bed wear	1,824	381	17,926	20,131
b. Manufacture of other made up textile articles	2,678	618	27,971	31,267
vi. Manufacture of carpets and rugs	-	-	-	-
vii. Manufacture of other textiles n.e.c.	2,823	402	14,763	17,988
<b>B - Manufacture of wearing apparel</b>	<b>1,463</b>	<b>1,352</b>	<b>20,405</b>	<b>23,220</b>
i. Manufacture of wearing apparel,	262	50	4,393	4,705
ii. Manufacture of Ready made garments	704	1,288	14,603	16,595
iii. Manufacture of articles of fur	-	-	273	273
iv. Manufacture of knitted and crocheted apparel	497	14	1,136	1,647
<b>Total (A + B)</b>	<b>43,439</b>	<b>10,306</b>	<b>183,992</b>	<b>237,737</b>

# **Scheduled Banks**

## **Investments**

## 5.1 Classification of Investments in Securities and Shares

### All Banks

(Million Rupees)

Securities / Shares	Dec-24			Sep-25			Dec-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	23,048,415	22,407,111	23,841,256	28,225,440	29,673,703	29,174,625	29,999,094	31,355,859	31,196,330
1) Treasury Bills	4,617,759	5,022,862	4,841,238	4,671,767	4,999,649	4,747,892	5,063,741	5,387,804	5,115,231
2) Pakistan Investment Bonds (PIBs)	18,428,045	17,381,638	18,997,359	23,552,180	24,672,562	24,425,167	24,927,774	25,960,187	26,073,440
a. Fixed Rate	5,520,242	4,085,162	5,881,187	6,735,086	7,173,090	7,018,804	7,342,506	7,638,881	7,756,359
b. Floating Rate	12,907,803	13,296,475	13,116,172	16,817,094	17,499,472	17,406,363	17,585,268	18,321,306	18,317,081
3) Others	2,611	2,611	2,659	1,492	1,492	1,566	7,579	7,868	7,659
II. Provincial Government	866	866	877	0	0	0	8	8	26
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	447,528	304,940	564,338	496,425	373,517	645,069	493,110	559,529	654,777
1) Quoted On The Stock Exchange	217,178	80,813	338,094	249,178	126,674	388,127	270,649	330,051	412,700
of which:									
Financial Institutions	21,401	15,766	31,598	27,718	19,348	37,432	35,015	45,552	43,099
NFPSEs	34,081	9,540	66,944	47,264	17,263	81,513	53,508	62,249	92,855
Private Sector	123,046	39,696	191,240	124,740	64,595	198,420	137,239	190,878	212,059
2) Unquoted On The Stock Exchange	230,351	224,127	226,244	247,247	246,843	256,942	222,461	229,478	242,077
of which:									
Financial Institutions	47,414	42,725	47,035	51,868	51,138	63,298	46,102	47,586	62,628
NFPSEs	31,402	31,277	31,352	36,380	36,384	36,324	36,731	37,037	36,988
Private Sector	10,377	8,706	9,711	13,636	13,655	15,903	14,888	19,706	17,713
V. DEBENTURES	2	2	2	2	2	2	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	12	8	30	-	-	-
VIII. TERM FINANCE CERTIFICATES	98,843	101,234	103,612	89,425	90,287	93,110	93,375	93,988	94,178
IX. MUTUAL FUNDS	23,005	13,717	25,782	76,091	69,053	80,871	68,035	91,199	72,840
X. OTHERS	953	953	953	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	5,299,459	5,271,899	5,495,305	6,503,942	6,524,373	6,783,827	6,502,137	6,531,546	6,664,163
a. Government Islamic Securities	4,782,813	4,754,664	4,957,665	5,996,769	6,007,214	6,262,730	6,385,238	6,383,254	6,542,914
1. GOP Ijara Sukuk	4,656,841	4,629,040	4,829,692	5,714,150	5,724,738	5,968,303	5,763,873	5,762,813	5,905,081
a. Variable Rental Rate	3,257,356	3,224,741	3,334,242	4,171,171	4,153,945	4,372,826	4,238,821	4,228,158	4,343,719
b. Fixed Rental Rate	1,399,485	1,404,299	1,495,450	1,542,978	1,570,792	1,595,477	1,525,052	1,534,655	1,561,361
2. Bai Muajjal - Government	93,861	93,861	95,629	271,958	271,318	283,404	611,270	609,639	627,568
3. Islamic Naya Pakistan Certificate	32,111	31,764	32,344	10,662	11,158	11,023	10,095	10,802	10,266
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	504,864	505,409	525,799	484,351	487,178	497,875	104,752	129,298	108,900
1) Diminishing Musharaka Sukuk	161,098	161,187	164,959	149,097	148,426	154,213	40,893	63,614	42,414
2) Ijarah Sukuk	193,333	191,604	206,386	193,899	193,831	198,115	4,150	4,150	5,899
3) Modaraba Sukuk	10,713	10,732	10,914	10,376	10,382	10,786	10,353	10,360	10,344
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	139,720	141,885	143,540	130,979	134,539	134,761	49,356	51,174	50,243
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,105	6,105	6,209	7,639	7,639	7,899	4,658	4,658	4,724
h. Other Islamic Mode of Investments	5,678	5,721	5,631	15,183	22,343	15,323	7,489	14,336	7,625
<b>Total</b>	<b>28,919,078</b>	<b>28,100,723</b>	<b>30,032,130</b>	<b>35,391,337</b>	<b>36,730,943</b>	<b>36,777,535</b>	<b>37,155,761</b>	<b>38,632,130</b>	<b>38,682,316</b>

## 5.1.1 Classification of Investments in Securities and Shares

### Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-24			Sep-25			Dec-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	6,152,868	6,513,317	6,477,700	6,002,181	6,431,524	6,234,744	6,618,282	7,036,460	6,837,995
1) Treasury Bills	1,577,365	1,786,314	1,782,834	1,718,366	1,880,220	1,794,000	1,766,731	1,919,840	1,809,818
2) Pakistan Investment Bonds (PIBs)	4,575,503	4,727,003	4,694,865	4,283,815	4,551,304	4,440,744	4,845,127	5,110,196	5,021,711
a. Fixed Rate	868,680	944,885	5,881,187	1,195,323	1,369,271	1,262,612	1,435,726	1,605,141	1,520,281
b. Floating Rate	3,706,824	3,782,118	3,784,317	3,088,492	3,182,034	3,178,132	3,409,401	3,505,055	3,501,430
3) Others	-	-	-	-	-	-	6,424	6,424	6,467
II. Provincial Government	-	-	-	-	-	-	8	8	26
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	75,733	8,396	129,974	74,793	31,690	127,788	77,742	230,108	126,694
1) Quoted On The Stock Exchange	65,871	3,611	120,645	63,321	20,240	116,480	68,590	211,347	117,872
of which:									
Financial Institutions	2,389	595	2,599	5,433	3,238	6,625	8,538	22,522	7,568
NFPSEs	12,801	857	34,140	13,854	1,808	34,740	13,855	48,569	34,956
Private Sector	42,958	1,768	73,467	40,725	13,378	69,956	41,670	137,122	69,504
2) Unquoted On The Stock Exchange	9,862	4,785	9,329	11,472	11,450	11,308	9,153	18,761	8,822
of which:									
Financial Institutions	7,739	4,536	7,322	9,273	9,142	9,215	6,954	11,267	6,652
NFPSEs	120	1	120	108	108	108	108	419	108
Private Sector	1,943	223	1,826	2,003	2,039	1,897	2,003	6,864	1,950
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	8	8	26	-	-	-
VIII. TERM FINANCE CERTIFICATES	31,840	32,385	32,697	26,823	26,781	27,461	26,297	26,613	26,576
IX. MUTUAL FUNDS	6,543	93	8,258	5,362	922	6,986	5,387	20,462	7,274
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	282,489	272,750	293,672	490,406	501,764	505,422	272,254	285,591	277,189
a. Government Islamic Securities	242,460	231,865	252,039	451,786	455,161	465,516	252,153	256,398	256,240
1. GOP Ijara Sukuk	239,885	229,290	249,419	447,395	450,912	461,091	244,372	249,019	248,399
a. Variable Rental Rate	116,278	102,940	121,382	210,246	209,770	217,607	147,432	147,664	150,900
b. Fixed Rental Rate	123,607	126,350	128,037	237,150	241,142	243,484	96,940	101,355	97,498
2. Bai Muajjal - Government	-	-	-	3,536	3,395	3,536	6,982	6,580	7,027
3. Islamic Naya Pakistan Certificate	2,575	2,575	2,621	854	854	889	799	799	815
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	39,941	40,797	41,545	35,178	36,312	36,450	16,847	19,105	17,602
1) Diminishing Musharaka Sukuk	21,442	21,447	21,969	17,776	17,776	18,724	13,280	14,774	13,817
2) Ijarah Sukuk	6,000	6,000	6,477	6,000	6,000	6,123	-	-	-
3) Modaraba Sukuk	2,621	2,624	2,748	2,268	2,274	2,361	2,145	2,152	2,203
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	9,878	10,726	10,350	9,134	10,262	9,243	1,422	2,179	1,582
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	-	-	-	3,354	10,202	3,368	3,166	10,000	3,259
<b>Total</b>	<b>6,549,475</b>	<b>6,826,942</b>	<b>6,942,303</b>	<b>6,599,573</b>	<b>6,992,688</b>	<b>6,902,427</b>	<b>6,999,971</b>	<b>7,599,241</b>	<b>7,275,754</b>

## 5.1.2 Classification of Investments in Securities and Shares

### Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-24			Sep-25			Dec-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,874,831	14,789,329	16,339,322	21,180,586	22,175,158	21,892,758	22,285,272	23,177,094	23,257,386
1) Treasury Bills	2,089,908	2,201,323	2,104,602	2,011,656	2,153,520	2,011,478	2,309,966	2,434,224	2,315,352
2) Pakistan Investment Bonds (PIBs)	13,782,312	12,585,395	14,232,060	19,167,439	20,020,147	19,879,714	19,974,151	20,741,426	20,940,842
a. Fixed Rate	4,646,668	3,135,277	5,881,187	5,523,803	5,787,819	5,739,689	5,897,809	6,024,787	6,226,547
b. Floating Rate	9,135,644	9,450,117	9,266,519	13,643,636	14,232,327	14,140,024	14,076,342	14,716,639	14,714,295
3) Others	2,611	2,611	2,659	1,492	1,492	1,566	1,155	1,444	1,192
II. Provincial Government	866	866	877	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	371,795	296,544	434,364	421,631	341,827	517,281	415,368	329,421	528,084
1) Quoted On The Stock Exchange	151,306	77,201	217,449	185,857	106,433	271,647	202,059	118,704	294,828
of which:									
Financial Institutions	19,012	15,170	28,998	22,285	16,110	30,807	26,477	23,030	35,531
NFPSEs	21,280	8,683	32,805	33,410	15,455	46,773	39,653	13,680	57,899
Private Sector	80,088	37,928	117,773	84,015	51,218	128,464	95,569	53,756	142,555
2) Unquoted On The Stock Exchange	220,489	219,343	216,915	235,775	235,394	245,634	213,308	210,717	233,255
of which:									
Financial Institutions	39,675	38,189	39,713	42,595	41,996	54,083	39,148	36,319	55,976
NFPSEs	31,282	31,276	31,232	36,272	36,276	36,217	36,624	36,617	36,881
Private Sector	8,435	8,483	7,884	11,633	11,616	14,006	12,885	12,842	15,763
V. DEBENTURES	2	2	2	2	2	2	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	67,003	68,849	70,914	62,603	63,506	65,649	67,078	67,376	67,602
IX. MUTUAL FUNDS	16,462	13,624	17,524	70,728	68,131	73,885	62,648	70,737	65,566
X. OTHERS	952	952	952	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	5,016,970	4,999,149	5,201,633	6,013,536	6,022,610	6,278,404	6,229,883	6,245,955	6,386,974
a. Government Islamic Securities	4,540,353	4,522,799	4,705,626	5,544,984	5,552,052	5,797,213	6,133,085	6,126,856	6,286,675
1. GOP Ijara Sukuk	4,416,956	4,399,750	4,580,273	5,266,754	5,273,826	5,507,212	5,519,502	5,513,794	5,656,682
a. Variable Rental Rate	3,141,078	3,121,801	3,212,860	3,960,926	3,944,176	4,155,219	4,091,389	4,080,495	4,192,819
b. Fixed Rental Rate	1,275,878	1,277,949	1,367,414	1,305,829	1,329,650	1,351,993	1,428,112	1,433,299	1,463,863
2. Bai Muajjal - Government	93,861	93,861	95,629	268,422	267,923	279,868	604,287	603,060	620,541
3. Islamic Naya Pakistan Certificate	29,536	29,188	29,724	9,808	10,304	10,133	9,296	10,002	9,452
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	464,923	464,612	484,254	449,173	450,866	461,425	87,905	110,193	91,297
1) Diminishing Musharaka Sukuk	139,655	139,740	142,990	131,321	130,650	135,490	27,613	48,840	28,597
2) Ijaraha Sukuk	187,333	185,604	199,909	187,899	187,831	191,991	4,150	4,150	5,899
3) Modaraba Sukuk	8,092	8,108	8,166	8,108	8,108	8,425	8,208	8,208	8,140
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	129,842	131,159	133,190	121,845	124,277	125,518	47,934	48,995	48,661
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,017	6,017	6,121	7,551	7,551	7,811	4,570	4,570	4,636
h. Other Islamic Mode of Investments	5,678	5,721	5,631	11,828	12,140	11,955	4,323	4,336	4,366
<b>Total</b>	<b>21,348,887</b>	<b>20,169,316</b>	<b>22,065,593</b>	<b>27,749,091</b>	<b>28,671,234</b>	<b>28,827,984</b>	<b>29,060,251</b>	<b>29,890,585</b>	<b>30,305,614</b>

## 5.1.3 Classification of Investments in Securities and Shares

### Foreign Banks

(Million Rupees)

Securities / Shares	Dec-24			Sep-25			Dec-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,020,716	1,104,464	1,024,235	1,042,672	1,067,021	1,047,123	1,095,539	1,142,304	1,100,948
1) Treasury Bills	950,486	1,035,225	953,801	941,746	965,910	942,414	987,044	1,033,740	990,061
2) Pakistan Investment Bonds (PIBs)	70,230	69,240	70,434	100,926	101,111	104,709	108,496	108,564	110,888
a. Fixed Rate	4,894	5,000	5,881,187	15,961	16,000	16,502	8,971	8,953	9,531
b. Floating Rate	65,336	64,240	65,336	84,966	85,111	88,207	99,524	99,611	101,357
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,020,716</b>	<b>1,104,464</b>	<b>1,024,235</b>	<b>1,042,672</b>	<b>1,067,021</b>	<b>1,047,123</b>	<b>1,095,539</b>	<b>1,142,304</b>	<b>1,100,948</b>

## 5.2 Classification of Investments in

All  
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 months	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
<b>I. Federal Government</b>	152,051	297,238	194,413	4,299,213	790,312	1,062,243	1,425,611	2,705,245
1) Treasury Bills	151,169	297,238	194,413	4,296,427	175,985	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	614,327	1,058,253	1,425,611	2,705,245
a. Fixed Rate	-	-	-	-	442,317	784,753	964,502	1,008,062
b. Floating Rate	-	-	-	-	172,010	273,500	461,110	1,697,183
3) Others	883	-	-	2,786	-	3,990	-	-
<b>II. Provincial Government</b>	0	-	-	-	-	-	-	-
<b>III. Local Government</b>	-	-	-	-	-	-	-	-
<b>IV. SHARES</b>	284,217	10	1,668	-	3,000	-	-	67,707
1) Quoted On The Stock Exchange	126,101	10	1,668	-	-	-	-	37,768
Financial Institutions	12,829	-	-	-	-	-	-	10,716
NFPSEs	18,128	-	1,212	-	-	-	-	4,149
Private Sector	54,846	10	455	-	-	-	-	22,904
2) Unquoted On The Stock Exchange	158,116	-	-	-	3,000	-	-	29,939
Financial Institutions	11,664	-	-	-	3,000	-	-	20,114
NFPSEs	36,345	-	-	-	-	-	-	522
Private Sector	1,047	-	-	-	-	-	-	9,302
<b>V. DEBENTURES</b>	2	-	-	-	-	-	-	-
<b>VI. PARTICIPATION TERM CERTIFICATES</b>	0	-	-	-	-	-	-	-
<b>VII. CERTIFICATE OF INVESTEMENTS</b>	-	-	-	-	-	-	-	-
<b>VIII. TERM FINANCE CERTIFICATES</b>	1,455	-	-	-	248	5,350	1,705	3,691
<b>IX. MUTUAL FUNDS</b>	4,218	-	-	-	39,600	-	-	-
<b>X. OTHERS</b>	0	-	-	-	-	-	-	-
<b>XI. Islamic Banking Products - Investments</b>	367,093	52,772	4,566	233,064	369,117	464,649	1,402,826	185,113
a. Government Islamic Securities	366,570	52,772	-	230,968	368,945	464,037	1,399,624	168,689
1) GOP Ijara Sukuk	362,526	-	-	201,569	368,945	436,321	880,294	168,689
a. Variable Rental Rate	362,526	-	-	6,810	294,674	364,466	495,134	106,836
b. Fixed Rental Rate	-	-	-	194,759	74,271	71,855	385,160	61,853
2) Bai Muajjal - Government	-	51,937	-	29,399	-	27,717	518,515	-
3) Islamic Naya Pakistan Certificate	4,044	835	-	-	-	-	815	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	2,096	171	611	3,202	16,424
1) Diminishing Musharaka Sukuk	522	-	-	-	37	611	1,504	1,213
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	100	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	1,995	134	-	1,698	15,211
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	4,566	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
<b>Total</b>	<b>809,036</b>	<b>350,020</b>	<b>200,647</b>	<b>4,532,276</b>	<b>1,202,277</b>	<b>1,532,241</b>	<b>2,830,142</b>	<b>2,961,756</b>

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

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

## Securities/Shares and Term to Maturity

### Banks

December, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
5,742,953	7,868,249	6,541,520	71,659	45,622	-	-	-	31,196,330
-	-	-	-	-	-	-	-	5,115,231
5,742,953	7,868,249	6,541,520	71,659	45,622	-	-	-	26,073,440
1,112,448	2,492,929	834,067	71,659	45,622	-	-	-	7,756,359
4,630,505	5,375,321	5,707,453	-	-	-	-	-	18,317,081
-	-	-	-	-	-	-	-	7,659
-	-	-	-	-	-	26	-	26
-	-	-	-	-	-	-	-	-
1,828	9,756	-	-	8,926	-	139,981	137,684	654,777
-	0	-	-	8,173	-	130,051	108,929	412,700
-	-	-	-	213	-	6,757	12,585	43,099
-	-	-	-	886	-	40,355	28,124	92,855
-	0	-	-	3,986	-	80,801	49,058	212,059
1,828	9,756	-	-	754	-	9,930	28,755	242,077
1,497	5,313	-	-	750	-	7,564	12,726	62,628
-	-	-	-	-	-	118	4	36,988
332	4,443	-	-	-	-	2,200	389	17,713
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
10,080	46,905	4,907	7,065	-	2,049	7,037	3,686	94,178
-	-	-	-	-	-	6,811	22,211	72,840
-	-	-	-	-	-	-	-	0
2,722,456	84,806	752,619	14,906	856	134	6,090	3,098	6,664,163
2,710,349	59,141	718,643	-	-	-	1,548	1,627	6,542,914
2,708,952	59,141	718,643	-	-	-	-	-	5,905,081
2,096,427	59,141	557,705	-	-	-	-	-	4,343,719
612,525	-	160,938	-	-	-	-	-	1,561,361
-	-	-	-	-	-	-	-	627,568
1,397	-	-	-	-	-	1,548	1,627	10,266
-	-	-	-	-	-	-	-	-
10,344	25,665	30,717	12,302	767	134	4,541	1,401	108,900
4,027	11,414	11,406	7,662	767	-	2,911	340	42,414
186	360	1,374	3,758	-	-	-	221	5,899
100	3,729	4,871	602	-	101	0	840	10,344
-	-	-	-	-	-	-	-	-
6,032	10,162	13,067	280	-	33	1,630	-	50,243
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	70	4,724
1,763	-	3,259	2,603	-	-	-	-	7,625
8,477,318	8,009,716	7,299,047	93,630	55,404	2,183	159,945	166,680	38,682,316

## 5.2.1 Classification of Investments in

Public Sector  
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	7,851	31,206	14,863	1,758,684	384,955	356,290	264,466	532,025
1) Treasury Bills	7,851	31,206	14,863	1,755,898	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	384,955	352,610	264,466	532,025
a. Fixed Rate	-	-	-	-	383,901	111,591	189,283	73,582
b. Floating Rate	-	-	-	-	1,054	241,018	75,183	458,443
3) Others	-	-	-	2,786	-	3,681	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	18,083	10	-	-	-	-	-	-
1) Quoted On The Stock Exchange	15,723	10	-	-	-	-	-	-
Financial Institutions	2,107	-	-	-	-	-	-	-
NFPSEs	1,851	-	-	-	-	-	-	-
Private Sector	8,057	10	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	2,361	-	-	-	-	-	-	-
Financial Institutions	2,160	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	140	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	1,703	1,705	2,190
IX. MUTUAL FUNDS	463	-	-	-	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	51,849	-	55,269	12,210	77,700
a. Government Islamic Securities	-	-	-	51,849	-	55,269	11,643	77,700
1) GOP Ijara Sukuk	-	-	-	51,849	-	48,647	10,423	77,700
a. Variable Rental Rate	-	-	-	-	-	30,236	-	61,319
b. Fixed Rental Rate	-	-	-	51,849	-	18,411	10,423	16,382
2) Bai Muajjal - Government	-	-	-	-	-	6,621	405	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	815	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	567	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	567	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
<b>Total</b>	<b>26,397</b>	<b>31,216</b>	<b>14,863</b>	<b>1,810,533</b>	<b>384,955</b>	<b>413,261</b>	<b>278,381</b>	<b>611,915</b>

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

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

## Securities/Shares and Term to Maturity

Banks

December, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
1,955,657	191,808	1,305,893	22,513	11,785	-	-	-	6,837,995
-	-	-	-	-	-	-	-	1,809,818
1,955,657	191,808	1,305,893	22,513	11,785	-	-	-	5,021,711
365,935	121,647	240,044	22,513	11,785	-	-	-	1,520,281
1,589,722	70,160	1,065,850	-	-	-	-	-	3,501,430
-	-	-	-	-	-	-	-	6,467
-	-	-	-	-	-	26	-	26
-	-	-	-	-	-	-	-	-
-	2,017	-	-	1,459	-	104,725	399	126,694
-	-	-	-	706	-	101,226	207	117,872
-	-	-	-	-	-	5,330	130	7,568
-	-	-	-	-	-	33,105	-	34,956
-	-	-	-	-	-	61,361	77	69,504
-	2,017	-	-	754	-	3,499	192	8,822
-	2,017	-	-	750	-	1,533	192	6,652
-	-	-	-	-	-	108	-	108
-	-	-	-	-	-	1,810	0	1,950
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
4,269	11,408	127	-	-	-	3,758	1,416	26,576
-	-	-	-	-	-	6,811	-	7,274
-	-	-	-	-	-	-	-	0
6,431	57,549	6,379	8,062	88	-	1,652	-	277,189
4,663	55,116	-	-	-	-	-	-	256,240
4,663	55,116	-	-	-	-	-	-	248,399
4,230	55,116	-	-	-	-	-	-	150,900
434	-	-	-	-	-	-	-	97,498
-	-	-	-	-	-	-	-	7,027
-	-	-	-	-	-	-	-	815
-	-	-	-	-	-	-	-	-
1,768	2,433	3,120	8,062	-	-	1,652	-	17,602
653	2,233	1,617	7,662	-	-	1,652	-	13,817
-	-	-	-	-	-	-	-	-
100	200	1,503	400	-	-	0	-	2,203
-	-	-	-	-	-	-	-	-
1,015	-	-	-	-	-	-	-	1,582
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	3,259	-	-	-	-	-	3,259
1,966,357	262,782	1,312,399	30,575	13,332	-	116,972	1,815	7,275,754

**5.2.2 Classification of Investments in  
Domestic Private  
As on 31st**

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	6,536	175,713	179,550	1,778,451	405,357	705,952	1,115,679	2,173,220
1) Treasury Bills	5,653	175,713	179,550	1,778,451	175,985	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	229,372	705,643	1,115,679	2,173,220
a. Fixed Rate	-	-	-	-	58,416	673,162	767,802	934,480
b. Floating Rate	-	-	-	-	170,956	32,481	347,877	1,238,740
3) Others	883	-	-	-	-	309	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	266,133	-	1,668	-	3,000	-	-	67,707
1) Quoted On The Stock Exchange	110,378	-	1,668	-	-	-	-	37,768
Financial Institutions	10,722	-	-	-	-	-	-	10,716
NFPSEs	16,277	-	1,212	-	-	-	-	4,149
Private Sector	46,790	-	455	-	-	-	-	22,904
2) Unquoted On The Stock Exchange	155,755	-	-	-	3,000	-	-	29,939
Financial Institutions	9,504	-	-	-	3,000	-	-	20,114
NFPSEs	36,345	-	-	-	-	-	-	522
Private Sector	908	-	-	-	-	-	-	9,302
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,455	-	-	-	248	3,647	-	1,501
IX. MUTUAL FUNDS	3,755	-	-	-	39,600	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	367,093	52,772	4,566	181,215	369,117	409,380	1,390,615	107,413
a. Government Islamic Securities	366,570	52,772	-	179,119	368,945	408,769	1,387,981	90,989
1) GOP Ijara Sukuk	362,526	-	-	149,721	368,945	387,674	869,871	90,989
a. Variable Rental Rate	362,526	-	-	6,810	294,674	334,230	495,134	45,517
b. Fixed Rental Rate	-	-	-	142,910	74,271	53,443	374,737	45,472
2) Bai Muajjal - Government	-	51,937	-	29,399	-	21,095	518,110	-
3) Islamic Naya Pakistan Certificate	4,044	835	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	2,096	171	611	2,635	16,424
1) Diminishing Musharaka Sukuk	522	-	-	-	37	611	1,504	1,213
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	100	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	1,995	134	-	1,131	15,211
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	4,566	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
<b>Total</b>	<b>644,974</b>	<b>228,486</b>	<b>185,784</b>	<b>1,959,666</b>	<b>817,321</b>	<b>1,118,980</b>	<b>2,506,295</b>	<b>2,349,841</b>

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

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

## Securities/Shares and Term to Maturity

Banks

December, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
3,721,875	7,676,442	5,235,627	49,146	33,837	-	-	-	23,257,386
-	-	-	-	-	-	-	-	2,315,352
3,721,875	7,676,442	5,235,627	49,146	33,837	-	-	-	20,940,842
744,399	2,371,281	594,023	49,146	33,837	-	-	-	6,226,547
2,977,476	5,305,161	4,641,603	-	-	-	-	-	14,714,295
-	-	-	-	-	-	-	-	1,192
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
1,828	7,739	-	-	7,467	-	35,256	137,285	528,084
-	0	-	-	7,467	-	28,825	108,722	294,828
-	-	-	-	213	-	1,427	12,454	35,531
-	-	-	-	886	-	7,250	28,124	57,899
-	0	-	-	3,986	-	19,440	48,981	142,555
1,828	7,739	-	-	-	-	6,431	28,563	233,255
1,497	3,296	-	-	-	-	6,031	12,535	55,976
-	-	-	-	-	-	10	4	36,881
332	4,443	-	-	-	-	390	389	15,763
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
5,810	35,497	4,780	7,065	-	2,049	3,279	2,270	67,602
-	-	-	-	-	-	-	22,211	65,566
-	-	-	-	-	-	-	-	-
2,716,025	27,257	746,240	6,843	767	134	4,437	3,098	6,386,974
2,705,686	4,025	718,643	-	-	-	1,548	1,627	6,286,675
2,704,289	4,025	718,643	-	-	-	-	-	5,656,682
2,092,197	4,025	557,705	-	-	-	-	-	4,192,819
612,092	-	160,938	-	-	-	-	-	1,463,863
-	-	-	-	-	-	-	-	620,541
1,397	-	-	-	-	-	1,548	1,627	9,452
-	-	-	-	-	-	-	-	-
8,576	23,232	27,598	4,240	767	134	2,889	1,401	91,297
3,374	9,181	9,789	-	767	-	1,259	340	28,597
186	360	1,374	3,758	-	-	-	221	5,899
-	3,529	3,368	202	-	101	-	840	8,140
-	-	-	-	-	-	-	-	-
5,017	10,162	13,067	280	-	33	1,630	-	48,661
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	70	4,636
1,763	-	-	2,603	-	-	-	-	4,366
6,445,539	7,746,935	5,986,647	63,055	42,072	2,183	42,973	164,865	30,305,614

## 5.2.3 Classification of Investments in

Foreign  
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
<b>I. Federal Government</b>	137,665	90,318	-	762,077	-	-	45,466	-
1) Treasury Bills	137,665	90,318	-	762,077	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	-	-	45,466	-
a. Fixed Rate	-	-	-	-	-	-	7,417	-
b. Floating Rate	-	-	-	-	-	-	38,050	-
3) Others	-	-	-	-	-	-	-	-
<b>II. Provincial Government</b>	-	-	-	-	-	-	-	-
<b>III. Local Government</b>	-	-	-	-	-	-	-	-
<b>IV. SHARES</b>	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
<b>V. DEBENTURES</b>	-	-	-	-	-	-	-	-
<b>VI. PARTICIPATION TERM CERTIFICATES</b>	-	-	-	-	-	-	-	-
<b>VII. CERTIFICATE OF INVESTMENTS</b>	-	-	-	-	-	-	-	-
<b>VIII. TERM FINANCE CERTIFICATES</b>	-	-	-	-	-	-	-	-
<b>IX. MUTUAL FUNDS</b>	-	-	-	-	-	-	-	-
<b>X. OTHERS</b>	-	-	-	-	-	-	-	-
<b>XI. Islamic Banking Products - Investments</b>	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
<b>Total</b>	<b>137,665</b>	<b>90,318</b>	<b>-</b>	<b>762,077</b>	<b>-</b>	<b>-</b>	<b>45,466</b>	<b>-</b>

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

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



# **Regional Advances and Deposits**

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

(Billion Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	72	816	889	95	924	1,019	155	1,297	1,452
	Govt.	101	4,196	4,297	104	5,161	5,265	303	5,260	5,563
	NFPSEs	11	1,384	1,396	27	2,005	2,032	58	2,026	2,084
	NBFCs & Fin Aux.	3	1,071	1,073	2	1,641	1,643	2	2,305	2,307
	Private Sector	522	5,902	6,423	472	6,369	6,842	470	6,658	7,128
	Trust Fund	16	692	708	16	757	773	16	798	814
	Personal	2,441	12,519	14,960	2,700	14,065	16,765	2,528	14,623	17,152
	Others	15	55	70	2	68	70	1	76	78
	Total	3,180	26,635	29,815	3,419	30,989	34,408	3,533	33,044	36,578
	Punjab	Foreign	54	329	383	68	381	448	99	462
Govt.		26	1,675	1,701	28	2,129	2,157	169	2,054	2,223
NFPSEs		6	676	682	7	1,022	1,029	10	1,007	1,017
NBFCs & Fin Aux.		0	127	128	1	135	136	0	179	180
Private Sector		322	2,382	2,704	304	2,674	2,978	299	2,815	3,114
Trust Fund		9	265	274	9	250	259	10	273	284
Personal		1,381	6,300	7,680	1,583	7,166	8,749	1,457	7,004	8,461
Others		3	27	30	1	36	36	1	44	45
Total		1,800	11,782	13,582	2,000	13,792	15,792	2,046	13,839	15,885
Sindh		Foreign	1	364	365	1	380	381	2	617
	Govt.	19	1,084	1,103	16	1,133	1,149	18	1,409	1,427
	NFPSEs	4	263	267	16	417	433	46	376	423
	NBFCs & Fin Aux.	0	855	856	0	1,376	1,376	0	1,937	1,937
	Private Sector	77	2,473	2,549	43	2,610	2,652	42	2,717	2,759
	Trust Fund	2	294	296	2	349	351	2	361	363
	Personal	233	3,520	3,753	224	4,037	4,261	258	4,819	5,078
	Others	0	4	4	0	17	18	0	24	24
	Total	336	8,857	9,193	302	10,318	10,621	368	12,261	12,629
	Khyber Pakhtunkhwa	Foreign	7	26	32	10	33	43	15	39
Govt.		18	328	346	21	458	479	22	472	493
NFPSEs		0	18	18	3	24	27	0	56	56
NBFCs & Fin Aux.		0	1	2	0	6	6	0	46	46
Private Sector		71	167	238	74	161	235	79	210	289
Trust Fund		1	18	18	2	32	34	1	50	52
Personal		454	1,021	1,475	496	1,082	1,579	445	1,005	1,450
Others		2	11	13	1	6	7	0	3	4
Total		552	1,589	2,142	606	1,802	2,409	563	1,882	2,445

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

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	2	2	0	3	3
	Govt.	25	179	204	24	192	215	28	203	230
	NFPSEs	1	7	8	1	13	14	1	15	16
	NBFCs & Fin Aux.	0	0	0	-	0	0	0	0	0
	Private Sector	24	91	114	30	103	132	29	93	122
	Trust Fund	0	7	7	0	8	9	0	7	7
	Personal	92	330	422	86	285	371	86	281	367
	Others	10	1	12	0	1	1	0	0	1
	Total	152	618	770	140	604	745	145	602	747
	Islamabad	Foreign	1	76	77	2	102	104	2	129
Govt.		3	884	886	1	1,199	1,200	8	1,040	1,048
NFPSEs		0	415	415	0	516	516	0	515	515
NBFCs & Fin Aux.		0	72	72	0	101	101	0	120	120
Private Sector		3	749	752	6	789	795	5	787	792
Trust Fund		1	100	101	1	112	113	1	100	101
Personal		30	975	1,005	33	1,060	1,093	33	1,082	1,115
Others		0	11	12	0	8	8	0	5	5
Total		39	3,281	3,320	43	3,887	3,930	49	3,777	3,826
Gilgit-Baltistan		Foreign	0	1	1	1	1	2	1	1
	Govt.	10	20	29	12	24	35	12	21	33
	NFPSEs	0	4	4	0	12	13	0	12	13
	NBFCs & Fin Aux.	2	8	9	1	7	8	1	7	9
	Private Sector	6	12	19	9	11	21	10	13	23
	Trust Fund	1	1	2	1	1	2	1	1	2
	Personal	27	42	69	34	62	96	32	57	89
	Others	0	0	0	0	0	0	0	0	0
	Total	46	88	134	59	118	178	57	113	170
	AJK	Foreign	10	19	28	14	24	38	36	45
Govt.		1	26	26	2	27	29	46	63	109
NFPSEs		1	1	1	0	1	1	0	44	44
NBFCs & Fin Aux.		0	7	7	0	16	17	0	16	16
Private Sector		18	28	47	7	21	28	7	22	29
Trust Fund		1	6	8	0	5	5	0	5	5
Personal		224	332	556	243	373	616	216	375	591
Others		0	0	0	0	0	0	0	0	0
Total		255	419	674	267	467	734	305	571	876

**Note:**

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

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

(Billion Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	8	8	-	-	-	-	-	-
	Govt.	0	842	842	0	625	625	0	634	634
	NFSEs	3	1,827	1,830	-	2,370	2,370	-	2,882	2,882
	NBFCs & Fin Aux.	34	2,401	2,435	0	655	655	0	595	595
	Private Sector	1	1	2	436	7,697	8,133	518	8,527	9,045
	Trust Fund	70	1,160	1,230	1	7	8	1	8	8
	Personal	340	8,785	9,126	111	1,197	1,308	124	1,247	1,370
	Others	0	12	13	0	1	1	0	2	2
	Total	449	15,036	15,485	547	12,552	13,099	642	13,894	14,536
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	140	140	-	26	26	-	33	33
NFSEs		28	973	1,000	-	783	783	-	837	837
NBFCs & Fin Aux.		0	152	152	-	37	37	-	38	38
Private Sector		234	3,514	3,749	348	33,239	33,677	394	38,339	42,333
Trust Fund		0	6	7	1	2	2	1	2	3
Personal		35	333	368	33	371	403	32	396	428
Others		1	0	1	0	1	1	0	1	2
Total		298	5,118	5,416	382	4,548	4,930	427	5,148	5,574
Sindh		Foreign	-	8	8	-	-	-	-	-
	Govt.	0	281	281	0	224	224	0	218	219
	NFSEs	7	1,129	1,136	-	1,329	1,329	-	1,586	1,586
	NBFCs & Fin Aux.	3	1,256	1,259	0	594	594	0	512	512
	Private Sector	58	4,211	4,269	40	3,461	3,501	53	3,700	3,753
	Trust Fund	-	2	2	-	2	2	-	2	2
	Personal	22	689	711	10	737	748	9	755	764
	Others	-	1	1	-	0	0	-	0	0
	Total	90	7,577	7,667	51	6,347	6,398	62	6,774	6,836
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	0	0	-	0	0
NFSEs		-	18	18	-	16	16	-	4	4
NBFCs & Fin Aux.		-	0	0	-	0	0	-	0	0
Private Sector		38	126	164	38	104	142	42	109	151
Trust Fund		-	0	0	-	0	0	-	0	0
Personal		7	38	45	62	43	106	77	46	123
Others		-	0	0	-	-	-	-	-	-
Total		45	182	227	101	163	264	118	160	278

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

Provinces/Regions	Category	(Billion Rupees)								
		Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFSEs	-	-	-	-	-	-	-	46	46
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	6	11	4	6	10	23	8	31
	Trust Fund	-	-	-	-	-	-	-	0	0
	Personal	3	3	6	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	8	9	17	6	10	16	25	59	84
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	420	420	-	376	376	-	382	382
NFSEs		-	281	281	-	242	242	-	408	408
NBFCs & Fin Aux.		-	419	419	-	24	24	-	45	45
Private Sector		0	919	920	0	765	766	0	838	839
Trust Fund		-	4	4	-	4	4	-	3	3
Personal		0	91	92	0	36	36	0	38	38
Others		-	0	0	-	0	0	-	0	0
Total		1	2,135	2,135	1	1,446	1,447	1	1,715	1,715
Gilgit-Baltistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	4	2	6	4	3	7
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	2	2	1	1	2	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	9	5	4	8	5	4	9
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		1	6	8	1	30	31	2	30	31
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		2	4	6	2	4	6	3	6	9
Others		-	-	-	-	-	-	-	-	-
Total		3	27	30	4	34	37	5	35	40

**Note:**  
"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland/ foreign/ import bills.

# **Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks**

## 7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Oct-Dec 2025 <sup>P</sup>	Punjab	6,863.93	36.02	6,727.99	98.02	135.94	1.98	258.01	6,986.00	36.66	101.78
	Sindh	9,714.29	50.98	9,407.65	96.84	306.63	3.16	146.09	9,553.74	50.14	98.35
	KPK	1,027.85	5.39	1,026.04	99.82	1.81	0.18	109.88	1,135.92	5.96	110.51
	Balochistan	27.43	0.14	26.68	97.29	0.74	2.71	11.54	38.22	0.20	139.36
	Islamabad	1,399.77	7.35	1,138.69	81.35	261.08	18.65	178.20	1,316.90	6.91	94.08
	Gilgit-Baltistan	7.71	0.04	7.53	97.66	0.18	2.34	0.30	7.83	0.04	101.56
	AJK	14.32	0.08	14.28	99.74	0.04	0.26	2.40	16.68	0.09	116.50
<b>Total</b>		<b>19,055.29</b>	<b>100.00</b>	<b>18,348.86</b>	<b>96.29</b>	<b>706.43</b>	<b>3.71</b>	<b>706.43</b>	<b>19,055.29</b>	<b>100.00</b>	
Jul-Sep 2025	Punjab	5,084.19	37.77	4,949.11	97.34	135.09	2.66	439.60	5,388.70	40.03	105.99
	Sindh	6,878.83	51.10	6,502.03	94.52	376.80	5.48	117.17	6,619.20	49.18	96.23
	KPK	90.29	0.67	86.73	96.05	3.57	3.95	515.26	601.99	4.47	666.70
	Balochistan	14.91	0.11	12.15	81.50	2.76	18.50	4.57	16.73	0.12	112.17
	Islamabad	1,375.85	10.22	781.69	56.81	594.16	43.19	34.16	815.85	6.06	59.30
	Gilgit-Baltistan	6.40	0.05	6.28	98.18	0.12	1.82	0.96	7.24	0.05	113.16
	AJK	11.75	0.09	11.72	99.78	0.03	0.22	0.80	12.52	0.09	106.55
<b>Total</b>		<b>13,462.23</b>	<b>100.00</b>	<b>12,349.71</b>	<b>91.74</b>	<b>1,112.52</b>	<b>8.26</b>	<b>1,112.52</b>	<b>13,462.23</b>	<b>100.00</b>	
Oct-Dec 2024	Punjab	6,850.61	35.14	6,343.69	92.60	506.92	7.40	417.38	6,761.07	34.68	98.69
	Sindh	10,397.33	53.33	9,811.24	94.36	586.08	5.64	252.65	10,063.89	51.63	96.79
	KPK	77.96	0.40	74.86	96.03	3.09	3.97	361.56	436.43	2.24	559.82
	Balochistan	12.20	0.06	11.92	97.72	0.28	2.28	73.41	85.33	0.44	699.52
	Islamabad	2,140.32	10.98	1,861.89	86.99	278.43	13.01	265.69	2,127.59	10.91	99.41
	Gilgit-Baltistan	5.21	0.03	5.15	98.93	0.06	1.07	1.65	6.80	0.03	130.52
	AJK	10.98	0.06	10.96	99.86	0.02	0.14	2.53	13.49	0.07	122.92
<b>Total</b>		<b>19,494.60</b>	<b>100.00</b>	<b>18,119.72</b>	<b>92.95</b>	<b>1,374.88</b>	<b>7.05</b>	<b>1,374.88</b>	<b>19,494.60</b>	<b>100.00</b>	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

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

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

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

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

(Billion Rs.)

Place of Disbursement	Place of Utilization	Oct-Dec 2025 <sup>P</sup>		Jul-Sep 2025		Oct-Dec 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6,727.99	98.02	4,949.11	97.34	6,343.69	92.60
	Sindh	86.67	1.26	101.30	1.99	239.82	3.50
	KPK	8.74	0.13	5.80	0.11	44.70	0.65
	Balochistan	0.45	0.01	1.31	0.03	7.87	0.11
	Islamabad	38.06	0.55	25.19	0.50	213.63	3.12
	Gilgit-Baltistan	0.19	-	0.89	0.02	0.17	-
	AJK	1.85	0.03	0.60	0.01	0.72	0.01
<b>Punjab Total</b>		<b>6,863.93</b>	<b>100.00</b>	<b>5,084.19</b>	<b>100.00</b>	<b>6,850.61</b>	<b>100.00</b>
Sindh	Punjab	92.99	0.96	337.86	4.91	281.26	2.71
	Sindh	9,407.65	96.84	6,502.03	94.52	9,811.24	94.36
	KPK	64.51	0.66	29.99	0.44	187.04	1.80
	Balochistan	10.16	0.10	3.09	0.04	65.28	0.63
	Islamabad	138.60	1.43	5.67	0.08	49.26	0.47
	Gilgit-Baltistan	0.04	-	0.02	-	1.47	0.01
	AJK	0.33	-	0.15	-	1.78	0.02
<b>Sindh Total</b>		<b>9,714.29</b>	<b>100.00</b>	<b>6,878.83</b>	<b>100.00</b>	<b>10,397.33</b>	<b>100.00</b>
KPK	Punjab	0.27	0.03	0.16	0.18	0.12	0.16
	Sindh	0.08	0.01	0.18	0.20	0.18	0.23
	KPK	1,026.04	99.82	86.73	96.05	74.86	96.03
	Balochistan	0.04	-	0.01	0.02	0.01	0.02
	Islamabad	1.42	0.14	3.18	3.53	2.76	3.54
	Gilgit-Baltistan	..	-	0.02	0.02	..	-
	AJK	-	-	..	-	0.02	0.020
<b>KPK Total</b>		<b>1,027.85</b>	<b>100.00</b>	<b>90.29</b>	<b>100.00</b>	<b>77.96</b>	<b>100.00</b>
Balochistan	Punjab	0.08	0.29	0.02	0.16	..	0.02
	Sindh	0.62	2.24	2.73	18.33	0.27	2.25
	KPK	0.05	0.17	..	0.01	-	-
	Balochistan	26.68	97.29	12.15	81.50	11.92	97.72
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	-	..	-
<b>Balochistan Total</b>		<b>27.43</b>	<b>100.00</b>	<b>14.91</b>	<b>100.00</b>	<b>12.20</b>	<b>100.00</b>
Islamabad	Punjab	164.59	11.76	101.54	7.38	135.99	6.35
	Sindh	58.73	4.20	12.95	0.94	12.37	0.58
	KPK	36.57	2.61	479.45	34.85	129.81	6.06
	Balochistan	0.89	0.06	0.16	0.01	0.24	0.01
	Islamabad	1,138.69	81.35	781.69	56.81	1,861.89	86.99
	Gilgit-Baltistan	0.08	0.01	0.03	-	..	-
	AJK	0.22	0.02	0.04	-	0.02	-
<b>Islamabad Total</b>		<b>1,399.77</b>	<b>100.00</b>	<b>1,375.85</b>	<b>100.00</b>	<b>2,140.32</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	0.07	0.87	..	0.07	..	0.09
	Sindh	-	-	..	0.01	..	0.01
	KPK	0.01	0.17	0.02	0.25	0.01	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	0.10	1.30	0.10	1.49	0.04	0.82
	Gilgit-Baltistan	7.53	97.66	6.28	98.18	5.15	98.93
	AJK	..	0.01	..	0.01	-	-
<b>Gilgit-Baltistan Total</b>		<b>7.71</b>	<b>100.00</b>	<b>6.40</b>	<b>100.00</b>	<b>5.21</b>	<b>100.00</b>
AJK	Punjab	0.01	0.06	0.01	0.05	0.01	0.08
	Sindh	..	0.01	..	0.02	..	0.02
	KPK	..	0.01	..	0.01	..	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.03	0.18	0.02	0.14	..	0.04
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	14.28	99.74	11.72	99.78	10.96	99.86
<b>AJK Total</b>		<b>14.32</b>	<b>100.00</b>	<b>11.75</b>	<b>100.00</b>	<b>10.98</b>	<b>100.00</b>
<b>Grand Total</b>		<b>19,055.29</b>		<b>13,462.23</b>		<b>19,494.60</b>	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

### 7.3 Province/Region-wise Advances by Place of Utilization and Disbursen

(Billion Rs.)

Place of Utilization	Place of Disbursement	Oct-Dec 2025 P		Jul-Sep 2025		Oct-Dec 2024	
		Amount	%age	Amount	%age	Amount	%age
<b>Punjab</b>	Punjab	6727.99	96.31	4949.11	91.84	6343.69	93.83
	Sindh	92.99	1.33	337.86	6.27	281.26	4.16
	KPK	0.27	-	0.16	-	0.12	-
	Balochistan	0.08	-	0.02	-	..	-
	Islamabad	164.59	2.36	101.54	1.88	135.99	2.01
	Gilgit-Baltistan	0.07	-	..	-	..	-
	AJK	0.01	-	0.01	-	0.01	-
<b>Punjab Total</b>		<b>6986.00</b>	<b>100.00</b>	<b>5388.70</b>	<b>100.00</b>	<b>6761.07</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	86.67	0.91	101.30	1.53	239.82	2.38
	Sindh	9407.65	98.47	6502.03	98.23	9811.24	97.49
	KPK	0.08	-	0.18	-	0.18	-
	Balochistan	0.62	0.01	2.73	0.04	0.27	-
	Islamabad	58.73	0.61	12.95	0.20	12.37	0.12
	Gilgit-Baltistan	-	-	..	-	..	-
	AJK	..	-	..	-	..	-
<b>Sindh Total</b>		<b>9553.74</b>	<b>100.00</b>	<b>6619.20</b>	<b>100.00</b>	<b>10063.89</b>	<b>100.00</b>
<b>KPK</b>	Punjab	8.74	0.77	5.80	0.96	44.70	10.24
	Sindh	64.51	5.68	29.99	4.98	187.04	42.86
	KPK	1026.04	90.33	86.73	14.41	74.86	17.15
	Balochistan	0.05	-	..	-	-	-
	Islamabad	36.57	3.22	479.45	79.64	129.81	29.74
	Gilgit-Baltistan	0.01	-	0.02	-	0.01	-
	AJK	..	-	..	-	..	-
<b>KPK Total</b>		<b>1135.92</b>	<b>100.00</b>	<b>601.99</b>	<b>100.00</b>	<b>436.43</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	0.45	1.17	1.31	7.81	7.87	9.23
	Sindh	10.16	26.57	3.09	18.49	65.28	76.50
	KPK	0.04	0.11	0.01	0.08	0.01	0.01
	Balochistan	26.68	69.81	12.15	72.66	11.92	13.97
	Islamabad	0.89	2.33	0.16	0.96	0.24	0.29
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>38.22</b>	<b>100.00</b>	<b>16.73</b>	<b>100.00</b>	<b>85.33</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	38.06	2.89	25.19	3.09	213.63	10.04
	Sindh	138.60	10.53	5.67	0.70	49.26	2.32
	KPK	1.42	0.11	3.18	0.39	2.76	0.13
	Balochistan	-	-	-	-	-	-
	Islamabad	1138.69	86.47	781.69	95.81	1861.89	87.51
	Gilgit-Baltistan	0.10	0.01	0.10	0.01	0.04	-
	AJK	0.03	-	0.02	-	..	-
<b>Islamabad Total</b>		<b>1316.90</b>	<b>100.00</b>	<b>815.85</b>	<b>100.00</b>	<b>2127.59</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	0.19	2.37	0.89	12.33	0.17	2.50
	Sindh	0.04	0.48	0.02	0.29	1.47	21.65
	KPK	..	-	0.02	0.27	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.08	0.98	0.03	0.35	..	0.05
	Gilgit-Baltistan	7.53	96.16	6.28	86.76	5.15	75.79
	AJK	..	0.01	..	0.01	..	-
<b>Gilgit-Baltistan Total</b>		<b>7.83</b>	<b>100.00</b>	<b>7.24</b>	<b>100.00</b>	<b>6.80</b>	<b>100.00</b>
<b>AJK</b>	Punjab	1.85	11.07	0.60	4.79	0.72	5.37
	Sindh	0.33	2.00	0.15	1.23	1.78	13.17
	KPK	-	-	..	0.01	0.02	0.11
	Balochistan	-	-	..	-	..	-
	Islamabad	0.22	1.32	0.04	0.31	0.02	0.12
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	14.28	85.61	11.72	93.65	10.96	81.24
<b>AJK Total</b>		<b>16.68</b>	<b>100.00</b>	<b>12.52</b>	<b>100.00</b>	<b>13.49</b>	<b>100.00</b>
<b>Grand Total</b>		<b>19055.29</b>		<b>13462.23</b>		<b>19494.60</b>	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

7.4 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

Oct 01, 2025 to Dec 31, 2025

All Banks

(Million Rupees)

Description	Working Capital / Short Term							Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Disbursement	
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others			Total
<b>A - Manufacture of textiles</b>	<b>275,042</b>	<b>252,028</b>	<b>60,942</b>	<b>3,345</b>	<b>26,789</b>	<b>870,534</b>	<b>1,342,789</b>	<b>2,831,470</b>	<b>481</b>	<b>235</b>	<b>13,605</b>	<b>7,436</b>	<b>423,611</b>	<b>445,368</b>	<b>81,898</b>	<b>3,358,735</b>
i. Preparation and spinning of textile fibres	33,709	60,563	28,141	1,066	12,991	73,422	588,804	798,696	-	60	1,774	1,248	62,453	65,535	21,453	885,685
1. Cotton	15,638	38,535	21,661	557	12,143	61,518	381,767	531,820	-	-	1,757	323	21,118	23,197	15,970	570,987
2. Woolen	-	298	277	-	24	573	4,033	5,206	-	-	-	643	78	722	-	5,928
3. Synthetic fibre	7,451	2,103	2,988	486	79	8,225	71,518	92,850	-	60	-	54	24,869	24,983	917	118,750
4. Others	10,620	19,626	3,214	23	745	3,106	131,487	168,820	-	-	18	227	16,388	16,633	4,567	190,020
ii. Weaving of textiles	57,070	51,132	13,914	740	3,684	669,787	180,776	977,103	107	150	1,556	1,022	17,350	20,185	17,953	1,015,240
1. Cotton	32,531	30,983	7,896	560	2,484	36,845	118,642	229,941	81	-	1,556	401	12,434	14,473	7,124	251,538
2. Woolen	-	55	79	-	-	22	525	681	-	-	-	-	5	5	-	686
3. Synthetic textile	2,420	610	334	-	-	12	4,987	8,363	-	-	-	3	22	25	38	8,426
4. Others	22,119	19,484	5,604	180	1,200	632,908	56,621	738,117	26	150	-	618	4,888	5,682	10,791	754,590
iii. Finishing of textiles	58,853	31,176	7,458	289	1,251	45,206	250,115	394,349	69	-	854	577	269,595	271,095	11,074	676,519
1. Cotton	29,158	20,851	5,875	194	514	32,125	109,820	198,537	-	-	783	553	20,284	21,621	8,200	228,357
2. Woolen	0	28	-	-	-	6	50	84	-	-	-	-	5	5	134	224
3. Synthetic textile	5,168	-	139	-	-	15	3,781	9,102	-	-	-	-	74	74	56	9,233
4. Others	24,527	10,297	1,444	95	737	13,060	136,465	186,626	69	-	72	23	249,231	249,395	2,684	438,705
iv. Manufacture of knitted and crocheted fabrics	29,573	14,216	294	55	1,101	18,352	15,276	78,867	-	-	61	-	4,099	4,160	868	83,895
v. Manufacture of made-up textile articles, except apparel	43,015	53,526	3,557	766	3,671	617	121,353	226,504	57	-	7,266	1,560	7,658	16,541	18,283	261,327
a. Manufacture of bed wear	13,567	14,399	873	143	1,334	-	21,648	51,964	-	-	327	74	1,491	1,892	6,396	60,252
b. Manufacture of other made up textile articles	29,448	39,127	2,684	623	2,337	617	99,704	174,540	57	-	6,940	1,486	6,167	14,649	11,887	201,076
vi. Manufacture of carpets and rugs	-	95	127	-	-	-	956	1,178	-	-	-	2	3	5	-	1,183
vii. Manufacture of other textiles n.e.c.	52,822	41,321	7,452	428	4,091	63,150	185,509	354,772	248	25	2,093	3,028	62,453	67,848	12,267	434,886
<b>B - Manufacture of wearing apparel</b>	<b>57,518</b>	<b>63,125</b>	<b>5,483</b>	<b>132</b>	<b>986</b>	<b>5,134</b>	<b>179,910</b>	<b>312,289</b>	<b>147</b>	<b>500</b>	<b>193</b>	<b>306</b>	<b>24,634</b>	<b>25,780</b>	<b>6,285</b>	<b>344,353</b>
i. Manufacture of wearing apparel,	7,581	27,751	1,538	34	164	786	25,942	63,797	100	500	-	39	7,192	7,831	563	72,191
ii. Manufacture of Ready made garments	36,484	27,284	3,164	-	529	4,348	144,481	216,291	30	-	193	258	12,047	12,528	4,740	233,559
iii. Manufacture of articles of fur	100	827	497	77	-	-	6,883	8,384	-	-	-	-	4,000	4,000	208	12,592
iv. Manufacture of knitted and crocheted apparel	13,353	7,262	284	22	293	-	2,604	23,817	17	-	-	8	1,395	1,420	774	26,011
<b>Total (A + B)</b>	<b>332,560</b>	<b>315,153</b>	<b>66,425</b>	<b>3,478</b>	<b>27,775</b>	<b>875,668</b>	<b>1,522,699</b>	<b>3,143,758</b>	<b>628</b>	<b>735</b>	<b>13,798</b>	<b>7,742</b>	<b>448,245</b>	<b>471,147</b>	<b>88,182</b>	<b>3,703,088</b>

# **Microfinance Banks**

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Assets</b>	1,136,923,226	943,651,642	1,099,623,609
<b>I. Currency and Deposits</b>	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
<b>II. Securities (other than shares)</b>	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
<b>III. Loans extended (Advances)<sup>1</sup></b>	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
<b>IV. Shares and other equity</b>	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
<b>V. Insurance Technical Reserve</b>	112,747	148,890	218,894
<b>VI. Financial Derivatives</b>	-	-	-
<b>VII. Other accounts receivable</b>	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	-	-	-
<b>VIII. Non-financial assets</b>	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
<b>Liabilities</b>	1,136,923,249	943,651,638	1,099,623,595
<b>I. Deposits<sup>2</sup></b>	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
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	5,495,981	8,718,159	9,704,607
1. Short-term	-	-	-
2. Long-term	5,495,981	8,718,159	9,704,607
<b>III. Loans (Borrowings)</b>	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
<b>IV. Financial Derivatives</b>	-	-	-
<b>V. Other accounts payable</b>	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	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	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
<b>A. Mark-Up/Return/Interest Earned</b>	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>B. Mark-Up/Return/Interest Expensed</b>	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
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	24,267,795	27,886,387	29,421,945
<b>C. Non Mark-UP/Return/Interest Income</b>	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
<b>II. Total Income (I + C)</b>	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
			-
<b>D. Non Mark-UP/Return/Interest Expenses</b>	27,683,538	26,068,751	31,653,643
<b>1. Operating expenses</b>	27,552,012	25,990,831	31,557,839
<b>i. Total compensation expense</b>	8,870,119	6,945,571	7,141,286
<b>ii. Property expense</b>	4,854,976	4,003,920	3,860,858
<b>a. Rent and taxes</b>	320,582	108,090	100,406
<b>b. Insurance</b>	631,536	621,569	771,639
<b>c. Utilities cost</b>	613,130	555,742	392,606
<b>d. Lease rental</b>	-	29,700	18,354
<b>e. Fuel expense generators</b>	115,509	105,858	103,685
<b>f. Security (including guards)</b>	597,522	489,619	522,490
<b>g. Repair and maintenance (including janitorial charges)</b>	316,156	514,411	364,858
<b>h. Depreciation on right-of-use assets</b>	535,985	462,903	556,271
<b>i. Depreciation</b>	1,724,555	1,116,027	1,030,548
<b>iii. Information technology expenses</b>	2,924,298	932,186	1,172,641
<b>iv. Other operating expenses</b>	10,902,620	14,109,153	19,383,055
<b>2. Workers welfare fund</b>	126,247	41,514	108,291
<b>3. Other charges</b>	5,279	36,406	(12,487)
<b>i. Penalties imposed by State Bank of Pakistan</b>	2,133	242	142
<b>ii. Penalties imposed by other regulatory bodies (to be specified)</b>	-	-	-
<b>iii. Others (to be specified, if material)</b>	3,146	36,164	(12,629)
<b>III. Profit before provisions (II - D)</b>	7,612,994	10,073,066	8,155,471
<b>E. Provisions / (reversals) and write offs - net</b>	14,256,025	10,950,251	16,160,134
<b>1. (Reversals) / provisions against balance with Banks</b>	-	-	-
<b>2. (Reversals) / provisions for diminution in value of investments</b>	-	-	-
<b>3. (Reversals) / provisions against loans &amp; advances</b>	16,036,425	11,269,345	17,347,596
<b>4. (Reversals) / provisions against off balance sheet items</b>	(19,622)	-	-
<b>5. Reversals against other assets</b>	-	-	20,618
<b>6. Recovery of written off / charged off bad debts</b>	(1,760,778)	(319,094)	(1,208,080)
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	(6,643,031)	(877,185)	(8,004,664)
<b>G. Taxation</b>	1,107,463	470,755	(3,092,918)
<b>1. Current</b>	1,342,638	1,688,707	2,354,826
<b>2. Prior</b>	32,291	204,758	280,039
<b>3. Deferred</b>	(267,466)	(1,422,710)	(5,727,783)
<b>V. Profit After Taxation (IV - G)</b>	(7,750,495)	(1,347,940)	(4,911,745)
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	25,242	21,634	22,634
<b>1. Permanent</b>	18,607	16,735	17,390
<b>a. Male</b>	16,002	14,207	14,712
<i>of which: Branch Managers</i>	1,351	1,026	1,186
<b>b. Female</b>	2,605	2,528	2,678
<i>of which: Branch Managers</i>	54	47	44
<b>2. Contractual</b>	6,635	4,899	5,244
<b>a. Male</b>	5,563	4,314	4,610
<i>of which: Branch Managers</i>	29	32	34
<b>b. Female</b>	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
<b>Total</b>	<b>118,939,971</b>	<b>728,813,594</b>	<b>74,114,002</b>	<b>704,842,082</b>	<b>78,372,788</b>	<b>823,197,866</b>

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	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>51,446,808</b>	<b>300,140,077</b>	<b>25,591,995</b>	<b>94,647,954</b>	<b>41,495</b>	<b>28,142,172</b>	<b>1,292,490</b>	<b>400,267,662</b>	<b>78,372,788</b>	<b>823,197,866</b>

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

## 8.4 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
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>728,813,594</b>	<b>704,842,082</b>	<b>179,913,494</b>	<b>408,719</b>	-	<b>311,662,894</b>
<b>I. GOVERNMENT</b>	<b>38,577,559</b>	<b>46,138,501</b>	<b>3,273,691</b>	<b>220</b>	-	<b>16,361,514</b>
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
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	<b>10,335,384</b>	<b>5,882,722</b>	<b>64,711</b>	<b>33</b>	-	<b>438,332</b>
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
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	<b>88,787,685</b>	<b>115,366,843</b>	<b>5,591,660</b>	-	-	<b>106,965,254</b>
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
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>58,728,660</b>	<b>66,686,592</b>	<b>15,651,319</b>	<b>229,214</b>	-	<b>26,485,653</b>
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
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	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
<b>H. Transportation and storage</b>	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
<b>I. Accommodation and food service activities</b>	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
<b>J. Information and communication</b>	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
<b>K. Real estate activities</b>	1,253,675	188,937	92,433	103	-	99,586
<b>L. Professional, scientific and technical activities</b>	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	-	-	-
<b>M. Administrative and support service activities</b>	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
<b>N. Education</b>	6,899,199	5,002,976	132,142	2,008	-	296,175
<b>O. Human health and social work activities</b>	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
<b>P. Arts, entertainment and recreation</b>	8,895	13,925	7,327	-	-	2,643
<b>Q. Other service activities</b>	8,075,696	18,232,939	2,553,614	74,279	-	4,861,837
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	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
<b>VI. PERSONAL</b>	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
<b>VII. OTHER</b>	18,638,653	6,570,984	1,030,794	12,259	-	2,661,663
<b>Total</b>	<b>728,813,594</b>	<b>704,842,082</b>	<b>179,913,494</b>	<b>408,719</b>	<b>-</b>	<b>311,662,894</b>

## 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
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>51,446,808</b>	<b>300,140,077</b>	<b>25,591,995</b>	<b>94,647,954</b>	<b>41,495</b>	<b>28,142,172</b>	<b>1,292,490</b>	<b>400,267,662</b>	<b>78,372,788</b>	<b>823,197,866</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	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
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	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
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	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
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,733,725</b>	<b>26,665,643</b>	<b>303,950</b>	<b>5,028,538</b>	<b>1,752</b>	<b>794,361</b>	<b>974,796</b>	<b>55,135,281</b>	<b>3,014,223</b>	<b>87,623,823</b>
<b>A. Agriculture, forestry and fishing</b>	<b>559,183</b>	<b>5,323,782</b>	<b>100,184</b>	<b>806,766</b>	<b>603</b>	<b>246,352</b>	<b>963</b>	<b>6,865</b>	<b>660,933</b>	<b>6,383,765</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>559,037</b>	<b>3,390,934</b>	<b>100,166</b>	<b>806,730</b>	<b>603</b>	<b>246,352</b>	<b>963</b>	<b>6,865</b>	<b>660,769</b>	<b>4,450,881</b>
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>B. Mining and quarrying</b>	<b>64</b>	<b>25,858</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>37</b>	<b>71</b>	<b>25,895</b>
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
<b>C. Manufacturing</b>	<b>110,025</b>	<b>1,581,069</b>	<b>34,023</b>	<b>305,611</b>	<b>28</b>	<b>41,758</b>	<b>415</b>	<b>13,020,141</b>	<b>144,491</b>	<b>14,948,579</b>
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
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	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
<b>H. Transportation and storage</b>	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
<b>I. Accommodation and food service activities</b>	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
<b>J. Information and communication</b>	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
<b>K. Real estate activities</b>	509	160,643	36	109	11	2,616	44	139,133	600	302,501
<b>L. Professional, scientific and technical activities</b>	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
<b>M. Administrative and support service activities</b>	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
<b>N. Education</b>	1,394	153,064	478	78,218	30	12,329	622	6,950,084	2,524	7,193,695
<b>O. Human health and social work activities</b>	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
<b>P. Arts, entertainment and recreation</b>	74	5,751	13	400	2	82	16	9,356	105	15,589
<b>Q. Other service activities</b>	443,076	4,476,917	90,447	1,585,571	35	8,778	19,000	11,484,353	552,558	17,555,620
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	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
<b>VI. PERSONAL</b>	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
<b>VII. OTHER</b>	8,951	444,693	8,004	287,696	-	-	1,129	7,010,122	18,084	7,742,510
<b>Total</b>	<b>51,446,808</b>	<b>300,140,077</b>	<b>25,591,995</b>	<b>94,647,954</b>	<b>41,495</b>	<b>28,142,172</b>	<b>1,292,490</b>	<b>400,267,662</b>	<b>78,372,788</b>	<b>823,197,866</b>

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
<b>Less Than 5,000</b>	114,227,394	132,969,639	72,861,736	89,928,899	76,541,130	106,688,487
<b>5,000 to 10,000</b>	3,183,969	25,605,802	654,903	5,250,573	1,076,622	6,955,988
<b>10,000 to 20,000</b>	1,019,298	13,717,693	120,096	1,718,929	214,982	3,113,911
<b>20,000 to 25,000</b>	58,195	1,286,902	53,767	1,183,920	54,367	1,201,682
<b>25,000 to 30,000</b>	44,035	1,202,910	42,802	1,145,358	52,542	1,399,868
<b>30,000 to 40,000</b>	52,602	1,815,112	45,358	1,561,741	51,328	1,767,274
<b>40,000 to 50,000</b>	30,566	1,350,561	29,624	1,320,417	30,111	1,340,401
<b>50,000 to 60,000</b>	21,828	1,163,034	24,317	1,305,160	25,748	1,387,396
<b>60,000 to 70,000</b>	10,071	646,208	14,048	906,157	14,075	905,198
<b>70,000 to 80,000</b>	50,946	3,817,251	41,656	3,118,995	64,358	4,820,492
<b>80,000 to 90,000</b>	5,240	442,513	7,973	673,938	7,900	667,469
<b>90,000 to 100,000</b>	5,067	481,555	7,067	670,990	8,951	848,925
<b>100,000 to 200,000</b>	68,460	8,683,378	62,154	7,705,867	70,192	8,596,959
<b>200,000 to 300,000</b>	26,163	6,041,058	21,732	5,069,009	23,259	5,457,483
<b>300,000 to 400,000</b>	13,929	4,619,340	12,994	4,347,985	13,655	4,579,684
<b>400,000 to 500,000</b>	9,418	4,086,885	9,398	4,094,608	9,941	4,352,330
<b>500,000 to 600,000</b>	21,020	10,766,692	17,980	9,238,288	19,091	9,804,936
<b>600,000 to 700,000</b>	5,616	3,548,412	5,517	3,495,554	6,031	3,845,971
<b>700,000 to 800,000</b>	5,190	3,811,323	4,412	3,237,442	4,880	3,593,602
<b>800,000 to 900,000</b>	4,506	3,764,956	3,685	3,068,114	3,814	3,179,473
<b>900,000 to 1,000,000</b>	4,368	4,113,977	3,406	3,203,477	3,592	3,385,797
<b>1,000,000 to 2,000,000</b>	36,884	45,347,961	33,999	40,891,222	37,220	44,824,615
<b>2,000,000 to 3,000,000</b>	13,445	30,620,431	12,768	29,237,245	14,391	33,007,074
<b>3,000,000 to 4,000,000</b>	4,684	15,494,059	4,972	16,379,249	5,652	18,702,248
<b>4,000,000 to 5,000,000</b>	2,868	12,435,748	2,816	12,203,101	3,126	13,619,509
<b>5,000,000 to 6,000,000</b>	5,177	26,562,027	5,486	28,039,519	6,153	31,465,641
<b>6,000,000 to 7,000,000</b>	1,302	8,315,378	1,264	8,038,603	1,300	8,271,282
<b>7,000,000 to 8,000,000</b>	904	6,663,435	909	6,696,616	940	6,938,880
<b>8,000,000 to 9,000,000</b>	602	5,011,650	646	5,389,454	694	5,804,765
<b>9,000,000 to 10,000,000</b>	487	4,605,878	472	4,453,091	523	4,914,478
<b>10,000,000 to 100,000,000</b>	5,242	106,044,107	5,514	110,659,402	5,639	113,956,772
<b>100,000,000 &amp; Over</b>	495	233,777,718	531	290,609,163	581	363,799,276
<b>Total</b>	<b>118,939,971</b>	<b>728,813,594</b>	<b>74,114,002</b>	<b>704,842,082</b>	<b>78,372,788</b>	<b>823,197,866</b>

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	9,901,251	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
<b>Total</b>	<b>51,446,808</b>	<b>300,140,077</b>	<b>25,591,995</b>	<b>94,647,954</b>	<b>41,495</b>	<b>28,142,172</b>	<b>1,292,490</b>	<b>400,267,662</b>	<b>78,372,788</b>	<b>823,197,866</b>

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
2. 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
<b>Total</b>	<b>8,497,619</b>	<b>429,580,676</b>	<b>5,461,569</b>	<b>451,001,914</b>	<b>7,186,542</b>	<b>498,897,252</b>

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
<b>I. Gold, Bullion, Gold &amp; Silver</b>								
Ornaments and Precious Metals	366,197	142,601,215	118,050	43,355,497	50	15,885	484,297	185,972,596
<b>II. Securities, Shares and Other Financial Instruments:</b>								
<b>A. Quoted on the Stock Exchange:</b>								
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>B. Unquoted on the Stock Exchange:</b>								
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>III. Merchandise</b>	3,290	2,268,480	463	325,309	-	-	3,753	2,593,789
<b>A. Food Items:</b>	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>B. Raw Materials:</b>	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
<b>Total</b>	<b>5,546,655</b>	<b>391,952,968</b>	<b>1,639,790</b>	<b>100,747,572</b>	<b>97</b>	<b>6,196,712</b>	<b>7,186,542</b>	<b>498,897,252</b>

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
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>8,497,619</b>	<b>429,580,676</b>	<b>5,461,569</b>	<b>451,001,914</b>	<b>7,186,542</b>	<b>498,897,252</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	<b>4</b>	<b>6,155,823</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	<b>4</b>	<b>6,155,823</b>
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,480,750</b>	<b>310,587,378</b>	<b>1,429,477</b>	<b>367,483,145</b>	<b>1,301,832</b>	<b>369,519,062</b>
<b>A. Agriculture, forestry and fishing</b>	<b>1,212,318</b>	<b>249,537,370</b>	<b>1,124,923</b>	<b>279,873,848</b>	<b>1,017,735</b>	<b>278,403,436</b>
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>B. Mining and quarrying</b>	<b>1</b>	<b>59</b>	<b>11</b>	<b>1,877</b>	<b>13</b>	<b>2,062</b>
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	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>32,244</b>	<b>5,707,544</b>	<b>33,879</b>	<b>6,058,379</b>	<b>20,258</b>	<b>3,561,321</b>
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	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
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	14,631
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
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>						
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
<b>H. Transportation and storage</b>	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
<b>I. Accommodation and food service activities</b>	-	-	-	-	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
<b>J. Information and communication</b>	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
<b>K. Real estate activities</b>	-	-	-	-	-	-
11 - Real estate activities	11	1,705	11	3,739	8	2,870
<b>L. Professional, scientific and technical activities</b>	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
<b>M. Administrative and support service activities</b>	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
<b>N. Education</b>	945	209,952	608	158,762	423	106,952
<b>O. Human health and social work activities</b>	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	-	-	-	-	-	-
<b>P. Arts, entertainment and recreation</b>	474	84,836	365	72,471	314	59,187
<b>Q. Other service activities</b>	28,651	4,467,197	32,799	5,427,894	34,065	5,803,255
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
<b>VI. PERSONAL</b>	6,982,829	106,143,934	4,028,983	82,962,898	5,869,900	121,232,685
<b>A. Bank Employees</b>	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>B. Consumer Financing</b>	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
<b>C) Other</b>	238,771	24,849,345	136,359	10,505,594	214,549	25,176,968
<b>VII. OTHER</b>	34,040	12,849,364	3,109	555,871	14,806	1,989,682
<b>Total</b>	<b>8,497,619</b>	<b>429,580,676</b>	<b>5,461,569</b>	<b>451,001,914</b>	<b>7,186,542</b>	<b>498,897,252</b>

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
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	5,546,655	391,952,968	1,639,790	100,747,572	97	6,196,712	7,186,542	498,897,252
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	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	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	993,050	292,618,509	308,712	76,871,096	70	29,458	1,301,832	369,519,062
<b>A. Agriculture, forestry and fishing</b>	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	-	-	-	-	-	-	-	-
2. Forestry and logging	5	898	-	-	-	-	5	898
3. Fishing and aquaculture	22	5,105	17	921	-	-	39	6,026
<b>B. Mining and quarrying</b>	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	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	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
<b>Total</b>	<b>5,546,655</b>	<b>391,952,968</b>	<b>1,639,790</b>	<b>100,747,572</b>	<b>97</b>	<b>6,196,712</b>	<b>7,186,542</b>	<b>498,897,252</b>

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
<b>Total</b>	<b>429,580,676</b>	<b>451,001,914</b>	<b>498,897,252</b>

\*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
<b>Total</b>	<b>391,952,968</b>	<b>100,747,572</b>	<b>6,196,712</b>	<b>498,897,252</b>

\*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

(Million Rupees)

Provinces/Regions	Category	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
<b>Total</b>	<b>8,497,619</b>	<b>429,580,676</b>	<b>5,461,569</b>	<b>451,001,914</b>	<b>7,186,542</b>	<b>498,897,252</b>

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
<b>Total</b>	<b>5,546,655</b>	<b>391,952,968</b>	<b>1,639,790</b>	<b>100,747,572</b>	<b>97</b>	<b>6,196,712</b>	<b>7,186,542</b>	<b>498,897,252</b>

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) Ijarah 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	-	-	-	-	-	-
<b>Total</b>	<b>383,655,412</b>	<b>390,001,225</b>	<b>386,632,057</b>	<b>203,832,065</b>	<b>210,240,712</b>	<b>207,481,089</b>	<b>250,593,229</b>	<b>258,750,343</b>	<b>255,817,766</b>

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

# **Development Finance Institutions**

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Assets</b>	1,926,392,768	1,348,821,371	1,270,971,092
<b>I. Currency and Deposits</b>	20,477,027	13,264,845	14,618,854
1. Currency	9,750	12,012	2,415
2. Transferable Deposits	4,899,707	4,743,572	7,218,797
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	15,567,570	8,509,261	7,397,642
<b>II. Securities(other than shares)</b>	1,603,619,163	1,043,312,058	945,292,969
1. Short-term	138,413,589	21,268,969	10,496,418
2. Long-term	1,465,205,574	1,022,043,089	934,796,551
<b>III. Loans extended (Advances)<sup>1</sup></b>	208,998,199	206,557,187	225,225,354
1. Short-term	68,371,875	55,106,733	67,057,308
A) Money at call	1,500,555	70,021	85,024
B) Reverse Repo	23,431,884	6,422,310	2,707,865
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	43,439,436	48,614,402	64,264,419
2. Long-term	140,626,324	151,450,454	158,168,046
<b>IV. Shares and other equity</b>	21,694,499	26,974,930	28,091,511
1. Quoted	11,480,645	16,978,078	15,690,292
2. Non quoted	8,138,917	7,921,915	10,326,282
3. Investment fund shares	2,074,937	2,074,937	2,074,937
<b>V. Insurance Technical Reserve</b>	-	-	-
<b>VI. Financial Derivatives</b>	-	-	-
<b>VII. Other accounts receivable</b>	60,096,003	45,388,758	44,338,688
1. Trade credit and advances	-	-	-
2. Others	60,096,003	45,388,758	44,338,688
A) Dividends receivable resident sector	4,690	13,316	-
B) Settlement accounts resident sector	1,240,666	864,587	1,046,583
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	58,850,647	44,510,855	43,292,105
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	11,507,877	13,323,593	13,403,716
1. Produced assets	11,258,768	13,115,340	13,244,432
A) Tangible fixed assets	10,938,072	12,589,245	12,733,208
a) Dwellings	4,270,108	5,591,286	5,570,113
i) Building on freehold land	426,009	630,252	606,874
ii) Building on leasehold land	3,844,099	4,961,034	4,963,239
b) Other buildings and structures	2,485,129	2,631,260	2,630,590
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,448,378	2,594,509	2,593,839
c) Machinery and equipment	2,427,643	2,576,945	2,742,767
i) Transport equipment	1,414,547	1,464,735	1,447,695
ii) Furniture & Fixtures	326,437	379,857	377,447
iii) Office equipment	571,133	617,865	793,783
iv) Other machinery & equipment	115,526	114,488	123,842
d) Other tangible fixed assets n.e.s	1,755,192	1,789,754	1,789,738
B) Intangible fixed assets	320,696	526,095	511,224
a) Computer software	320,696	526,095	511,224
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	99,410	58,554	9,585

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
<b>Liabilities</b>	1,926,392,770	1,348,821,371	1,270,971,092
<b>I. Deposits<sup>2</sup></b>	80,385,909	51,934,378	70,118,037
1. Transferable Deposits	5,773,205	5,965,692	6,184,673
2. Restricted/ compulsory deposits	190,582	222,747	370,750
3. Other deposits	74,422,122	45,745,939	63,562,614
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	1,632,545,771	1,054,273,563	946,608,433
1. Short-term	1,135,529,689	661,988,406	703,578,440
A) Money at call	90,839,473	83,399,924	108,070,722
B) Repurchase agreements (Repo)	179,018,435	382,935,304	392,208,140
C) Other short-term borrowings	865,671,781	195,653,178	203,299,578
2. Long-term borrowings	497,016,082	392,285,157	243,029,993
<b>IV. Financial Derivatives</b>	-	-	-
<b>V. Other accounts payable</b>	54,459,123	55,015,427	56,716,795
1. Provision for losses	19,890,811	21,108,563	21,400,898
A) Provision for loan losses-Specific	13,380,407	14,563,070	15,110,054
B) Provision for loan losses-General	5,412,190	4,283,067	3,943,868
C) Provision for other losses	1,098,214	2,262,426	2,346,976
2. Accumulated Depreciation	2,652,600	2,728,651	2,916,696
3. Other accounts payable to other resident Sectors	31,915,712	31,178,213	32,399,201
A) Dividends payable	-	-	-
B) Settlement accounts	3,629,274	4,001,042	4,305,715
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	28,286,438	27,177,171	28,093,486
a) Suspense account	8,322,765	6,678,995	5,796,728
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(15,370)	1,630,498	2,222,958
d) Accrued wages	115,074	768,022	992,007
e) Accrued rent	-	-	-
f) Accrued taxes	9,186,298	9,136,482	9,687,678
g) Other miscellaneous liability items	10,677,671	8,963,174	9,394,115
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	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	159,001,967	187,598,003	197,527,827
1. Quoted	-	-	-
2. Non quoted	78,558,408	79,559,087	79,559,087
3. Investment fund shares	-	-	-
4. Retained earnings	22,685,828	34,422,781	35,028,970
5. Current year result	18,356,273	21,596,874	27,324,374
6. General and special reserve	26,178,370	29,899,605	30,080,559
7. Valuation adjustments	13,223,088	22,119,656	25,534,837
<b>IX. Contingencies and Commitments<sup>3</sup></b>	122,037,860	129,832,791	116,999,473
1. Guarantees	14,714,160	22,127,598	21,193,645
2. Commitments	103,725,569	104,042,055	92,093,447
A) Letter of Credit	4,628,358	3,402,051	5,201,001
B) Forward government Securities Transactions	60,921,159	52,270,006	34,029,212
C) Forward lending	4,850,815	4,010,647	5,233,507
D) Commitments for acquisition of :	208,934	94,087	138,691
i. Fixed assets	85,885	57,440	12,517
ii. Intangible assets	123,049	36,648	126,174
E) Other commitments	33,116,303	44,265,264	47,491,036
3. Other contingent liabilities	3,598,131	3,663,138	3,712,381

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of DFIs' advances due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on the presented format from December 2022.

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-dec 2025 P
<b>A. Mark-Up/Return/Interest Earned</b>	122,364,428	47,733,951	47,467,533
1. Loans and advances	7,988,302	6,624,372	7,815,912
2. Investments	112,280,333	40,416,087	38,502,273
3. Lendings to financial institutions	1,946,322	588,509	1,018,131
4. Balances with banks	149,461	104,983	131,217
5. Income from inter-office lending	-	-	-
6. Other	10	-	-
<b>B. Mark-Up/Return/Interest Expensed</b>	105,217,723	38,212,724	38,321,082
1. Deposits	2,769,353	1,639,801	1,658,853
2. Borrowings	102,416,692	36,540,328	36,622,110
3. Subordinated debt	-	9,271	9,034
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	29,667	22,839	28,513
6. Expense on inter-office borrowing	-	-	-
7. Other	2,011	485	2,572
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	17,146,705	9,521,228	9,146,451
<b>C. Non Mark-UP/Return/Interest Income</b>	5,656,607	5,927,585	6,205,955
1. Fee & Commission Income	397,388	268,756	335,197
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	40,512	16,245	13,636
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	158,612	43,356	44,750
v. Investment banking fee	27,631	44,639	63,521
vi. Commission on trade	-	-	-
vii. Commission on guarantees	42,885	50,440	56,804
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	127,748	114,076	156,486
xiv. Other Commission	-	-	-
2. Dividend Income	4,576,728	4,191,143	4,971,906
3. Foreign exchange income	14,082	(43,302)	(22,411)
4. Income from derivatives	-	-	-
5. Gain on securities	512,049	1,410,845	770,335
i. Realised	298,642	2,032,664	1,197,811
ii. Unrealised - held for trading	213,407	(621,819)	(427,476)
6. Other Income	156,360	100,143	150,928
i. Rent on property	133,079	119,096	135,300
ii. Gain on sale of fixed assets-net	(5,911)	6,221	2,433
iii. Loss on termination of lease liability against right of use assets	24,360	2,568	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,832	(27,742)	13,195
<b>II. Total Income (I + C)</b>	22,803,312	15,448,813	15,352,406

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-dec 2025 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	3,553,842	3,144,735	3,562,505
<b>1. Operating expenses</b>	3,229,025	2,891,497	3,290,106
i. Total compensation expense	1,881,236	1,734,645	1,864,438
ii. Property expense	411,159	342,803	386,193
a. Rent and taxes	15,443	45,208	11,113
b. Insurance	15,050	14,200	18,672
c. Utilities cost	41,581	37,095	34,564
d. Lease rental	-	-	-
e. Fuel expense generators	1,264	2,760	1,187
f. Security (including guards)	9,111	11,323	14,411
g. Repair and maintenance (including janitorial charges)	179,366	102,814	83,322
h. Depreciation on right-of-use assets	86,972	82,340	76,578
i. Depreciation	62,372	47,063	146,346
iii. Information technology expenses	91,880	124,282	170,979
iv. Other operating expenses	844,750	689,768	868,496
<b>2. Workers welfare fund</b>	285,885	215,942	248,621
<b>3. Other charges</b>	38,933	37,296	23,778
i. Penalties imposed by State Bank of Pakistan	110	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	38,823	37,296	23,778
<b>III. Profit before provisions (II - D)</b>	19,249,470	12,304,077	11,789,901
<b>E. Provisions / (reversals) and write offs - net</b>	471,047	(483,525)	11,504
1. (Reversals) / provisions against balance with Banks	1,388	1,284	(1,408)
2. (Reversals) / provisions for diminution in value of investments	274,242	(63,448)	88,084
3. (Reversals) / provisions against loans & advances	138,335	(290,124)	523,502
4. (Reversals) / provisions against off balance sheet items	58,280	17,520	(375,044)
5. Reversals against other assets	(1,198)	(148,757)	(223,630)
6. Recovery of written off / charged off bad debts	-	-	-
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	18,778,423	12,787,602	11,778,397
<b>G. Taxation</b>	5,875,914	4,118,191	3,780,090
1. Current	3,255,429	3,509,484	2,961,338
2. Prior	(231,241)	33,517	7,167
3. Deferred	2,851,726	575,190	811,585
<b>V. Profit After Taxation (IV - G)</b>	12,902,509	8,669,411	7,998,307
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	979	977	987
<b>1. Permanent</b>	857	845	851
a. Male	719	699	707
<i>of which: Branch Managers</i>	42	43	44
b. Female	138	146	144
<i>of which: Branch Managers</i>	-	-	-
<b>2. Contractual</b>	122	132	136
a. Male	111	116	117
<i>of which: Branch Managers</i>	9	8	28
b. Female	11	16	19
<i>of which: Branch Managers</i>	-	-	-

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

## 9.3 Deposits Distributed by Type of Accounts

### Development Finance Institutions

(Thousand Rupees)

Type of Account	Dec-24		Sep-25		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	1,135	78,442,498	864	50,643,090	899	68,564,201
1) Less Than Three Months	383	23,673,796	380	21,000,688	448	39,027,222
2) For Three Months and Over but Less Than Six Months	162	9,513,155	144	10,424,125	147	14,325,481
3) For Six Months and Over but Less Than One Year	152	18,430,922	70	3,737,297	64	2,038,974
4) For One Year & Over but Less Than Two Years	425	26,679,406	257	15,150,300	228	12,841,844
5) For Two Years & Over but Less Than Three Years	-	-	10	180	-	-
6) For Three Years & Over but Less Than Four Years	12	45,220	2	130,500	11	130,680
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	200,000	1	200,000
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>1,135</b>	<b>78,442,498</b>	<b>864</b>	<b>50,643,090</b>	<b>899</b>	<b>68,564,201</b>

### 9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions  
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	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	135	1,021,536	62	322,635	180	852,961	522	66,367,069	899	68,564,201
1) Less Than Three Months	100	482,399	36	164,810	118	415,309	194	37,964,704	448	39,027,222
2) For Three Months and Over but Less Than Six Months	6	47,861	6	29,974	26	200,920	109	14,046,726	147	14,325,481
3) For Six Months and Over but Less Than One Year	11	119,813	8	7,674	5	72,437	40	1,839,050	64	2,038,974
4) For One Year & Over but Less Than Two Years	9	371,283	12	120,177	31	164,295	176	12,186,089	228	12,841,844
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	9	180	-	-	-	-	2	130,500	11	130,680
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	200,000	1	200,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>135</b>	<b>1,021,536</b>	<b>62</b>	<b>322,635</b>	<b>180</b>	<b>852,961</b>	<b>522</b>	<b>66,367,069</b>	<b>899</b>	<b>68,564,201</b>

## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-24	Sep-25	Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>I. FOREIGN CONSTITUENTS</b>	1,893,095	2,121,869	-	-	-	-
1) Official	1,893,095	2,121,869	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	76,549,403	48,521,221	-	-	-	-
<b>I. GOVERNMENT</b>	18,515,784	5,024,272	-	-	-	-
A. Federal Government	18,001,395	3,938,655	-	-	-	-
B. Provincial Governments	514,389	1,085,617	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	16,665,000	3,015,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	12,000,000	-	-	-	-	-
Transport, storage and communications	4,165,000	2,565,000	-	-	-	-
Manufacturing	500,000	450,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	14,822,026	15,911,713	-	-	-	-
Mutual Funds and AMCs	11,700,000	10,690,000	-	-	-	-
Insurance & Pension Funds	500,000	105,000	-	-	-	-
MFIs and DFIs	1,104,210	108,411	-	-	-	-
Stock Exchange & Brokerage Houses	717,966	861,952	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	799,850	4,146,350	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	18,729,617	18,247,422	-	-	-	-
A. Agriculture, forestry and fishing	25,000	26,993	-	-	-	-
1. Crop and animal production, hunting and related service activities	25,000	26,993	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	25,000	26,993	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	4,970,412	1,723,479	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	123,479	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,970,412	1,600,000	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	6,248,428	5,811,273	-	-	-	-
10 - Manufacture of food products	348,200	182,636	-	-	-	-
11 - Manufacture of beverages	1,100,600	600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	960,071	1,359,950	-	-	-	-
Preparation and spinning of textile fibres	-	91,705	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	860,071	1,168,245	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	100,000	100,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	25,576	92,323	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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	For Ten Years and Over	Sub Total	Total Deposits
2,202,328	-	-	-	-	-	-	-	2,202,328	2,202,328
2,202,328	-	-	-	-	-	-	-	2,202,328	2,202,328
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
51,150,375	2,038,974	12,841,844	-	130,680	-	200,000	-	66,361,873	66,361,873
358,557	-	1,366,162	-	45,000	-	200,000	-	1,969,719	1,969,719
-	-	684,650	-	45,000	-	200,000	-	929,650	929,650
358,557	-	681,512	-	-	-	-	-	1,040,069	1,040,069
-	-	-	-	-	-	-	-	-	-
-	300,000	3,690,000	-	-	-	-	-	3,990,000	3,990,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	300,000	3,240,000	-	-	-	-	-	3,540,000	3,540,000
-	-	450,000	-	-	-	-	-	450,000	450,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
34,988,250	143,518	1,655,952	-	85,500	-	-	-	36,873,220	36,873,220
26,590,000	-	-	-	-	-	-	-	26,590,000	26,590,000
460,500	-	-	-	-	-	-	-	460,500	460,500
25,000	34,418	50,000	-	-	-	-	-	109,418	109,418
23,000	-	861,952	-	-	-	-	-	884,952	884,952
-	-	-	-	-	-	-	-	-	-
7,889,750	109,100	744,000	-	85,500	-	-	-	8,828,350	8,828,350
12,590,058	758,576	4,316,093	-	-	-	-	-	17,664,727	17,664,727
2,505	-	-	-	-	-	-	-	2,505	2,505
-	-	-	-	-	-	-	-	-	-
2,505	-	-	-	-	-	-	-	2,505	2,505
2,505	-	-	-	-	-	-	-	2,505	2,505
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
66,773	58,115	-	-	-	-	-	-	124,888	124,888
-	-	-	-	-	-	-	-	-	-
66,773	58,115	-	-	-	-	-	-	124,888	124,888
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3,299,149	139,096	2,827,985	-	-	-	-	-	6,266,230	6,266,230
28,063	5,000	116,149	-	-	-	-	-	149,212	149,212
1,100,600	-	-	-	-	-	-	-	1,100,600	1,100,600
-	-	-	-	-	-	-	-	-	-
361,111	69,705	1,203,245	-	-	-	-	-	1,634,061	1,634,061
-	69,705	-	-	-	-	-	-	69,705	69,705
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1,203,245	-	-	-	-	-	1,203,245	1,203,245
-	-	-	-	-	-	-	-	-	-
361,111	-	-	-	-	-	-	-	361,111	361,111
-	-	-	-	-	-	-	-	-	-
28,193	64,391	-	-	-	-	-	-	92,584	92,584

## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-24	Sep-25	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	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	25,576	92,323	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	25,576	92,323	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	442,403	453,294	-	-	-	-
Printing and other service activities related to printing	147,062	130,081	-	-	-	-
Reproduction of recorded media	295,341	323,213	-	-	-	-
19 - Manufacture of coke and refined petroleum products	18,000	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	1,629,630	1,895,064	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	393,768	303,872	-	-	-	-
22 - Manufacture of rubber and plastics products	100,000	125,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	100,000	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	100,000	100,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	632,147	664,825	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	25,455	22,326	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	472,578	462,272	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	31,111	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	4,578,724	7,668,298	-	-	-	-
Electric power generation, transmission and distribution	1,996,028	6,118,298	-	-	-	-
a) Hydal	-	700,000	-	-	-	-
b) Thermal	-	500,000	-	-	-	-
c) Coal Based	-	1,000,000	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	23,550	11,028	-	-	-	-
f) Other	1,972,478	3,907,270	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	2,582,696	1,550,000	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-



## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-24	Sep-25	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	20,000	-	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	20,000	-	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	132,105	383,284	-	-	-	-
49 - Land transport and transport via pipelines	108,105	359,284	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	24,000	24,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,000	2,000	-	-	-	-
55 - Accommodation	2,000	2,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	420,961	502,889	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	144,658	407,710	-	-	-	-
62 - Computer programming, consultancy and related activities	90,000	95,179	-	-	-	-
63 - Information service activities	186,303	-	-	-	-	-
K. Real estate activities	20,889	-	-	-	-	-
L. Professional, scientific and technical activities	240,282	200,990	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	139,282	113,444	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	101,000	87,546	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	53,250	21,300	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	53,250	21,300	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	1,957,817	1,821,629	-	-	-	-
O. Human health and social work activities	59,748	85,288	-	-	-	-
86 - Human health activities	59,748	85,288	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2,874,950	2,619,977	-	-	-	-
A. Private Trusts and Non-profit Organizations	2,466,634	2,145,736	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	408,316	474,241	-	-	-	-
VI. PERSONAL	3,041,526	2,416,277	-	-	-	-
A. Salaried persons	1,468,703	1,001,613	-	-	-	-
B. Self employed	562,622	237,832	-	-	-	-
C. Other Personal	1,010,201	1,176,832	-	-	-	-
VII. OTHER	1,900,500	1,286,559	-	-	-	-
Total	78,442,498	50,643,090	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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	For Ten Years and Over	Sub Total	Total Deposits
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
74,000	267,666	42,000	-	-	-	-	-	383,666	383,666
50,000	267,666	42,000	-	-	-	-	-	359,666	359,666
-	-	-	-	-	-	-	-	-	-
24,000	-	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
159,940	75,000	202,025	-	-	-	-	-	436,965	436,965
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
139,557	-	202,025	-	-	-	-	-	341,582	341,582
20,383	75,000	-	-	-	-	-	-	95,383	95,383
-	-	-	-	-	-	-	-	-	-
124,925	34,445	46,000	-	-	-	-	-	205,370	205,370
-	-	-	-	-	-	-	-	-	-
30,000	34,445	46,000	-	-	-	-	-	110,445	110,445
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
94,925	-	-	-	-	-	-	-	94,925	94,925
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
176,912	50,000	1,198,083	-	-	-	-	-	1,424,995	1,424,995
86,453	-	-	-	-	-	-	-	86,453	86,453
86,453	-	-	-	-	-	-	-	86,453	86,453
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,059,573	636,956	1,134,416	-	-	-	-	-	2,830,945	2,830,945
821,983	414,956	1,131,332	-	-	-	-	-	2,368,271	2,368,271
237,590	222,000	3,084	-	-	-	-	-	462,674	462,674
1,341,273	199,924	655,755	-	180	-	-	-	2,197,132	2,197,132
565,253	126,905	241,995	-	180	-	-	-	934,333	934,333
74,501	65,954	102,630	-	-	-	-	-	243,085	243,085
701,519	7,065	311,130	-	-	-	-	-	1,019,714	1,019,714
812,664	-	23,466	-	-	-	-	-	836,130	836,130
53,352,703	2,038,974	12,841,844	-	130,680	-	200,000	-	68,564,201	68,564,201

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions 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
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	8	2,202,328	8	2,202,328
1) Official	-	-	-	-	-	-	8	2,202,328	8	2,202,328
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	135	1,021,536	62	322,635	180	852,961	514	64,164,741	891	66,361,873
I. GOVERNMENT	-	-	-	-	-	-	18	1,969,719	18	1,969,719
A. Federal Government	-	-	-	-	-	-	6	929,650	6	929,650
B. Provincial Governments	-	-	-	-	-	-	12	1,040,069	12	1,040,069
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25	3,990,000	25	3,990,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	22	3,540,000	22	3,540,000
Manufacturing	-	-	-	-	-	-	3	450,000	3	450,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	131	36,873,220	131	36,873,220
Mutual Funds and AMCs	-	-	-	-	-	-	85	26,590,000	85	26,590,000
Insurance & Pension Funds	-	-	-	-	-	-	17	460,500	17	460,500
MFIs and DFIs	-	-	-	-	-	-	9	109,418	9	109,418
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	3	884,952	3	884,952
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	17	8,828,350	17	8,828,350
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	204	17,664,727	204	17,664,727
A. Agriculture, forestry and fishing	-	-	-	-	-	-	2	2,505	2	2,505
I. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	2	2,505	2	2,505
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	2,505	1	2,505
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	1	-	1	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	6	124,888	6	124,888
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	124,888	2	124,888
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	4	-	4	-
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	112	6,266,230	112	6,266,230
10 - Manufacture of food products	-	-	-	-	-	-	8	149,212	8	149,212
11 - Manufacture of beverages	-	-	-	-	-	-	2	1,100,600	2	1,100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	42	1,634,061	42	1,634,061
Preparation and spinning of textile fibres	-	-	-	-	-	-	5	69,705	5	69,705
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	34	1,203,245	34	1,203,245
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	3	361,111	3	361,111
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	92,584	2	92,584

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions  
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	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	2	92,584	2	92,584
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	2	92,584	2	92,584
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	28	610,667	28	610,667
Printing and other service activities related to printing	-	-	-	-	-	-	12	308,252	12	308,252
Reproduction of recorded media	-	-	-	-	-	-	16	302,415	16	302,415
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	7	673,724	7	673,724
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	3	375,873	3	375,873
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	3	125,000	3	125,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	5	200,000	5	200,000
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	1	114,050	1	114,050
products	-	-	-	-	-	-	5	665,924	5	665,924
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	1	22,918	1	22,918
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	3	451,867	3	451,867
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	1	31,750	1	31,750
32 - Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
supplies	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	23	8,516,101	23	8,516,101
Electric power generation, transmission and distribution	-	-	-	-	-	-	22	6,966,101	22	6,966,101
a) Hydal	-	-	-	-	-	-	2	700,000	2	700,000
b) Thermal	-	-	-	-	-	-	3	1,782,374	3	1,782,374
c) Coal Based	-	-	-	-	-	-	2	1,000,000	2	1,000,000
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	22,666	3	22,666
f) Other	-	-	-	-	-	-	12	3,461,061	12	3,461,061
mains	-	-	-	-	-	-	1	1,550,000	1	1,550,000
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 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	-	-	-	-	-	-	3	194,254	3	194,254
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	3	194,254	3	194,254
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	8	383,666	8	383,666
49 - Land transport and transport via pipelines	-	-	-	-	-	-	5	359,666	5	359,666
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	3	24,000	3	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	2	2,000	2	2,000
55 - Accommodation	-	-	-	-	-	-	2	2,000	2	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	8	436,965	8	436,965
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications activities	-	-	-	-	-	-	4	341,582	4	341,582
63 - Information service activities	-	-	-	-	-	-	4	95,383	4	95,383
K. Real estate activities	-	-	-	-	-	-	1	-	1	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	6	205,370	6	205,370
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	3	110,445	3	110,445
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	94,925	3	94,925
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	21,300	2	21,300
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	1	21,300	1	21,300
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	23	1,424,995	23	1,424,995
O. Human health and social work activities	-	-	-	-	-	-	8	86,453	8	86,453
86 - Human health activities	-	-	-	-	-	-	8	86,453	8	86,453
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	133	2,830,945	133	2,830,945
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	123	2,368,271	123	2,368,271
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10	462,674	10	462,674
VI. PERSONAL	135	1,021,536	62	322,635	180	852,961	-	-	377	2,197,132
A. Salaried persons	93	569,344	28	179,313	42	185,676	-	-	163	934,333
B. Self employed	4	80,637	1	1,973	4	160,475	-	-	9	243,085
C. Other Personal	38	371,555	33	141,349	134	506,810	-	-	205	1,019,714
VII. OTHER	-	-	-	-	-	-	3	836,130	3	836,130
<b>Total</b>	<b>135</b>	<b>1,021,536</b>	<b>62</b>	<b>322,635</b>	<b>180</b>	<b>852,961</b>	<b>522</b>	<b>66,367,069</b>	<b>899</b>	<b>68,564,201</b>

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

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,893	1,893	-	2,122	2,122	-	2,202	2,202
	Govt.	-	18,516	18,516	-	5,024	5,024	-	1,970	1,970
	NFPSEs	-	16,665	16,665	-	3,015	3,015	-	3,990	3,990
	NBFCs & Fin Aux.	-	14,822	14,822	-	15,912	15,912	-	36,873	36,873
	Private Sector	-	18,730	18,730	-	18,247	18,247	-	17,665	17,665
	Trust Fund	-	2,875	2,875	-	2,620	2,620	-	2,831	2,831
	Personal	-	3,042	3,042	-	2,416	2,416	-	2,197	2,197
	Others	-	1,901	1,901	-	1,287	1,287	-	836	836
	Total	-	78,442	78,442	-	50,643	50,643	-	68,564	68,564
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,893	1,893	-	2,122	2,122	-	2,202	2,202
	Govt.	-	15,496	15,496	-	4,726	4,726	-	1,671	1,671
	NFPSEs	-	16,665	16,665	-	3,015	3,015	-	3,990	3,990
	NBFCs & Fin Aux.	-	14,173	14,173	-	15,024	15,024	-	35,985	35,985
	Private Sector	-	17,112	17,112	-	15,726	15,726	-	13,830	13,830
	Trust Fund	-	2,590	2,590	-	2,606	2,606	-	2,831	2,831
	Personal	-	3,042	3,042	-	2,416	2,416	-	2,197	2,197
	Others	-	1	1	-	23	23	-	23	23
	Total	-	70,971	70,971	-	45,659	45,659	-	62,731	62,731
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3,020	3,020	-	299	299	-	299	299
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	649	649	-	888	888	-	888	888
	Private Sector	-	1,618	1,618	-	2,521	2,521	-	3,834	3,834
	Trust Fund	-	285	285	-	14	14	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	1,900	1,900	-	1,263	1,263	-	813	813
	Total	-	7,472	7,472	-	4,984	4,984	-	5,833	5,833

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	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	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

## 9.6 Deposits Distributed by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

Size of Account* (Rs.)	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	121	1,506	100	280	133	180
100,000 to 200,000	23	3,107	1	150	-	-
200,000 to 300,000	31	7,439	4	1,025	-	-
300,000 to 400,000	18	6,065	2	714	-	-
400,000 to 500,000	37	18,290	5	2,453	1	500
500,000 to 600,000	31	16,378	2	1,111	7	4,006
600,000 to 700,000	17	10,889	1	689	1	600
700,000 to 800,000	11	7,990	9	6,629	11	8,123
800,000 to 900,000	5	4,328	5	4,210	3	2,560
900,000 to 1,000,000	45	44,912	9	8,762	4	4,000
1,000,000 to 2,000,000	154	206,339	37	60,979	64	106,195
2,000,000 to 3,000,000	117	272,061	102	262,458	122	316,649
3,000,000 to 4,000,000	53	182,279	104	342,993	51	178,813
4,000,000 to 5,000,000	24	109,753	85	402,244	29	133,527
5,000,000 to 6,000,000	29	153,668	10	52,899	55	305,715
6,000,000 to 7,000,000	21	132,220	5	33,083	5	33,763
7,000,000 to 8,000,000	33	247,787	44	334,995	19	143,792
8,000,000 to 9,000,000	9	75,450	35	288,749	29	247,203
9,000,000 to 10,000,000	9	89,006	7	64,877	4	39,067
10,000,000 to 100,000,000	234	7,333,969	200	6,565,398	251	9,044,824
100,000,000 & Over	113	69,519,061	97	42,208,392	110	57,994,684
<b>Total</b>	<b>1,135</b>	<b>78,442,498</b>	<b>864</b>	<b>50,643,090</b>	<b>899</b>	<b>68,564,201</b>

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

**9.6.1 Deposits Distributed by Size of Accounts and Gender**  
Development Finance Institutions  
As on 31st December, 2025

(Thousand Rupees)

Type of Account* (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	9	180	-	-	-	-	124	-	133	180
100,000 to 200,000	-	-	-	-	-	-	-	-	-	-
200,000 to 300,000	-	-	-	-	-	-	-	-	-	-
300,000 to 400,000	-	-	-	-	-	-	-	-	-	-
400,000 to 500,000	-	-	-	-	-	-	1	500	1	500
500,000 to 600,000	2	1,054	4	2,388	1	564	-	-	7	4,006
600,000 to 700,000	-	-	-	-	-	-	1	600	1	600
700,000 to 800,000	-	-	8	5,925	3	2,198	-	-	11	8,123
800,000 to 900,000	-	-	2	1,717	1	843	-	-	3	2,560
900,000 to 1,000,000	1	1,000	-	-	3	3,000	-	-	4	4,000
1,000,000 to 2,000,000	13	24,323	16	25,392	-	-	35	56,480	64	106,195
2,000,000 to 3,000,000	18	45,841	4	9,974	94	246,266	6	14,568	122	316,649
3,000,000 to 4,000,000	17	53,947	4	14,845	27	99,529	3	10,492	51	178,813
4,000,000 to 5,000,000	2	8,900	11	49,415	-	-	16	75,212	29	133,527
5,000,000 to 6,000,000	32	170,948	-	-	21	123,198	2	11,569	55	305,715
6,000,000 to 7,000,000	-	-	-	-	-	-	5	33,763	5	33,763
7,000,000 to 8,000,000	-	-	1	7,500	17	128,792	1	7,500	19	143,792
8,000,000 to 9,000,000	17	144,816	-	-	5	43,777	7	58,610	29	247,203
9,000,000 to 10,000,000	1	9,067	2	20,000	-	-	1	10,000	4	39,067
10,000,000 to 100,000,000	22	326,333	10	185,479	8	204,794	211	8,328,218	251	9,044,824
100,000,000 & Over	1	235,127	-	-	-	-	109	57,759,557	110	57,994,684
<b>Total</b>	<b>135</b>	<b>1,021,536</b>	<b>62</b>	<b>322,635</b>	<b>180</b>	<b>852,961</b>	<b>522</b>	<b>66,367,069</b>	<b>899</b>	<b>68,564,201</b>

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

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>	-	-	-	-	-	-
<b>Ornaments and Precious Metals</b>	-	-	-	-	-	-
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	2	12,354	17	2,788,331	24	2,807,022
<b>A. Quoted on the Stock Exchange:</b>	2	12,354	15	1,234,862	22	1,953,176
<b>1. To Stock Brokers and Dealers:</b>	1	5,000	12	212,124	18	379,459
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	5,000	12	212,124	18	379,459
<b>2. To Others:</b>	1	7,354	3	1,022,738	4	1,573,717
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	553,846
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	3	1,022,738	3	1,019,871
<b>B. Unquoted on the Stock Exchange:</b>	-	-	2	1,553,469	2	853,846
<b>1. To Stock Brokers and Dealers:</b>	-	-	1	999,623	-	-
(a) Government and Other Trustee Securities	-	-	1	999,623	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	1	553,846	2	853,846
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	300,000
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	553,846	1	553,846
<b>III. Merchandise</b>	25	3,578,675	39	4,033,937	46	8,752,412
<b>A. Food Items:</b>	6	1,035,721	7	1,112,139	16	4,659,464
<b>1. Wheat</b>	-	-	-	-	-	-
<b>2. Rice and Paddy</b>	2	331,810	4	318,175	5	623,630
<b>3. Other Grains &amp; Pulses:</b>	-	-	1	1,900	1	1,800
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	1,900	1	1,800
<b>4. Edible Oils:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>5. Sugar:</b>	4	703,911	2	792,064	10	4,034,034
(a) Indigenous	4	703,911	2	792,064	10	4,034,034
(b) Imported	-	-	-	-	-	-
<b>6. Kariana And Spices</b>	-	-	-	-	-	-
<b>7. Fish And Fish Preparations</b>	-	-	-	-	-	-
<b>8. Other Food Items:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	5	616,688	4	841,667	6	2,445,769
<b>1. Cotton Raw:</b>	-	-	-	-	1	996,519
(a) Indigenous	-	-	-	-	1	996,519
(b) Imported	-	-	-	-	-	-
<b>2. Synthetic Fibers:</b>	-	-	-	-	1	299,250
(a) Indigenous	-	-	-	-	1	299,250
(b) Imported	-	-	-	-	-	-
<b>3. Fertilizers:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>4. Petroleum Crude:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>5. Iron and Steel:</b>	-	-	-	-	1	250,000
(a) Indigenous	-	-	-	-	1	250,000
(b) Imported	-	-	-	-	-	-
<b>6. Wool &amp; Goat Hair</b>	-	-	-	-	-	-
<b>7. Hides &amp; Skins</b>	-	-	-	-	-	-
<b>8. Oil Seeds</b>	-	-	-	-	-	-
<b>9. Pesticides &amp; Insecticides:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>10. Other Raw Materials:</b>	5	616,688	4	841,667	3	900,000
(a) Indigenous	4	516,688	4	841,667	3	900,000
(b) Imported	1	100,000	4	841,667	-	-

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	<b>14</b>	<b>1,926,266</b>	<b>28</b>	<b>2,080,131</b>	<b>24</b>	<b>1,647,179</b>
<b>1. Cotton Textiles:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>2. Cotton Yarn:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>3. Other Textiles:</b>	-	-	<b>1</b>	<b>4,750</b>	<b>1</b>	<b>4,500</b>
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	4,750	1	4,500
<b>4. Machinery:</b>	<b>12</b>	<b>1,681,011</b>	<b>22</b>	<b>1,356,745</b>	<b>17</b>	<b>794,282</b>
(a) Indigenous	-	-	2	8,189	1	7,780
(b) Imported	12	1,681,011	20	1,348,556	16	786,502
<b>5. Handloom Products</b>	-	-	-	-	-	-
<b>6. Carpets &amp; Rugs</b>	-	-	-	-	-	-
<b>7. Readymade Garments</b>	-	-	-	-	-	-
<b>8. Cement and Cement Products:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>9. Sports Goods</b>	-	-	-	-	-	-
<b>10. Surgical Instruments</b>	-	-	-	-	-	-
<b>11. Chemicals &amp; Dyes</b>	<b>1</b>	<b>200,000</b>	<b>2</b>	<b>681,541</b>	<b>3</b>	<b>814,022</b>
<b>12. Other Finished Goods:</b>	<b>1</b>	<b>45,255</b>	<b>3</b>	<b>37,095</b>	<b>3</b>	<b>34,375</b>
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	45,255	3	37,095	3	34,375
<b>IV. Fixed Assets Including Machinery</b>	<b>1,388</b>	<b>104,280,760</b>	<b>1,709</b>	<b>111,705,527</b>	<b>1,792</b>	<b>125,382,769</b>
<b>A. Transport Equipment</b>	<b>316</b>	<b>1,420,893</b>	<b>398</b>	<b>2,787,426</b>	<b>407</b>	<b>2,984,787</b>
<b>B. Furniture &amp; Fixtures</b>	-	-	<b>5</b>	<b>2,116,105</b>	<b>8</b>	<b>2,196,622</b>
<b>C. Office Equipment</b>	<b>2</b>	<b>29,233</b>	<b>2</b>	<b>23,065</b>	<b>2</b>	<b>20,865</b>
<b>D. Other Machinery &amp; Equipment</b>	<b>1,070</b>	<b>102,830,634</b>	<b>1,304</b>	<b>106,778,930</b>	<b>1,375</b>	<b>120,180,496</b>
<b>V. Real Estate</b>	<b>31,656</b>	<b>41,952,753</b>	<b>30,450</b>	<b>45,826,070</b>	<b>31,354</b>	<b>46,098,874</b>
<b>A. Land</b>	<b>178</b>	<b>12,889,774</b>	<b>230</b>	<b>15,807,943</b>	<b>223</b>	<b>14,712,790</b>
<b>1. Residential</b>	<b>13</b>	<b>527,655</b>	<b>45</b>	<b>811,687</b>	<b>50</b>	<b>812,164</b>
(a) House	11	525,230	35	763,512	42	735,288
(b) Flat	2	2,425	10	48,175	8	76,876
<b>2. Non-Residential</b>	<b>165</b>	<b>12,362,119</b>	<b>185</b>	<b>14,996,256</b>	<b>173</b>	<b>13,900,626</b>
(a) Commercial	59	968,535	62	1,130,126	58	812,643
(b) Industrial	28	2,485,800	25	2,408,523	30	3,304,764
(c) Agriculture	57	662,189,296	27	352,860	23	260,241
(c) Others	21	2,285,885	71	11,104,747	62	9,522,978
<b>B. Buildings:</b>	<b>31,478</b>	<b>29,062,978</b>	<b>30,220</b>	<b>30,018,127</b>	<b>31,131</b>	<b>31,386,084</b>
<b>1. Residential</b>	<b>31,280</b>	<b>17,128,137</b>	<b>29,923</b>	<b>16,496,241</b>	<b>30,823</b>	<b>16,541,427</b>
(a) House	31,015	16,300,595	28,921	15,462,041	28,438	15,439,547
(b) Flat	265	827,542	1,002	1,034,200	2,385	1,101,880
<b>2. Non-Residential</b>	<b>198</b>	<b>11,934,841</b>	<b>297</b>	<b>13,521,886</b>	<b>308</b>	<b>14,844,657</b>
(a) Commercial	97	6,250,703	108	5,103,391	105	5,064,879
(b) Industrial	24	1,356,525	23	1,072,316	23	970,425
(c) Agriculture	3	185,000	15	161,250	17	205,400
(c) Others	74	4,142,613	151	7,184,929	163	8,603,953
<b>VI. Fixed Deposits and Insurance Policies</b>	-	-	-	-	-	-
<b>A. Bank Deposits</b>	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
<b>B. Insurance Policies</b>	-	-	-	-	-	-
<b>VII. Others</b>	<b>224</b>	<b>21,323,684</b>	<b>258</b>	<b>24,350,932</b>	<b>270</b>	<b>27,348,087</b>
<b>A. Other Secured Advances</b>	<b>179</b>	<b>15,749,569</b>	<b>200</b>	<b>18,361,007</b>	<b>213</b>	<b>21,215,241</b>
1. Receivables	9	2,300,000	19	3,263,386	20	4,922,777
2. Employees Benefits	65	88,382.00	62	114,983	67	114,450
3. Others	105	13,361,187	119	14,982,638	126	16,178,014
<b>B. Advances Secured by Guarantee(s)</b>	<b>45</b>	<b>5,574,115</b>	<b>58</b>	<b>5,989,924</b>	<b>57</b>	<b>6,132,845</b>
1. Institutional Guarantee(s)	5	5,563,564	14	5,977,388	5	6,119,306
2. Individual Guarantee(s)	40	10,551	44	12,536	52	13,539
<b>VIII. Unsecured Advances</b>	<b>727</b>	<b>2,408,139</b>	<b>709</b>	<b>2,808,419</b>	<b>719</b>	<b>2,601,110</b>
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	626	98,125	588	79,649	593	72,870
3. Others	101	2,310,014	121	2,728,770	126	2,528,240
<b>Total</b>	<b>34,022</b>	<b>173,556,365</b>	<b>33,182</b>	<b>191,513,215</b>	<b>34,205</b>	<b>212,990,274</b>

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions 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
<b>I. Gold, Bullion, Gold &amp; Silver</b>	-	-	-	-	-	-	-	-
<b>Ornaments and Precious Metals</b>	-	-	-	-	-	-	-	-
<b>II. Securities, Shares and Other</b>								
<b>Financial Instruments:</b>	4	82,924	3	10,627	17	2,713,471	24	2,807,022
<b>A. Quoted on the Stock Exchange:</b>	4	82,924	3	10,627	15	1,859,625	22	1,953,176
<b>1. To Stock Brokers and Dealers:</b>	4	82,924	3	10,627	11	285,908	18	379,459
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	4	82,924	3	10,627	11	285,908	18	379,459
<b>2. To Others:</b>	-	-	-	-	4	1,573,717	4	1,573,717
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	553,846	1	553,846
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	3	1,019,871	3	1,019,871
<b>B. Unquoted on the Stock Exchange:</b>	-	-	-	-	2	853,846	2	853,846
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	2	853,846	2	853,846
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	300,000	1	300,000
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	553,846	1	553,846
<b>III. Merchandise</b>	3	16,300	2	7,971	41	8,728,141	46	8,752,412
<b>A. Food Items:</b>	1	1,800	-	-	15	4,657,664	16	4,659,464
<b>1. Wheat</b>	-	-	-	-	-	-	-	-
<b>2. Rice and Paddy</b>	-	-	-	-	5	623,630	5	623,630
<b>3. Other Grains &amp; Pulses:</b>	1	1,800	-	-	-	-	1	1,800
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	1,800	-	-	-	-	1	1,800
<b>4. Edible Oils:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Sugar:</b>	-	-	-	-	10	4,034,034	10	4,034,034
(a) Indigenous	-	-	-	-	10	4,034,034	10	4,034,034
(b) Imported	-	-	-	-	-	-	-	-
<b>6. Kariana And Spices</b>	-	-	-	-	-	-	-	-
<b>7. Fish And Fish Preparations</b>	-	-	-	-	-	-	-	-
<b>8. Other Food Items:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>B. Raw Materials:</b>	-	-	-	-	6	2,445,769	6	2,445,769
<b>1. Cotton Raw:</b>	-	-	-	-	1	996,519	1	996,519
(a) Indigenous	-	-	-	-	1	996,519	1	996,519
(b) Imported	-	-	-	-	-	-	-	-
<b>2. Synthetic Fibers:</b>	-	-	-	-	1	299,250	1	299,250
(a) Indigenous	-	-	-	-	1	299,250	1	299,250
(b) Imported	-	-	-	-	-	-	-	-
<b>3. Fertilizers:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>4. Petroleum Crude:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Iron and Steel:</b>	-	-	-	-	1	250,000	1	250,000
(a) Indigenous	-	-	-	-	1	250,000	1	250,000
(b) Imported	-	-	-	-	-	-	-	-

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions As on 31st December, 2025

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	3	900,000	3	900,000
(a) Indigenous	-	-	-	-	3	900,000	3	900,000
(b) Imported	-	-	-	-	-	-	-	-
C. Finished/Manufactured Goods:	2	14,500	2	7,971	20	1,624,708	24	1,647,179
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	1	4,500	-	-	-	-	1	4,500
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	4,500	-	-	-	-	1	4,500
4. Machinery:	1	10,000	2	7,971	14	776,311	17	794,282
(a) Indigenous	-	-	-	-	1	7,780	1	7,780
(b) Imported	1	10,000	2	7,971	13	768,531	16	786,502
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	-	-	-	-	3	814,022	3	814,022
12. Other Finished Goods:	-	-	-	-	3	34,375	3	34,375
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	34,375	3	34,375
IV. Fixed Assets Including Machinery	369	1,200,737	73	121,590	1,350	124,060,442	1,792	125,382,769
A. Transport Equipments	313	602,852	54	93,872	40	2,288,063	407	2,984,787
B. Furniture & Fixtures	-	-	-	-	8	2,196,622	8	2,196,622
C. Office Equipments	1	9,000	-	-	1	11,865	2	20,865
D. Other Machinery & Equipments	55	588,885	19	27,718	1,301	119,563,893	1,375	120,180,496
V. Real Estate	27,105	14,909,199	3,968	3,468,238	280	27,716,687	31,354	46,098,874
A. Land	64	715,945	52	289,905	106	13,702,190	223	14,712,790
1. Residential	21	101,958	21	96,407	7	609,049	50	812,164
(a) House	19	78,458	16	73,697	6	578,383	42	735,288
(b) Flat	2	23,500	5	22,710	1	30,666	8	76,876
2. Non-Residential	43	613,987	31	193,498	99	13,093,141	173	13,900,626
(a) Commercial	24	259,837	22	120,207	12	432,899	58	812,643
(b) Industrial	5	90,500	-	-	25	3,214,264	30	3,304,764
(c) Agriculture	13	177,950	9	73,291	1	9,000	23	260,241
(d) Other	1	86,000	-	-	61	9,436,978	62	9,522,978
B. Buildings:	27,041	14,193,254	3,916	3,178,333	174	14,014,497	31,131	31,386,084
1. Residential	26,945	12,724,425	3,858	2,956,699	20	860,303	30,823	16,541,427
(a) House	25,204	11,927,976	3,217	2,670,446	17	841,125	28,438	15,439,547
(b) Flat	1,741	796,449	641	286,253	3	19,178	2,385	1,101,880
2. Non-Residential	96	1,468,829	58	221,634	154	13,154,194	308	14,844,657
(a) Commercial	45	318,710	25	35,982	35	4,710,187	105	5,064,879
(b) Industrial	5	64,718	-	-	18	905,707	23	970,425
(c) Agriculture	7	130,000	9	62,100	1	13,300	17	205,400
(d) Other	39	955,401	24	123,552	100	7,525,000	163	8,603,953
B. Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	106	130,317	20	16,646	144	27,201,124	270	27,348,087
A. Other Secured Advances	64	119,761	10	13,662	139	21,081,818	213	21,215,241
1. Receivables	-	-	-	-	20	4,922,777	20	4,922,777
2. Employees Benefits	61	103,813	6	10,637	-	-	67	114,450
3. Others	3	15,948	4	3,025	119	16,159,041	126	16,178,014
B. Advances Secured by Guarantee(s)	42	10,556	10	2,983	5	6,119,306	57	6,132,845
1. Institutional Guarantee(s)	-	-	-	-	5	6,119,306	5	6,119,306
2. Individual Guarantee(s)	42	10,556	10	2,983	-	-	52	13,539
VIII. Unsecured Advances	639	174,155	78	21,458	2	2,405,497	719	2,601,110
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	525	63,645	68	9,225	-	-	593	72,870
3. Others	114	110,510	10	12,233	2	2,405,497	126	2,528,240
<b>Total</b>	<b>28,226</b>	<b>16,513,632</b>	<b>4,144</b>	<b>3,646,530</b>	<b>1,834</b>	<b>192,825,362</b>	<b>34,205</b>	<b>212,990,274</b>

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>34,022</b>	<b>173,556,365</b>	<b>33,182</b>	<b>191,513,215</b>	<b>34,205</b>	<b>212,990,274</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>3</b>	<b>3,718,681</b>	<b>3</b>	<b>3,692,891</b>	<b>7</b>	<b>3,714,215</b>
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	1	562,602	1	718,574	5	725,610
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	2	2,974,317	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>6</b>	<b>1,215,161</b>	<b>17</b>	<b>5,993,673</b>	<b>19</b>	<b>7,192,470</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	1	999,623	3	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	1	150,000	1	150,000	1	127,500
Other NBFIs	2	570,161	15	4,844,050	14	6,114,970
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,619</b>	<b>149,761,221</b>	<b>2,082</b>	<b>163,052,057</b>	<b>2,191</b>	<b>183,494,596</b>
<b>A. Agriculture, forestry and fishing activities</b>	<b>66</b>	<b>838,296</b>	<b>105</b>	<b>1,431,385</b>	<b>128</b>	<b>1,781,871</b>
activities	66	838,296	105	1,431,385	128	1,781,871
Growing of Wheat, Rice, Sugar Cane & Cotton	25	174,107	32	293,604	34	303,694
Growing of tropical, subtropical, pome and stone fruits & vegetables	7	132,611	10	156,479	10	153,735
Growing of other fruits, vegetables and crops	5	42,000	4	35,673	8	117,337
Raising of livestock and other related activities	10	277,725	13	357,773	14	331,005
Other agricultural support activities	19	211,853	46	587,856	62	876,100
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	<b>25</b>	<b>3,796,750</b>	<b>28</b>	<b>5,654,220</b>	<b>27</b>	<b>5,254,758</b>
05 - Mining of coal and lignite	1	2,000,000	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	24	1,796,750	25	1,654,220	23	1,054,758
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	1	200,000
09 - Mining support service activities	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>1,156</b>	<b>95,857,476</b>	<b>1,448</b>	<b>100,008,330</b>	<b>1,511</b>	<b>110,921,754</b>
10 - Manufacture of food products	271	20,665,789	357	21,266,996	375	24,514,950
11 - Manufacture of beverages	1	163,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	421	31,649,232	477	33,574,916	509	34,865,992
Preparation and spinning of textile fibres	112	9,476,457	136	11,067,438	149	12,201,781
Weaving of textiles	54	4,143,412	63	4,182,422	63	4,991,288
Finishing of textiles	51	6,336,198	53	5,530,779	53	5,613,003
Manufacture of knitted and crocheted fabrics	4	305,359	5	578,473	5	569,781
Manufacture of made-up textile articles, except apparel	194	10,680,415	210	11,588,901	224	10,569,405
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	6	707,392	10	626,903	15	920,734
14 - Manufacture of wearing apparel	44	4,263,258	99	3,829,887	97	4,600,043
15 - Manufacture of leather and related products	3	552,500	2	474,167	5	481,639

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(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	1	50,000	1	36,667	1	31,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	502,500	1	437,500	4	449,972
a. Leather wear	2	502,500	1	437,500	1	375,000
b. Rubber and Plastic wear	-	-	-	-	3	74,972
except furniture; manufacture of articles of straw and plaiting materials	1	1,599	1	1,031	1	800
17 - Manufacture of paper and paper products	15	303,781	24	1,268,904	23	1,222,114
18 - Printing and reproduction of recorded media	65	766,984	92	1,239,431	89	1,225,902
Printing and other service activities related to printing	65	766,984	92	1,239,431	89	1,225,902
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	1,358,125	3	1,189,070	3	1,149,445
20 - Manufacture of chemicals and chemical products	103	6,527,298	142	5,895,790	140	7,495,816
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	29	5,356,889	30	5,910,425	41	7,456,145
22 - Manufacture of rubber and plastics products	39	5,611,164	49	5,745,493	49	5,628,355
23 - Manufacture of other non-metallic mineral products	37	4,021,852	34	2,492,039	35	2,609,118
24 - Manufacture of basic metals	59	7,616,158	59	6,759,743	61	6,667,657
25. Manufacture of fabricated metal products, except machinery and equipment	22	790,168	15	655,270	12	706,838
26 - Manufacture of computer, electronic and optical products	6	2,326,250	7	3,240,583	12	4,164,347
27 - Manufacture of electrical equipment	16	2,476,198	20	4,072,486	18	3,761,512
28 - Manufacture of machinery and equipment	1	3,750	3	22,000	4	36,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	9	758,129	6	715,307	9	2,302,760
30 - Manufacture of other transport equipment	2	316,446	6	366,182	6	355,252
31 - Manufacture of furniture	3	20,214	13	634,364	13	1,023,861
32. Other manufacturing	3	306,267	6	489,646	6	488,634
Manufacture of jewellery and related articles	-	-	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	306,267	5	469,646	5	468,634
33 - Repair and installation of machinery and equipment	2	2,425	2	1,600	2	1,325
D. Electricity, gas, steam and air conditioning supply	106	21,775,716	121	19,258,362	124	23,434,990
Electric power generation, transmission and distribution	106	21,775,716	121	19,258,362	124	23,434,990
a) Hydal	4	232,000	4	232,000	9	464,060
b) Thermal	17	3,202,688	17	5,374,687	15	4,672,899
c) Coal Based	16	10,485,850	27	5,479,955	25	9,031,658
d) Wind	32	1,958,504	33	1,668,788	33	1,581,488
e) Solar	18	1,248,306	22	1,989,700	25	2,874,854
f) Other	19	4,648,369	18	4,513,232	17	4,810,031
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	5,520,410	9	7,559,807	12	7,998,533
36 - Water collection, treatment and supply	5	5,520,410	9	7,559,807	11	7,996,033
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	1	2,500
F. Construction	25	1,869,749	29	2,256,901	28	2,280,865
41 - Construction of buildings	5	427,308	5	336,422	5	299,612
42 - Civil engineering	17	1,398,930	22	1,892,796	21	1,956,498
43 - Specialized construction activities	3	43,511	2	27,683	2	24,755

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(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	58	2,699,971	91	4,512,480	95	4,674,185
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3	215,234	3	237,503	3	240,556
46 - Wholesale trade, except of motor vehicles and motorcycles	16	389,851	19	1,241,956	19	1,163,042
47 - Retail trade, except of motor vehicles and motorcycles	39	2,094,886	69	3,033,021	73	3,270,587
H. Transportation and storage	32	4,276,576	65	6,933,245	71	7,370,415
49 - Land transport and transport via pipelines	20	2,377,246	44	4,876,632	37	4,806,466
50 - Water transport	-	-	-	-	-	-
51 - Air transport	2	784,794	6	803,239	6	802,734
52 - Warehousing and support activities for transportation	10	1,114,536	15	1,253,374	27	1,611,355
53 - Courier activities other than national post activities	-	-	-	-	1	149,860
I. Accommodation and food service activities	30	2,729,015	37	2,602,348	33	2,503,581
55 - Accommodation	10	2,619,375	14	2,483,580	15	2,349,156
56 - Food and beverage service activities	20	109,640	23	118,768	18	154,425
J. Information and communication	39	7,475,873	48	9,416,063	55	13,474,128
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	5	146,227	5	121,818	4	110,641
60 - Programming and broadcasting activities	2	57,728	2	56,782	2	56,442
61 - Telecommunications	20	7,031,362	31	8,674,189	38	12,599,294
62 - Computer programming, consultancy and related activities	7	165,417	5	436,621	6	584,317
63 - Information service activities	5	75,139	5	126,653	5	123,434
K. Real estate activities	7	788,696	6	735,501	6	714,830
L. Professional, scientific and technical activities	1	9,934	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	9,934	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	4	108,117	11	198,536	14	352,363
77 - Rental and leasing activities	1	450	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	5	51,412	7	114,367
80 - Security and investigation activities	1	45,497	4	107,624	5	202,046
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	62,170	1	39,050	1	35,500
N. Education	28	706,570	29	602,217	27	566,139
O. Human health and social work activities	30	1,275,622	43	1,774,532	44	2,046,432
86 - Human health activities	30	1,275,622	43	1,774,532	44	2,046,432
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	7	32,450	11	98,196	15	109,818
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	32,392	16,646,518	31,078	16,164,352	31,986	16,183,496
A. Bank Employees	1,227	2,007,306	1,252	2,165,778	1,280	2,245,350
1) For house building	411	1,454,762	411	1,576,108	419	1,640,767
2) For transport i.e. purchase of car etc.	304	355,609	347	382,839	344	396,587
3) Other purposes	512	196,935	494	206,831	517	207,995
B. Consumer Financing	31,164	14,638,548	29,825	13,997,910	30,705	13,937,482
1) For house building	30,794	14,539,314	29,458	13,909,554	30,339	13,851,810
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	82	85,416	80	74,558	80	71,874
5) Personal loans	287	13,569	286	13,549	285	13,549
C) Other	1	664	1	664	1	664
VII. OTHER	2	2,214,784	2	2,610,241	2	2,405,497
<b>Total</b>	<b>34,022</b>	<b>173,556,365</b>	<b>33,182</b>	<b>191,513,215</b>	<b>34,205</b>	<b>212,990,274</b>

## 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 31st December, 2025

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>28,226</b>	<b>16,513,632</b>	<b>4,144</b>	<b>3,646,530</b>	<b>1,834</b>	<b>192,825,362</b>	<b>34,205</b>	<b>212,990,274</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPS)</b>	-	-	-	-	7	3,714,215	7	3,714,215
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	5	725,610	5	725,610
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	19	7,192,470	19	7,192,470
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	3	450,000	3	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	127,500	1	127,500
Other NBFIs	-	-	-	-	14	6,114,970	14	6,114,970
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>219</b>	<b>3,302,935</b>	<b>165</b>	<b>673,731</b>	<b>1,806</b>	<b>179,513,180</b>	<b>2,191</b>	<b>183,494,596</b>
<b>A. Agriculture, forestry and fishing</b>	<b>39</b>	<b>538,868</b>	<b>55</b>	<b>311,727</b>	<b>34</b>	<b>931,276</b>	<b>128</b>	<b>1,781,871</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>39</b>	<b>538,868</b>	<b>55</b>	<b>311,727</b>	<b>34</b>	<b>931,276</b>	<b>128</b>	<b>1,781,871</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	14	159,108	14	27,788	6	116,798	34	303,694
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	112,485	-	-	1	41,250	10	153,735
Growing of other fruits, vegetables and crops	4	70,000	-	-	4	47,337	8	117,337
Raising of livestock and other related activities	1	3,500	6	6,528	7	320,977	14	331,005
Other agricultural support activities	11	193,775	35	277,411	16	404,914	62	876,100
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	-	-	-	-	27	5,254,758	27	5,254,758
05 - Mining of coal and lignite	-	-	-	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	23	1,054,758	23	1,054,758
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	1	200,000	1	200,000
09 - Mining support service activities	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>108</b>	<b>1,776,830</b>	<b>44</b>	<b>182,621</b>	<b>1,358</b>	<b>108,957,553</b>	<b>1,511</b>	<b>110,921,754</b>
10 - Manufacture of food products	65	1,206,940	31	147,922	278	23,155,338	375	24,514,950
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3	158,782	1	1,710	505	34,705,500	509	34,865,992
Preparation and spinning of textile fibres	1	2,354	-	-	148	12,199,427	149	12,201,781
Weaving of textiles	1	6,428	-	-	62	4,984,860	63	4,991,288
Finishing of textiles	-	-	-	-	53	5,613,003	53	5,613,003
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	569,781	5	569,781
Manufacture of made-up textile articles, except apparel	-	-	-	-	224	10,569,405	224	10,569,405
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	150,000	1	1,710	13	769,024	15	920,734
14 - Manufacture of wearing apparel	3	3,537	2	2,200	92	4,594,306	97	4,600,043
15 - Manufacture of leather and related products	-	-	-	-	5	481,639	5	481,639

## 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 31st December, 2025

(Thousand Rupees)

Borrower	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	-	-	-	-	1	31,667	1	31,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	4	449,972	4	449,972
a. Leather wear	-	-	-	-	1	375,000	1	375,000
b. Rubber and Plastic wear	-	-	-	-	3	74,972	3	74,972
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	800	-	-	-	-	1	800
17 - Manufacture of paper and paper products	1	500	-	-	22	1,221,614	23	1,222,114
18 - Printing and reproduction of recorded media	22	269,923	6	10,289	61	945,690	89	1,225,902
Printing and other service activities related to printing	22	269,923	6	10,289	61	945,690	89	1,225,902
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	3	1,149,445	3	1,149,445
20 - Manufacture of chemicals and chemical products	2	12,125	-	-	138	7,483,691	140	7,495,816
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3	55,430	-	-	38	7,400,715	41	7,456,145
22 - Manufacture of rubber and plastics products	1	2,700	-	-	48	5,625,655	49	5,628,355
23 - Manufacture of other non-metallic mineral products	-	-	-	-	35	2,609,118	35	2,609,118
24 - Manufacture of basic metals	-	-	-	-	61	6,667,657	61	6,667,657
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	11	703,370	12	706,838
26 - Manufacture of computer, electronic and optical products	-	-	-	-	12	4,164,347	12	4,164,347
27 - Manufacture of electrical equipment	-	-	-	-	18	3,761,512	18	3,761,512
28 - Manufacture of machinery and equipment	3	33,500	1	2,750	-	-	4	36,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	9	2,302,760	9	2,302,760
30 - Manufacture of other transport equipment	-	-	-	-	6	355,252	6	355,252
31 - Manufacture of furniture	2	9,125	2	14,750	9	999,986	13	1,023,861
32 - Other manufacturing	1	20,000	1	3,000	4	465,634	6	488,634
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	3,000	4	465,634	5	468,634
33 - Repair and installation of machinery and equipment	-	-	-	-	2	1,325	2	1,325
D. Electricity, gas, steam and air conditioning supply	5	232,060	-	-	119	23,202,930	124	23,434,990
Electric power generation, transmission and distribution	5	232,060	-	-	119	23,202,930	124	23,434,990
a) Hydal	5	232,060	-	-	4	232,000	9	464,060
b) Thermal	-	-	-	-	15	4,672,899	15	4,672,899
c) Coal Based	-	-	-	-	25	9,031,658	25	9,031,658
d) Wind	-	-	-	-	33	1,581,488	33	1,581,488
e) Solar	-	-	-	-	25	2,874,854	25	2,874,854
f) Other	-	-	-	-	17	4,810,031	17	4,810,031
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	1	2,500	11	7,996,033	12	7,998,533
36 - Water collection, treatment and supply	-	-	-	-	11	7,996,033	11	7,996,033
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	1	2,500	-	-	1	2,500
F. Construction	8	58,973	-	-	20	2,221,892	28	2,280,865
41 - Construction of buildings	-	-	-	-	5	299,612	5	299,612
42 - Civil engineering	6	34,218	-	-	15	1,922,280	21	1,956,498
43 - Specialized construction activities	2	24,755	-	-	-	-	2	24,755

## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions As on 31st December, 2025

(Thousand Rupees)

Borrower	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	16	324,099	11	11,235	68	4,338,851	95	4,674,185
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	2	240,376	3	240,556
46 - Wholesale trade, except of motor vehicles and motorcycles	6	97,292	5	2,750	8	1,063,000	19	1,163,042
47 - Retail trade, except of motor vehicles and motorcycles	9	226,627	6	8,485	58	3,035,475	73	3,270,587
H. Transportation and storage	25	200,469	1	801	45	7,169,145	71	7,370,415
49 - Land transport and transport via pipelines	17	129,773	-	-	20	4,676,693	37	4,806,466
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	4	18,099	1	801	1	783,834	6	802,734
52 - Warehousing and support activities for transportation	4	52,597	-	-	23	1,558,758	27	1,611,355
53 - Courier activities other than national post activities	-	-	-	-	1	149,860	1	149,860
I. Accommodation and food service activities	7	98,000	14	60,613	12	2,344,968	33	2,503,581
55 - Accommodation	-	-	5	13,688	10	2,335,468	15	2,349,156
56 - Food and beverage service activities	7	98,000	9	46,925	2	9,500	18	154,425
J. Information and communication	1	280	5	6,775	49	13,467,073	55	13,474,128
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1	280	-	-	3	110,361	4	110,641
60 - Programming and broadcasting activities	-	-	-	-	2	56,442	2	56,442
61 - Telecommunications	-	-	3	2,400	35	12,596,894	38	12,599,294
62 - Computer programming, consultancy and related activities	-	-	-	-	6	584,317	6	584,317
63 - Information service activities	-	-	2	4,375	3	119,059	5	123,434
K. Real estate activities	-	-	-	-	6	714,830	6	714,830
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	2	10,559	1	450	11	341,354	14	352,363
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	2	10,559	-	-	5	103,808	7	114,367
80 - Security and investigation activities	-	-	-	-	5	202,046	5	202,046
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	1	35,500	1	35,500
N. Education	-	-	11	23,542	16	542,597	27	566,139
O. Human health and social work activities	5	18,400	18	63,092	21	1,964,940	44	2,046,432
86 - Human health activities	5	18,400	18	63,092	21	1,964,940	44	2,046,432
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	3	44,397	4	10,375	8	55,046	15	109,818
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	28,007	13,210,697	3,979	2,972,799	-	-	31,986	16,183,496
A. Bank Employees	1,124	1,928,904	156	316,446	-	-	1,280	2,245,350
1) For house building	370	1,405,750	49	235,017	-	-	419	1,640,767
2) For transport i.e. purchase of car etc.	306	340,303	38	56,285	-	-	344	396,587
3) Other purposes	448	182,851	69	25,144	-	-	517	207,995
B. Consumer Financing	26,882	11,281,129	3,823	2,656,353	-	-	30,705	13,937,482
1) For house building	26,554	11,217,760	3,785	2,634,050	-	-	30,339	13,851,810
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	64	50,552	16	21,322	-	-	80	71,874
5) Personal loans	263	12,568	22	981	-	-	285	13,549
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,405,497	2	2,405,497
<b>Total</b>	<b>28,226</b>	<b>16,513,632</b>	<b>4,144</b>	<b>3,646,530</b>	<b>1,834</b>	<b>192,825,362</b>	<b>34,205</b>	<b>212,990,274</b>

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

## 9.9 Advances Classified by Rate of Interest

### Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Dec-24	Sep-25	Dec-25 P
0.00	15,365,619	15,163,896	14,688,674
1.00	-	-	-
2.00	-	-	-
3.00	7,592,842	5,957,009	5,703,994
4.00	8,582,081	7,052,773	6,750,482
5.00	9,218,538	7,864,301	7,634,263
6.00	4,142,270	4,848,213	5,306,663
7.00	3,055,061	2,851,970	2,719,536
8.00	1,181,452	249,643	272,654
9.00	616,538	571,405	538,195
10.00	512,197	424,547	313,858
11.00	1,313	456,469	7,200,466
12.00	5,698,985	29,853,281	45,354,707
13.00	4,383,497	67,079,520	68,926,298
14.00	20,791,041	34,883,633	36,084,425
15.00	27,088,288	3,645,531	4,149,613
16.00	15,449,292	3,749,612	1,897,162
17.00	12,298,637	1,060,109	562,682
18.00	18,521,642	286,240	245,263
19.00	4,363,045	537,362	583,068
20.00	2,535,008	856,576	612,267
21.00	7,607,242	451,652	385,593
22.00	2,895,790	1,220,878	1,153,972
23.00	484,157	826,492	419,120
24.00	173,573	737,120	713,656
25.00 & above	998,257	884,983	773,663
<b>Total</b>	<b>173,556,365</b>	<b>191,513,215</b>	<b>212,990,274</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "18" means 17.25 to 18.24.

**9.9.1 Advances Classified by Rate of Interest and Gender**  
**Development Finance Institutions**  
**As on 31st December, 2025**

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,030,827	478,605	11,179,242	14,688,674
1.00	-	-	-	-
2.00	-	-	-	-
3.00	14,166	832	5,688,996	5,703,994
4.00	508,204	89,941	6,152,337	6,750,482
5.00	2,317,247	823,518	4,488,748	7,634,263
6.00	1,975,058	368,505	2,963,100	5,306,663
7.00	2,119,233	485,756	114,547	2,719,536
8.00	17,280	13,831	241,543	272,654
9.00	12,835	-	525,360	538,195
10.00	74,573	17,616	221,669	313,858
11.00	9,360	-	7,191,106	7,200,466
12.00	1,223,220	296,996	43,834,491	45,354,707
13.00	823,313	167,215	67,935,770	68,926,298
14.00	1,156,261	179,321	34,748,843	36,084,425
15.00	1,518,260	360,062	2,271,291	4,149,613
16.00	990,664	215,719	690,779	1,897,162
17.00	132,146	16	430,520	562,682
18.00	99	-	245,164	245,263
19.00	249,710	90,364	242,994	583,068
20.00	147,539	25,778	438,950	612,267
21.00	107,997	30,239	247,357	385,593
22.00	163	-	1,153,809	1,153,972
23.00	30,136	-	388,984	419,120
24.00	9,575	1,848	702,233	713,656
25.00 & above	45,766	368	727,529	773,663
<b>Total</b>	<b>16,513,632</b>	<b>3,646,530</b>	<b>192,825,362</b>	<b>212,990,274</b>

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

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,719	3,719	-	3,693	3,693	-	3,714	3,714
	NBFCs & Fin Aux.	-	1,215	1,215	-	5,994	5,994	-	7,192	7,192
	Private Sector	-	149,761	149,761	-	163,052	163,052	-	183,495	183,495
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	466	16,181	16,647	451	15,714	16,164	454	15,729	16,183
	Others	-	2,215	2,215	-	2,610	2,610	-	2,405	2,405
	Total	466	173,091	173,556	451	191,063	191,513	454	212,536	212,990
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	7,414	7,414	-	7,193	7,193	7,41	7,207	7,207
	Others	-	-	-	-	-	-	-	-	-
	Total	-	7,414	7,414	-	7,193	7,193	-	7,207	7,207
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,817	2,817	-	2,973	2,973	-	2,980	2,980
	NBFCs & Fin Aux.	-	1,215	1,215	-	4,294	4,294	-	6,492	6,492
	Private Sector	-	113,245	113,245	-	123,487	123,487	-	132,939	132,939
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	54	5,599	5,653	46	5,428	5,475	44	5,372	5,416
	Others	-	2,215	2,215	-	2,610	2,610	-	2,405	2,405
	Total	54	125,091	125,145	46	138,792	138,839	44	150,189	150,233
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	187	1,266	1,453	179	1,212	1,391	181	1,240	1,421
	Others	-	-	-	-	-	-	-	-	-
	Total	187	1,266	1,453	179	1,212	1,391	181	1,240	1,421
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	68	68	-	62	62	-	56	56
	Others	-	-	-	-	-	-	-	-	-
	Total	-	68	68	-	62	62	-	56	56
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	902	902	-	720	720	-	734	734
	NBFCs & Fin Aux.	-	-	-	-	1,700	1,700	-	700	700
	Private Sector	-	36,516	36,516	-	39,565	39,565	-	50,555	50,555
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	890	890	-	893	893	-	914	914
	Others	-	-	-	-	-	-	-	-	-
	Total	-	38,308	38,308	-	42,878	42,878	-	52,903	52,903

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	51	51	-	-	-
	Personal	225	889	1,113	-	-	-	229	886	1,115
	Others	-	-	-	-	51	51	-	-	-
	Total	225	889	1,113	225	876	1,102	229	886	1,115
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	54	54	-	54	54	-	55	55
	Others	-	-	-	-	-	-	-	-	-
	Total	-	54	54	-	54	54	-	55	55

## 9.11 Advances Classified by Size of Accounts

### Development Finance Institutions

(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	248	451	285	431	1,787	472
5,000 to 10,000	307	2,131	302	2,072	310	2,119
10,000 to 20,000	1,855	28,381	1,807	27,615	1,812	27,731
20,000 to 25,000	1,996	42,961	1,959	42,196	2,012	43,212
25,000 to 30,000	572	15,554	563	15,311	544	14,775
30,000 to 40,000	1,947	65,995	1,890	63,974	1,857	62,926
40,000 to 50,000	2,764	118,756	2,716	116,628	2,716	116,386
50,000 to 60,000	2,354	128,447	2,299	125,273	2,239	121,919
60,000 to 70,000	4,220	256,464	4,159	252,745	4,106	249,485
70,000 to 80,000	1,139	84,831	1,146	85,190	1,111	82,602
80,000 to 90,000	1,100	92,667	1,075	90,387	1,028	86,375
90,000 to 100,000	1,034	97,753	1,010	95,531	991	93,652
100,000 to 200,000	3,913	525,971	3,654	485,494	3,443	457,120
200,000 to 300,000	1,221	296,519	1,118	270,250	1,053	255,727
300,000 to 400,000	790	275,067	687	236,829	636	220,562
400,000 to 500,000	606	271,847	569	254,562	591	264,844
500,000 to 600,000	467	259,308	479	261,907	433	236,292
600,000 to 700,000	459	298,820	360	233,873	343	222,191
700,000 to 800,000	373	281,253	341	255,581	344	258,178
800,000 to 900,000	354	304,195	324	273,914	312	263,877
900,000 to 1,000,000	303	289,784	298	281,975	288	271,728
1,000,000 to 2,000,000	2,158	3,204,800	2,070	3,040,858	2,008	2,934,144
2,000,000 to 3,000,000	1,040	2,598,677	1,090	2,671,365	1,095	2,686,855
3,000,000 to 4,000,000	573	2,021,028	605	2,103,353	651	2,265,763
4,000,000 to 5,000,000	408	1,930,270	381	1,696,964	365	1,636,474
5,000,000 to 6,000,000	228	1,268,408	233	1,249,508	240	1,284,496
6,000,000 to 7,000,000	133	932,143	118	764,867	123	794,451
7,000,000 to 8,000,000	102	829,004	133	992,556	136	1,010,231
8,000,000 to 9,000,000	115	792,225	108	916,030	123	1,045,258
9,000,000 to 10,000,000	125	1,268,602	98	923,938	100	943,207
10,000,000 to 100,000,000	698	24,390,864	835	28,124,428	888	30,322,840
100,000,000 & Over	420	130,583,186	470	145,557,611	520	164,714,383
<b>Total</b>	<b>34,022</b>	<b>173,556,365</b>	<b>33,182</b>	<b>191,513,215</b>	<b>34,205</b>	<b>212,990,274</b>

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

## 9.11.1 Advances Classified by Size of Accounts and Gender

### Development Finance Institutions As on 31st December, 2025

Size of Account* (Rs.)	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,496	418	274	54	17	-	1,787	472
5,000 to 10,000	275	1,885	35	234	-	-	310	2,119
10,000 to 20,000	1,665	25,484	146	2,231	1	16	1,812	27,731
20,000 to 25,000	1,867	40,083	145	3,129	-	-	2,012	43,212
25,000 to 30,000	481	13,072	62	1,676	1	27	544	14,775
30,000 to 40,000	1,647	55,921	209	6,974	1	31	1,857	62,926
40,000 to 50,000	2,501	107,074	213	9,223	2	89	2,716	116,386
50,000 to 60,000	2,028	110,384	210	11,485	1	50	2,239	121,919
60,000 to 70,000	3,794	230,404	312	19,081	-	-	4,106	249,485
70,000 to 80,000	993	73,742	115	8,631	3	229	1,111	82,602
80,000 to 90,000	890	74,883	136	11,326	2	166	1,028	86,375
90,000 to 100,000	868	82,033	121	11,429	2	190	991	93,652
100,000 to 200,000	2,967	392,472	460	62,304	16	2,344	3,443	457,120
200,000 to 300,000	885	215,185	157	37,630	11	2,911	1,053	255,727
300,000 to 400,000	495	172,192	127	43,537	14	4,833	636	220,562
400,000 to 500,000	484	217,008	97	43,356	10	4,480	591	264,844
500,000 to 600,000	343	186,848	84	46,133	6	3,311	433	236,292
600,000 to 700,000	252	163,499	76	49,147	15	9,544	343	222,191
700,000 to 800,000	273	204,635	64	48,200	7	5,343	344	258,178
800,000 to 900,000	251	212,264	52	43,993	9	7,620	312	263,877
900,000 to 1,000,000	210	198,143	67	63,197	11	10,388	288	271,728
1,000,000 to 2,000,000	1,467	2,141,269	444	649,218	97	143,657	2,008	2,934,144
2,000,000 to 3,000,000	807	1,983,590	224	543,335	64	159,929	1,095	2,686,855
3,000,000 to 4,000,000	436	1,508,741	121	419,564	94	337,458	651	2,265,763
4,000,000 to 5,000,000	244	1,094,959	70	310,269	50	226,495	365	1,636,474
5,000,000 to 6,000,000	142	762,229	42	220,392	56	301,875	240	1,284,496
6,000,000 to 7,000,000	78	503,575	17	110,276	28	180,600	123	794,451
7,000,000 to 8,000,000	88	652,195	7	52,055	41	305,981	136	1,010,231
8,000,000 to 9,000,000	64	546,465	17	142,676	42	356,116	123	1,045,258
9,000,000 to 10,000,000	49	459,587	4	38,093	47	445,527	100	943,207
10,000,000 to 100,000,000	183	3,668,911	36	637,681	669	26,016,249	888	30,322,840
100,000,000 & Over	3	414,482	-	-	517	164,299,901	520	164,714,383
<b>Total</b>	<b>28,226</b>	<b>16,513,632</b>	<b>4,144</b>	<b>3,646,530</b>	<b>1,834</b>	<b>192,825,362</b>	<b>34,205</b>	<b>212,990,274</b>

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

## 9.12 Classification of Investments in Securities and Shares

### Development Finance Institutions

(Thousand Rupees)

Securities / Shares	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	1,537,867,458	1,417,354,330	1,573,080,046	969,920,084	991,074,365	1,009,016,895	886,933,340	903,361,560	911,261,913
1) Treasury Bills	132,913,476	140,346,130	134,697,802	14,245,762	15,524,365	15,145,869	14,033,082	15,142,060	14,124,108
2) Pakistan Investment Bonds (PIBs)	1,404,953,982	1,277,008,200	1,438,382,244	955,674,322	975,550,000	993,871,026	872,900,258	888,219,500	897,137,805
a. Fixed Rate	317,819,296	328,676,600	322,659,857	51,813,611	54,401,500	53,379,283	23,873,529	23,828,300	25,610,149
b. Floating Rate	1,087,134,686	948,331,600	1,115,722,387	903,860,712	921,148,500	940,491,743	849,026,729	864,391,200	871,527,656
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	17,662,602	29,113,081	19,598,228	22,150,415	34,319,253	26,916,707	23,438,232	35,372,450	28,573,168
1) Quoted On The Stock Exchange	9,415,368	10,084,291	11,563,073	12,775,399	13,862,681	17,112,271	11,361,131	12,213,793	16,013,489
of which:									
Financial Institutions	1,785,561	1,816,878	1,790,182	1,850,535	1,884,324	2,258,548	1,846,632	1,880,421	2,651,763
NFPSEs	597,909	52,895	1,125,376	1,102,235	819,264	1,482,113	375,376	224,770	618,523
Private Sector	3,334,662	2,108,541	4,616,751	4,707,969	3,645,276	6,842,216	4,043,877	2,752,221	6,180,042
2) Unquoted On The Stock Exchange	8,247,233	19,028,789	8,035,155	9,375,016	20,456,572	9,804,436	12,077,101	23,158,657	12,559,679
of which:									
Financial Institutions	5,212,900	16,296,937	5,310,875	6,998,093	18,082,130	6,992,022	9,271,102	20,355,139	9,272,578
NFPSEs	200,000	200,000	100,000	200,000	200,000	200,000	200,000	200,000	100,000
Private Sector	2,834,334	2,531,853	2,624,280	2,176,923	2,174,442	2,712,414	2,605,999	2,603,518	3,187,101
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	36,589	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	22,072,748	22,091,510	24,079,518	19,848,454	19,854,469	21,401,974	19,484,063	19,546,313	20,278,246
IX. MUTUAL FUNDS	778,911	832,095	778,911	778,911	832,063	778,911	720,681	773,833	720,681
X. OTHERS	384,547	384,547	384,687	236,219	236,219	237,582	583,773	583,773	389,089
XI. Islamic Banking Products - Investments	11,377,923	11,613,288	11,642,921	11,733,219	11,513,675	11,898,334	11,984,160	11,870,405	12,193,740
a. Government Islamic Securities	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,602,048	2,565,000	2,500,000	2,525,742
1. GOP Ijara Sukuk	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,602,048	2,565,000	2,500,000	2,525,742
a. Variable Rental Rate (VRR)	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,602,048	2,565,000	2,500,000	2,525,742
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	8,812,923	9,113,288	9,065,594	9,168,219	9,013,675	9,296,286	9,419,160	9,370,405	9,667,998
1) Diminishing Musharaka Sukuk	5,552,284	5,852,649	5,663,087	6,973,795	6,973,795	7,104,189	7,248,949	7,248,949	7,352,012
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	600,000	600,000	604,922	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,660,639	2,660,639	2,797,585	2,194,424	2,039,880	2,192,097	2,170,211	2,121,456	2,315,986
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,590,150,555</b>	<b>1,481,395,217</b>	<b>1,629,600,901</b>	<b>1,024,673,669</b>	<b>1,057,836,410</b>	<b>1,070,286,993</b>	<b>943,150,615</b>	<b>971,514,700</b>	<b>973,453,426</b>

9.13 Loan to Textile & Readymade Garments Sectors  
As on 31st December, 2025  
Development Finance Institutions

(Million Rupees)

Description	Working Capital - Short Term							Fixed Investment - Long Term							Foreign Bills Purchased & Discounted	Total Outstanding
	SBP Export Finance Scheme (EFTS)	Export Financing Other than SBP EFTS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Scheme	Construction Financing	LTF & TREF	Small Loans	Others	Total		
<b>A - Manufacture of textiles</b>	-	-	-	-	-	2,759	3,811	6,569	-	-	18,811	-	18,287	28,297	-	24,886
i. Preparation and spinning of textile fibres	-	-	-	-	-	752	481	1,232	-	-	1,709	-	9,261	11,000	-	12,262
1. Cotton	-	-	-	-	-	2	449	452	-	-	886	-	5,335	6,222	-	6,673
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	750	700	1,450	-	-	923	-	3,966	4,778	-	5,529
ii. Weaving of textiles	-	-	-	-	-	900	997	1,897	-	-	1,393	-	1,701	3,695	-	4,995
1. Cotton	-	-	-	-	-	900	997	1,897	-	-	859	-	148	1,886	-	2,463
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	300	3,000	3,300	-	-	33	-	1,539	2,873	-	2,873
1. Cotton	-	-	-	-	-	300	3,000	3,300	-	-	1,694	-	1,868	3,223	-	3,613
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	769	2,278	-	1,833
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	850	850	-	-	131	-	851	948	-	1,798
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	-	-	-	-	47	-	523	570	-	570
a. Manufacture of bed cover	-	-	-	-	-	806	275	1,081	-	-	4,916	-	6,573	9,489	-	16,508
b. Manufacture of other made up textile articles	-	-	-	-	-	-	275	275	-	-	784	-	389	544	-	629
c. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	4,662	-	4,873	9,115	-	9,940
d. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	580	580	-	-	201	-	779	921	-	921
f. Manufacture of wear and apparel	-	-	-	-	-	-	-	-	-	-	1,826	-	2,265	4,241	-	4,488
g. Manufacture of ready-made garments	-	-	-	-	-	-	-	-	-	-	1,028	-	1,342	2,378	-	2,570
h. Manufacture of articles of fur	-	-	-	-	-	-	300	300	-	-	908	-	722	1,311	-	2,030
i. Manufacture of articles of leather	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
j. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A + B)</b>	-	-	-	-	-	2,759	4,319	7,068	-	-	13,847	-	29,841	32,398	-	39,441

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

Oct 01, 2025 to Dec 31, 2025  
Development Finance Institutions

(Million Rupees)

Description	Working Capital / Short Term							Fixed Investment / Long Term							Foreign Bills Purchased & Discounted	Total Disbursement
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTF & TERF	Small Loans	Others	Total		
<b>A - Manufacture of textiles</b>	-	-	-	-	-	3,662	4,625	8,287	-	-	620	-	1,688	2,228	-	10,515
i. Preparation and spinning of textile fibres	-	-	-	-	-	502	300	802	-	-	294	-	1,029	1,323	-	2,126
1. Cotton	-	-	-	-	-	2	300	302	-	-	200	-	880	1,080	-	1,383
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	500	-	500	-	-	94	-	149	243	-	743
ii. Weaving of textiles	-	-	-	-	-	742	1,000	1,742	-	-	-	-	9	9	-	1,751
1. Cotton	-	-	-	-	-	742	1,000	1,742	-	-	-	-	-	-	-	1,742
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	9
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	450	2,300	2,750	-	-	-	-	155	155	-	2,905
1. Cotton	-	-	-	-	-	450	1,950	2,400	-	-	-	-	-	-	-	2,400
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	5
4. Others	-	-	-	-	-	-	350	350	-	-	-	-	150	150	-	500
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	1,968	1,025	2,993	-	-	225	-	206	431	-	3,424
a. Manufacture of bed wear	-	-	-	-	-	-	275	275	-	-	-	-	100	100	-	375
b. Manufacture of other made up textile articles	-	-	-	-	-	1,968	750	2,718	-	-	225	-	106	331	-	3,049
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	101	-	209	310	-	310
<b>B - Manufacture of wearing apparel</b>	-	-	-	-	-	-	300	300	-	-	-	-	638	638	-	938
i. Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	338	338	-	338
ii. Manufacture of Ready made garments	-	-	-	-	-	-	300	300	-	-	-	-	300	300	-	600
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A + B)</b>	-	-	-	-	-	3,662	4,925	8,587	-	-	620	-	2,346	2,866	-	11,454

# Appendices

**Appendix-I (a)**  
**Reporting Scheduled Banks, their Websites, No. of Branches & ATMs**  
**by Group as on 31st December, 2025**

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
<b>A)</b>	<b>Public Sector Commercial Banks</b>		<b>2,284</b>	<b>784</b>	<b>3,068</b>	<b>2,996</b>
1	First Women Bank Ltd.	<a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>	43	-	43	31
2	National Bank of Pakistan	<a href="http://www.nbp.com.pk">www.nbp.com.pk</a>	1,192	312	1,504	1,371
3	Sindh Bank Limited	<a href="http://www.sindhbank.com.pk">www.sindhbank.com.pk</a>	317	61	378	323
4	The Bank of Khyber	<a href="http://www.bok.com.pk">www.bok.com.pk</a>	56	200	256	324
5	The Bank of Punjab	<a href="http://www.bop.com.pk">www.bop.com.pk</a>	676	211	887	947
<b>B)</b>	<b>Specialized Banks</b>		<b>617</b>	<b>65</b>	<b>682</b>	<b>67</b>
1	SME Bank Limited.	<a href="http://www.smebank.org">www.smebank.org</a>	-	-	-	-
2	The Punjab Provincial Cooperative Bank Ltd.	<a href="http://www.ppcb.com.pk">www.ppcb.com.pk</a>	151	-	151	-
3	Zarai Taraqiat Bank Limited	<a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>	466	65	531	67
<b>C)</b>	<b>Domestic Private Banks</b>		<b>8,389</b>	<b>6,697</b>	<b>15,086</b>	<b>18,683</b>
1	Al-Baraka Bank (Pakistan) Ltd.	<a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>	-	196	196	198
2	Allied Bank Limited	<a href="http://www.abl.com">www.abl.com</a>	1,224	300	1,524	1,674
3	Askari Bank Limited	<a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>	343	347	690	887
4	Bank Al-Falah Ltd.	<a href="http://www.bankalfalah.com">www.bankalfalah.com</a>	718	451	1,169	1,438
5	Bank Al-Habib Ltd.	<a href="http://www.bankalhabib.com">www.bankalhabib.com</a>	929	392	1,321	1,536
6	BankIslami Pakistan Limited	<a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>	-	569	569	606
7	Dubai Islamic Banking Pakistan Limited	<a href="http://www.dibpak.com">www.dibpak.com</a>	-	310	310	304
8	Faysal Bank Ltd.	<a href="http://www.faysalbank.com">www.faysalbank.com</a>	-	902	902	901
9	Habib Bank Ltd.	<a href="http://www.hbl.com">www.hbl.com</a>	1,107	608	1,715	2,301
10	Habib Metropolitan Bank Limited	<a href="http://www.habibmetro.com">www.habibmetro.com</a>	316	245	561	607
11	JS Bank Limited	<a href="http://www.jsbl.com">www.jsbl.com</a>	308	-	308	279
12	MCB Bank Limited	<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>	1,401	-	1,401	1,489
13	MCB Islamic Bank Ltd.	<a href="http://www.mcbislamicbank.com">www.mcbislamicbank.com</a>	-	322	322	314
14	Meezan Bank Limited	<a href="http://www.meezanbank.com">www.meezanbank.com</a>	-	1,105	1,105	1,321
15	Samba bank Ltd	<a href="http://www.samba.com.pk">www.samba.com.pk</a>	77	-	77	77
16	Soneri Bank Ltd.	<a href="http://www.soneribank.com">www.soneribank.com</a>	485	186	671	691
17	Standard Chartered Bank (Pakistan) Ltd.	<a href="http://www.sc.com">www.sc.com</a>	35	2	37	48
18	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	<a href="http://www.bankmakramah.com">www.bankmakramah.com</a>	163	13	176	187
19	United Bank Ltd.	<a href="http://www.ubl.com.pk">www.ubl.com.pk</a>	1,258	749	2,007	3,788
20	Easypaisa Digital Bank	<a href="http://www.easypaisa.com.pk">www.easypaisa.com.pk</a>	25	-	25	37
<b>D)</b>	<b>Foreign Banks</b>		<b>10</b>	<b>-</b>	<b>10</b>	<b>3</b>
1	Bank of China	<a href="http://www.bankofchina.com.pk">www.bankofchina.com.pk</a>	2	-	2	-
2	Citi Bank Pakistan	<a href="http://www.citibank.com.pk">www.citibank.com.pk</a>	3	-	3	-
3	Deutsche Bank AG	<a href="http://www.db.com">www.db.com</a>	2	-	2	-
4	ICBC	<a href="http://www.icbc-ltd.com">www.icbc-ltd.com</a>	3	-	3	3
<b>Total:-</b>			<b>11,300</b>	<b>7,546</b>	<b>18,846</b>	<b>21,749</b>

**Appendix-I (b)**  
**Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs**  
**As on 31st December, 2025**

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Apna Microfinance Bank	<a href="http://www.apnabank.com.pk">www.apnabank.com.pk</a>	72	55
2	ABHI Microfinance Bank Limited (Formerly Finca Microfinance Bank Limited)	<a href="http://www.finca.pk">www.finca.pk</a>	115	112
3	Halan Microfinance Bank (Formaly Advans Pakistan Microfinance Bank Ltd.)	<a href="http://www.advanspakistan.com">www.advanspakistan.com</a>	116	0
4	HBL Microfinance Bank Ltd.	<a href="http://www.hblmfb.com">www.hblmfb.com</a>	224	133
5	Khushhalibank Ltd.	<a href="http://www.khushhalibank.com.pk">www.khushhalibank.com.pk</a>	200	124
6	LOLC Microfinance Bank (Formerly Pak Oman Microfinance Bank Ltd.)	<a href="http://www.pomicro.com">www.pomicro.com</a>	88	0
7	Mobilink Microfinance Bank Ltd.	<a href="http://www.mobilinkbank.com">www.mobilinkbank.com</a>	124	110
8	NRSP Microfinance Bank Ltd.	<a href="http://www.nrspbank.com">www.nrspbank.com</a>	134	94
9	Sindh Microfinance Bank	<a href="http://www.sindhmf.com">www.sindhmf.com</a>	23	0
10	U Microfinance Bank Ltd.	<a href="http://www.ubank.com.pk">www.ubank.com.pk</a>	236	182
<b>Total:-</b>			<b>1,332</b>	<b>810</b>

Sr. No	Development Financial Intitutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	<a href="http://www.hbfc.com.pk">www.hbfc.com.pk</a>	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	<a href="http://www.saudipak.com">www.saudipak.com</a>	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	<a href="http://www.pkic.com">www.pkic.com</a>	3	-
4	Pak Libya Holding Company Ltd.	<a href="http://www.paklibya.com.pk">www.paklibya.com.pk</a>	1	-
5	Pak Oman Investment Company Ltd.	<a href="http://www.pakoman.com">www.pakoman.com</a>	1	-
6	Pak Brunei Investment Company Ltd.	<a href="http://www.pakbrunei.com.pk">www.pakbrunei.com.pk</a>	1	-
7	Pair Investment Co. Ltd.	<a href="http://www.pairinvestment.com">www.pairinvestment.com</a>	1	-
8	Pak China Investment Co. Ltd.	<a href="http://www.pakchinainvest.com">www.pakchinainvest.com</a>	1	-
<b>Total:-</b>			<b>61</b>	-

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

**Appendix-II**  
**Number of Reporting Scheduled Banks and their Branches**  
**(1983-2025)**

As on 31 <sup>st</sup> December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023	28	16,593	4	10	32	16,603
2024	28	17,698	4	10	32	17,708
2025	28	18,836	4	10	32	18,846

**Appendix-III  
Province-Wise Number of Scheduled Bank Branches  
(2003-2025)**

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	September	512	653	-	156	629	1,934	8,600	3,796	16,280
	December	521	656	-	164	652	1,963	8,816	3,831	16,603
2024	March	520	657	-	163	658	1,969	8,873	3,838	16,678
	June	521	660	-	165	665	1,988	9,003	3,865	16,867
	September	532	665	-	170	677	2,010	9,137	3,927	17,118
	December	556	682	-	174	708	2,031	9,479	4,078	17,708
2025	March	557	679	-	174	710	2,021	9,518	4,085	17,744
	June	566	683	-	175	714	2,037	9,655	4,129	17,959
	September	568	688	-	175	723	2,064	9,810	4,179	18,207
	December	583	701	-	180	745	2,131	10,165	4,341	18,846

\*FATA has been merged into KPK from 2018 onward

**Appendix-IV**  
**District-Wise Scheduled Banks Branches as on**  
**31st December, 2025**

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	60	61	121	Larkana	66	17	83
Astore	8	3	11	Lasbella	25	12	37
Attock	144	57	201	Layyah	61	23	84
Awaran	2	1	3	Lodhran	55	18	73
Badin	51	13	64	Loralai	15	18	33
Bagh	27	16	43	Lower Dir	14	64	78
Bahawalnagar	125	70	195	Mahmand Agency	4	5	9
Bahawalpur	155	100	255	Malakand	20	46	66
Bajaur Agency	7	16	23	Mandi Bahauddin	101	51	152
Bannu	28	27	55	Mansehra	58	59	117
Barkhan	4	1	5	Mardan	55	79	134
Batgram	6	14	20	Mastung	7	3	10
Bhakkar	47	21	68	Matiali	33	7	40
Bhimber	37	14	51	Mianwali	76	19	95
Bolan (Dhadar)	5	2	7	Mirpur	181	44	225
Bunner	12	39	51	Mirpur Khas	59	30	89
Chagai	5	1	6	Multan	293	212	505
Chakwal	131	37	168	Muzaffarabad	47	22	69
Charsadda	29	36	65	Muzaffargarh	129	41	170
Chiniot	57	21	78	N.Waziristan Agency	9	4	13
Chitral	18	26	44	Nagar	6	0	6
D.G.Khan	98	44	142	Nankana Sahib	69	20	89
D.L.Khan	50	31	81	Narowal	90	31	121
Dadu	46	12	58	Nasirabad	6	5	11
Dera Bughti	4	0	4	Naushro Feroze	65	22	87
Diamar	8	9	17	Neelum	5	0	5
Faisalabad	420	287	707	Noshki	10	10	20
Ghanchi	7	3	10	Nowshera	45	59	104
Ghizer	9	4	13	Okara	135	66	201
Ghotki	55	11	66	Orakzai Agency	3	2	5
Gilgit	51	19	70	Pakpattan	59	35	94
Gujranwala	322	180	502	Panjgoor	8	7	15
Gujrat	302	156	458	Peshawar	169	233	402
Gwadar	31	17	48	Pishin	10	12	22
Hafizabad	59	23	82	Quetta	116	132	248
Hangu	16	23	39	Rahim Yar Khan	196	105	301
Haripur	52	51	103	Rajan Pur	63	20	83
Harnai	2	1	3	Rawalpindi	525	364	889
Hattian Bala	9	2	11	Rawlakot (Poonch)	40	13	53
Haveli Kahuta	2	1	3	S.Waziristan Agency	2	2	4
Hunza	13	2	15	Sahiwal	142	80	222
Hyderabad	164	106	270	Sakardu	25	13	38
Islamabad	386	360	746	Sanghar	74	28	102
Jacobabad	28	6	34	Sargodha	203	97	300
Jaffarabad(Dera Allah Y	16	10	26	Shaheed Benazirabad	59	30	89
Jamshoro	43	13	56	Shangla	12	15	27
Jhang	113	36	149	Sheikhupura	161	75	236
Jhelum	163	47	210	Shikarpur	25	4	29
Kalat	9	4	13	Sialkot	335	205	540
Kamber/Shahdadkot	31	6	37	Sibi	13	6	19
Karachi	1452	1351	2803	South Waziristan	0	1	1
Karak	13	24	37	Sudhnuthi	26	6	32
Kashmore	32	6	38	Sujawal	19	4	23
Kasur	122	48	170	Sukkur	94	41	135
Kech(Turbat)	20	17	37	Swabi	53	49	102
Khairpur	68	18	86	Swat	74	124	198
Khanewal	112	59	171	Tando Allahyar	26	7	33
Kharan	18	5	23	Tando Mohammad Khan	20	5	25
Khushab	65	26	91	Tank	8	6	14
Khuzdar	15	12	27	Tharparkar	18	0	18
Khyber Agency	13	15	28	Thatta	28	10	38
Killa Abdullah	11	14	25	Toba Tek Singh	112	54	166
Killa Saifullah	15	12	27	Tor Ghar	0	1	1
Kohat	42	51	93	Umerkot	30	8	38
Kohistan	8	7	15	Upper Dir	5	32	37
Kohlu	4	0	4	Vehari	129	62	191
Kotli	72	19	91	Washuk	2	0	2
Kurram Agency	19	10	29	Zhob	11	8	19
Lahore	1087	917	2004	Ziarat	2	5	7
Lakki Marwat	9	7	16	<b>Grand Total:-</b>	<b>11,300</b>	<b>7,546</b>	<b>18,846</b>

**Appendix-V**  
**Distribution of Islamic Banks (Ful Fledged Islamic) Branches**  
**By District as on 31st December, 2025**

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	8	2	7	1	3	22
Astore	-	1	-	1	-	-	2
Attock	4	8	7	4	2	2	27
Badin	1	2	3	3	-	-	9
Bagh	-	1	1	3	-	-	5
Bahawalnagar	5	10	5	9	2	3	34
Bahawalpur	4	18	5	10	3	3	43
Bajaur Agency	-	2	1	1	-	-	4
Bannu	1	2	1	1	-	1	6
Barkhan	-	-	1	-	-	-	1
Batgram	1	1	1	1	-	1	5
Bhakkar	1	3	1	2	-	-	7
Bhimber	-	1	-	2	-	-	3
Bunner	1	1	1	1	-	-	4
Chagai	-	-	-	-	-	1	1
Chakwal	2	5	3	3	2	2	17
Charsadda	1	2	2	3	-	-	8
Chiniot	1	2	2	3	-	1	9
Chitral	1	1	2	1	1	-	6
D.G.Khan	1	8	3	8	1	1	22
D.I.Khan	1	2	1	1	1	1	7
Dadu	-	2	3	2	-	-	7
Diamar	-	1	1	1	1	1	5
Faisalabad	12	55	15	40	6	14	142
Ghanchi	-	-	1	-	-	-	1
Ghizer	-	1	1	1	-	-	3
Ghotki	1	2	2	3	-	-	8
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	39	8	33	4	7	97
Gujrat	7	19	8	20	5	8	67
Gwadar	1	2	1	2	-	1	7
Hafizabad	2	5	2	3	1	1	14
Hangu	-	2	1	1	-	-	4
Haripur	1	4	2	3	1	2	13
Harnai	-	-	1	-	-	-	1
Hunza	1	1	-	-	-	-	2
Hyderabad	5	14	9	14	3	5	50
Islamabad	18	42	31	32	11	18	152
Jacobabad	-	1	1	2	-	-	4
Jaffarabad(Dera Allah Y	-	3	1	-	-	-	4
Jamshoro	1	-	2	4	-	-	7
Jhang	2	5	2	5	1	2	17
Jhelum	3	6	3	5	1	1	19
Kalat	-	1	-	-	-	-	1
Kamber/Shahdadkot	-	2	1	2	-	-	5
Karachi	59	250	128	167	43	97	744
Karak	1	1	-	1	-	-	3
Kashmore	-	1	1	1	-	-	3
Kasur	2	7	4	7	3	3	26
Kech(Turbat)	1	1	1	1	-	-	4
Khairpur	2	2	2	2	-	1	9
Khanewal	4	10	4	7	3	3	31
Kharan	-	1	-	-	-	-	1
Khushab	1	4	2	3	1	2	13
Khuzdar	-	1	1	1	-	-	3
Khyber Agency	1	1	-	1	-	-	3
Killa Abdullah	1	3	1	1	-	1	7
Killa Saifullah	1	2	2	1	-	-	6
Kohat	2	2	2	2	1	2	11
Kohistan	-	-	2	1	-	-	3
Kotli	-	3	1	2	-	-	6
Kurram Agency	-	2	-	1	-	-	3
Lahore	47	144	74	130	34	44	473
Larkana	-	2	2	2	1	1	8
Lasbella	-	2	-	1	-	-	3
Layyah	1	5	1	3	-	-	10
Lodhran	2	4	2	3	-	-	11
Loralai	1	3	3	2	-	-	9
Lower Dir	2	2	3	3	1	1	12
Malakand	1	2	2	1	1	-	7
Mandi Bahauddin	1	7	5	10	1	2	26

**Appendix-V**  
**Distribution of Islamic Banks (Ful Fledged Islamic) Branches**  
**By District as on 31st December, 2025**

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Mansehra	1	6	6	3	1	1	18
Mardan	2	4	2	4	1	1	14
Mastung	-	1	-	-	-	-	1
Matiari	1	2	1	1	-	-	5
Mianwali	2	5	1	3	-	-	11
Mirpur	2	5	3	4	1	3	18
Mirpur Khas	2	5	5	3	1	1	17
Multan	5	35	16	33	5	6	100
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh	1	11	3	8	1	-	24
Nankana Sahib	2	4	4	3	-	-	13
Narowal	1	6	-	4	-	1	12
Nasirabad	-	1	1	1	-	-	3
Naushro Feroze	1	5	3	3	-	-	12
Noshki	-	2	1	4	-	-	7
Nowshera	1	3	2	4	2	-	12
Okara	2	12	6	11	2	3	36
Pakpattan	2	4	2	7	2	2	19
Panjgoor	-	1	1	1	-	-	3
Peshawar	6	22	7	19	4	5	63
Pishin	-	1	2	2	1	1	7
Quetta	6	15	13	10	3	3	50
Rahim Yar Khan	6	18	7	8	4	3	46
Rajan Pur	1	5	2	4	-	-	12
Rawalpindi	17	54	26	42	8	13	160
Rawlakot (Poonch)	-	2	1	2	-	-	5
Sahiwal	3	12	5	10	3	3	36
Sakardu	1	1	1	2	1	1	7
Sanghar	1	5	4	5	2	-	17
Sargodha	8	18	10	12	2	3	53
Shaheed Benazirabad	1	5	2	3	2	2	15
Shangla	-	2	1	1	-	-	4
Sheikhupura	2	12	4	13	1	2	34
Shikarpur	1	1	1	1	-	-	4
Sialkot	5	27	11	35	3	6	87
Sibi	-	1	1	1	-	-	3
Sudhnuthi	-	1	-	1	-	-	2
Sujawal	-	-	1	-	-	-	1
Sukkur	1	5	3	4	1	1	15
Swabi	2	3	1	3	1	1	11
Swat	8	6	4	9	2	2	31
Tando Allahyar	1	2	1	1	-	1	6
Tando Mohammad Khan	1	1	-	1	-	-	4
Tank	-	1	-	1	-	-	2
Thatta	-	2	2	2	-	-	6
Toba Tek Singh	3	5	5	7	2	2	24
Umerkot	1	2	2	2	-	-	7
Upper Dir	-	1	1	1	-	-	3
Vehari	4	11	6	7	2	3	33
Zhob	-	1	1	1	-	1	4
Ziarat	-	-	2	-	-	-	2
<b>Grand Total</b>	<b>322</b>	<b>1,105</b>	<b>569</b>	<b>902</b>	<b>196</b>	<b>310</b>	<b>3,404</b>



## Appendix-VII Gender Code List

<b>Group Name</b>
Male <sup>1</sup>
Female <sup>2</sup>
Both Male and Female <sup>3</sup>
<b>Others-Non-Natural Person- Private Partnership (individuals) / Private Limited Company (individuals)</b>
Others includes all types of 'Non-Natural Persons' not found in above list (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.) and Transgender

**Notes for Gender List:**

<sup>1</sup>It includes Male personal or sole proprietorship Accounts.

<sup>2</sup> It includes Female personal or sole proprietorship Accounts.

<sup>3</sup> It will include Joint Personal and Business Accounts.

## List of Acronyms

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