

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	247,695	95,298	240,095	127,043	244,205	111,201
II. Securities, Shares and Other						
Financial Instruments:	913	167,222	1,216	393,879	784	399,432
A. Quoted on the Stock Exchange:	611	66,355	965	77,957	520	215,580
1. To Stock Brokers and Dealers:	376	36,666	683	34,920	260	22,219
(a) Government and Other Trustee Securities	136	2,448	132	535	81	294
(b) Shares and Debentures	237	32,569	545	32,490	172	20,167
(c) Participation Term Certificates	-	-	-	-	2	3
(d) Others	3	1,648	6	1,896	5	1,755
2. To Others:	235	29,689	282	43,037	260	193,361
(a) Government and Other Trustee Securities	12	234	15	7,284	38	157,327
(b) Shares and Debentures	192	19,655	208	27,231	159	27,551
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	29	9,792	57	8,514	61	8,475
B. Unquoted on the Stock Exchange:	302	100,867	251	315,922	264	183,852
1. To Stock Brokers and Dealers:	181	8,581	28	3,196	30	3,079
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	176	8,497	23	2,992	24	2,875
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	83	5	204	6	204
2. To Others:	121	92,287	223	312,726	234	180,772
(a) Government and Other Trustee Securities	71	78,745	62	248,227	62	119,625
(b) Shares and Debentures	10	1,026	6	940	8	981
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	40	12,516	155	63,559	164	60,166
III. Merchandise	67,981	2,974,772	67,204	2,840,355	58,836	2,549,092
A. Food Items:	18,569	871,065	19,724	765,768	18,447	647,638
1. Wheat	8,418	310,636	10,937	232,855	10,645	227,817
2. Rice and Paddy	2,773	93,653	2,885	127,808	2,601	122,173
3. Other Grains & Pulses:	748	25,235	609	6,543	450	8,961
(a) Indigenous	730	24,471	598	5,834	436	7,458
(b) Imported	18	764	11	709	14	1,503
4. Edible Oils:	1,433	69,537	1,244	58,482	1,114	43,330
(a) Indigenous	1,370	67,089	1,188	50,923	1,065	39,703
(b) Imported	63	2,447	56	7,559	49	3,626
5. Sugar:	1,565	286,839	1,313	250,518	1,108	157,253
(a) Indigenous	1,562	286,579	1,313	250,518	1,107	156,887
(b) Imported	3	260	-	-	1	365
6. Kariana And Spices	145	1,075	133	931	128	918
7. Fish And Fish Preparations	15	622	11	640	9	41
8. Other Food Items:	3,472	83,469	2,592	87,991	2,392	87,146
(a) Indigenous	3,425	82,628	2,539	86,222	2,374	86,060
(b) Imported	47	841	53	1,769	18	1,086
B. Raw Materials:	22,455	703,323	26,765	848,559	25,151	860,375
1. Cotton Raw:	14,124	142,018	19,004	154,678	17,526	175,238
(a) Indigenous	2,383	123,975	2,475	137,548	2,772	158,421
(b) Imported	11,741	18,044	16,529	17,130	14,754	16,817
2. Synthetic Fibers:	130	16,687	119	14,550	110	12,959
(a) Indigenous	83	15,701	97	13,713	80	11,873
(b) Imported	47	986	22	837	30	1,087
3. Fertilizers:	1,122	59,174	1,027	61,375	986	61,941
(a) Indigenous	1,110	55,059	1,014	57,666	967	54,724
(b) Imported	12	4,114	13	3,709	19	7,217
4. Petroleum Crude:	1,461	125,150	1,252	95,306	1,198	104,899
(a) Indigenous	1,364	106,943	1,213	81,555	1,152	69,396
(b) Imported	97	18,206	39	13,751	46	35,503
5. Iron and Steel:	2,288	128,593	1,753	104,912	1,909	105,407
(a) Indigenous	1,775	85,145	1,506	69,916	1,629	71,855
(b) Imported	513	43,447	247	34,996	280	33,551
6. Wool & Goat Hair	2	13	4	60	5	62
7. Hides & Skins	124	6,057	111	6,235	146	6,253
8. Oil Seeds	275	7,384	98	3,619	74	4,586
9. Pesticides & Insecticides:	445	6,608	448	9,341	436	6,580
(a) Indigenous	438	6,382	446	9,117	434	6,356
(b) Imported	7	226	2	224	2	224
10. Other Raw Materials:	2,484	211,640	2,949	398,482	2,761	382,451
(a) Indigenous	2,220	183,248	2,691	372,681	2,559	357,379
(b) Imported	264	28,392	258	25,801	202	25,072

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	26,957	1,400,384	20,715	1,226,028	15,238	1,041,079
1. Cotton Textiles:	5,123	299,857	3,095	243,064	2,603	200,914
(a) Indigenous	4,910	274,631	2,975	220,264	2,453	182,425
(b) Imported	213	25,226	120	22,801	150	18,489
2. Cotton Yarn:	2,081	90,827	1,681	67,199	1,756	66,468
(a) Indigenous	2,066	88,677	1,669	66,770	1,716	66,053
(b) Imported	15	2,150	12	430	40	415
3. Other Textiles:	3,571	266,398	2,431	218,510	2,277	227,857
(a) Indigenous	3,558	262,151	2,416	212,781	2,255	223,514
(b) Imported	13	4,248	15	5,729	22	4,343
4. Machinery:	1,037	51,201	1,039	90,605	964	112,490
(a) Indigenous	582	29,375	607	54,164	602	55,324
(b) Imported	455	21,825	432	36,441	362	57,166
5. Handloom Products	-	-	1	20	1	12
6. Carpets & Rugs	19	230	12	89	13	133
7. Readymade Garments	1,223	73,736	987	60,452	963	51,845
8. Cement and Cement Products:	584	106,064	481	92,765	452	79,062
(a) Indigenous	581	105,187	479	92,191	451	78,312
(b) Imported	3	878	2	574	1	751
9. Sports Goods	77	1,514	88	2,662	96	1,883
10. Surgical Instruments	145	5,250	92	2,300	77	1,921
11. Chemicals & Dyes	1,593	64,668	1,311	56,492	1,284	59,379
12. Other Finished Goods:	11,504	440,639	9,497	391,869	4,752	239,116
(a) Indigenous	11,174	428,929	9,294	381,922	4,551	229,197
(b) Imported	330	11,710	203	9,946	201	9,919
IV. Fixed Assets Including Machinery	378,396	2,055,072	425,622	2,253,736	428,338	2,154,552
A. Transport Equipment	361,562	765,775	406,693	884,978	409,895	912,219
B. Furniture & Fixtures	459	9,939	464	6,107	275	5,789
C. Office Equipment	351	44,640	265	46,291	252	41,306
D. Other Machinery & Equipment	16,024	1,234,718	18,200	1,316,360	17,916	1,195,237
V. Real Estate	582,368	1,760,085	597,397	1,877,815	613,145	1,882,846
A. Land	447,944	597,545	458,892	762,290	475,881	754,713
1. Residential	17,966	223,039	18,908	337,076	18,203	329,593
(a) House	16,492	216,744	16,962	243,982	16,492	238,233
(b) Flat	1,474	6,294	1,946	93,095	1,711	91,361
2. Non-Residential	429,978	374,507	439,984	425,213	457,678	425,119
(a) Commercial	6,440	126,580	7,396	141,917	4,563	127,795
(b) Industrial	639	28,766	903	69,456	937	66,893
(c) Agriculture	421,834	180,309	430,445	199,323	444,332	202,964
(d) Others	1,065	38,852	1,240	14,518	7,846	27,467
B. Buildings:	134,424	1,162,540	138,505	1,115,525	137,264	1,128,133
1. Residential	121,951	710,073	127,091	678,752	123,847	690,242
(a) House	70,275	562,695	105,613	493,464	104,990	489,942
(b) Flat	51,676	147,378	21,478	185,288	18,857	200,300
2. Non-Residential	12,473	452,467	11,414	436,773	13,417	437,891
(a) Commercial	5,951	234,907	5,040	202,756	5,037	212,432
(b) Industrial	3,391	159,118	2,704	111,570	2,776	114,671
(c) Agriculture	2,631	34,596	1,968	67,199	3,033	50,788
(d) Others	500	23,847	1,702	55,247	2,571	60,000
VI. Fixed Deposits and Insurance Policies	25,521	595,740	28,979	680,028	30,363	697,934
A. Bank Deposits	25,472	595,328	28,933	679,640	30,327	697,721
1. Security Deposits	2,571	81,271	929	41,554	1,882	61,247
2. Term Deposits (TDRs)	19,092	411,860	21,822	518,632	19,787	522,301
3. Other Deposits	3,809	102,197	6,182	119,454	8,658	114,172
B. Insurance Policies	49	412	46	388	36	213
VII. Others	433,436	3,970,956	493,237	4,217,000	506,318	4,525,138
A. Other Secured Advances	133,689	1,613,464	147,718	1,753,877	156,301	2,073,361
1. Receivables	1,340	76,252	1,225	433,248	1,784	382,654
2. Employees Benefits	7,051	1,494	3,242	1,522	1,148	1,749
3. Others	125,298	1,535,718	143,251	1,319,107	153,369	1,688,958
B. Advances Secured by Guarantee(s)	299,747	2,357,492	345,519	2,463,123	350,017	2,451,778
1. Institutional Guarantee(s)	5,731	2,057,724	7,629	2,054,735	8,104	2,068,253
2. Individual Guarantee(s)	294,016	299,768	337,890	408,388	341,913	383,525
VIII. Unsecured Advances	2,372,073	254,879	5,491,204	728,350	5,221,475	779,244
1. Credit Cards	1,791,648	131,636	2,392,809	221,339	2,604,583	263,544
2. Personal Loan	525,429	107,630	3,020,093	123,881	2,539,456	133,099
3. Others	54,996	15,613	78,302	383,130	77,436	382,602
Total	4,108,383	11,874,024	7,344,954	13,118,205	7,103,464	13,099,438

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	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	235,234	85,653	173,232	101,834	185,622	92,215
II. Securities, Shares and Other						
Financial Instruments:	73	17,454	79	64,958	110	86,146
A. Quoted on the Stock Exchange:	34	3,956	41	6,671	58	6,338
1. To Stock Brokers and Dealers:	13	2,571	15	2,354	15	2,109
(a) Government and Other Trustee Securities	-	-	1	1	1	1
(b) Shares and Debentures	13	2,571	14	2,354	14	2,108
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	21	1,385	26	4,317	43	4,229
(a) Government and Other Trustee Securities	4	187	9	20	25	60
(b) Shares and Debentures	16	1,193	16	4,292	17	4,165
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	39	13,498	38	58,287	52	79,808
1. To Stock Brokers and Dealers:	6	991	7	2,473	7	2,400
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	991	6	2,273	6	2,200
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	200	1	200
2. To Others:	33	12,507	31	55,814	45	77,408
(a) Government and Other Trustee Securities	11	2,656	12	47,223	7	68,481
(b) Shares and Debentures	2	755	2	729	2	729
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	20	9,096	17	7,862	36	8,198
III. Merchandise	16,570	514,216	21,885	480,133	21,229	476,533
A. Food Items:	1,095	222,317	1,110	165,213	1,322	148,808
1. Wheat	93	146,791	109	66,138	85	53,223
2. Rice and Paddy	330	18,402	367	43,524	398	47,702
3. Other Grains & Pulses:	20	114	31	805	32	795
(a) Indigenous	19	108	30	800	31	789
(b) Imported	1	6	1	6	1	6
4. Edible Oils:	182	7,803	155	6,446	148	5,892
(a) Indigenous	182	7,803	155	6,446	148	5,892
(b) Imported	-	-	-	-	-	-
5. Sugar:	175	43,071	164	41,495	216	33,853
(a) Indigenous	175	43,071	164	41,495	216	33,853
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	7	13	8	22	7	80
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	288	6,122	276	6,783	436	7,262
(a) Indigenous	288	6,122	275	6,776	436	7,262
(b) Imported	-	-	1	8	-	-
B. Raw Materials:	13,396	140,807	18,327	145,451	16,744	151,988
1. Cotton Raw:	11,813	17,965	16,684	16,650	14,916	17,510
(a) Indigenous	225	13,890	292	11,507	366	12,154
(b) Imported	11,588	4,075	16,392	5,143	14,550	5,356
2. Synthetic Fibers:	4	76	4	249	5	412
(a) Indigenous	2	19	2	20	3	319
(b) Imported	2	56	2	229	2	93
3. Fertilizers:	464	3,915	381	5,059	394	5,501
(a) Indigenous	464	3,915	381	5,059	394	5,501
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	40	46,224	47	51,010	47	50,008
(a) Indigenous	17	43,172	20	47,780	21	46,089
(b) Imported	23	3,052	27	3,230	26	3,919
5. Iron and Steel:	110	13,196	100	14,098	194	14,992
(a) Indigenous	88	7,524	80	7,177	173	7,905
(b) Imported	22	5,672	20	6,921	21	7,087
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	2	8	2	9	2	36
9. Pesticides & Insecticides:	14	349	15	275	15	385
(a) Indigenous	14	349	15	275	15	385
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	949	59,075	1,094	58,101	1,171	63,145
(a) Indigenous	901	56,693	1,038	56,158	1,090	61,240
(b) Imported	48	2,382	56	1,943	81	1,905

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	2,079	151,092	2,448	169,469	3,163	175,737
1. Cotton Textiles:	801	45,479	1,105	37,611	1,192	37,808
(a) Indigenous	739	35,664	1,030	31,086	1,103	32,351
(b) Imported	62	9,816	75	6,525	89	5,457
2. Cotton Yarn:	137	12,976	125	14,582	368	13,600
(a) Indigenous	132	12,780	117	14,360	334	13,358
(b) Imported	5	196	8	222	34	242
3. Other Textiles:	128	21,746	135	20,347	146	23,653
(a) Indigenous	127	21,745	134	20,347	142	23,524
(b) Imported	1	0	1	0	4	129
4. Machinery:	20	670	36	1,351	31	1,353
(a) Indigenous	16	24	25	38	20	31
(b) Imported	4	646	11	1,313	11	1,322
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	3	2	3	2	57
7. Readymade Garments	54	19,690	72	16,242	156	15,299
8. Cement and Cement Products:	33	4,827	39	5,608	43	3,745
(a) Indigenous	33	4,827	39	5,608	43	3,745
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	58	12	46	15	72
10. Surgical Instruments	2	7	3	316	2	70
11. Chemicals & Dyes	121	4,712	104	4,827	193	4,358
12. Other Finished Goods:	774	40,924	815	68,536	1,015	75,722
(a) Indigenous	743	39,897	788	67,587	988	74,797
(b) Imported	31	1,028	27	949	27	925
IV. Fixed Assets Including Machinery	77,490	333,007	98,520	384,439	104,939	389,932
A. Transport Equipment	72,959	113,369	93,621	135,926	99,010	143,610
B. Furniture & Fixtures	15	2,549	14	2,514	18	2,672
C. Office Equipment	64	2,886	34	2,277	34	2,394
D. Other Machinery & Equipment	4,452	214,202	4,851	243,723	5,877	241,256
V. Real Estate	453,761	482,086	462,574	499,210	482,419	506,444
A. Land	402,520	259,369	408,699	282,251	428,384	286,822
1. Residential	2,810	13,288	4,356	70,304	5,150	71,613
(a) House	2,810	13,288	4,355	70,298	5,149	71,604
(b) Flat	-	-	1	6	1	9
2. Non-Residential	399,710	246,081	404,343	211,947	423,234	215,209
(a) Commercial	1,584	60,894	1,353	40,042	1,365	37,418
(b) Industrial	172	12,510	211	13,307	288	12,960
(c) Agriculture	397,127	138,800	402,216	151,133	420,871	157,387
(d) Others	827	33,876	563	7,465	710	7,444
B. Buildings:	51,241	222,717	53,875	216,958	54,035	219,622
1. Residential	47,140	118,277	50,365	102,907	50,542	103,709
(a) House	8,487	48,612	49,785	101,396	49,990	102,576
(b) Flat	38,653	69,665	580	1,510	552	1,133
2. Non-Residential	4,101	104,440	3,510	114,052	3,493	115,913
(a) Commercial	2,642	80,578	2,476	89,356	2,480	92,071
(b) Industrial	259	11,117	263	8,969	276	9,201
(c) Agriculture	1,179	10,864	750	14,240	722	13,604
(d) Others	21	1,881	21	1,486	15	1,037
VI. Fixed Deposits and Insurance Policies	329	13,913	492	12,247	611	14,739
A. Bank Deposits	329	13,913	492	12,247	611	14,739
1. Security Deposits	173	9,796	308	9,043	356	10,710
2. Term Deposits (TDRs)	53	3,874	46	2,417	57	2,708
3. Other Deposits	103	244	138	787	198	1,321
B. Insurance Policies	-	-	-	-	-	-
VII. Others	249,091	889,442	288,534	1,003,433	292,361	937,212
A. Other Secured Advances	2,313	64,193	2,120	92,032	2,797	109,835
1. Receivables	123	49,575	154	56,151	546	59,995
2. Employees Benefits	1,375	252	1,131	131	1,018	213
3. Others	815	14,366	835	35,749	1,233	49,628
B. Advances Secured by Guarantee(s)	246,778	825,250	286,414	911,401	289,564	827,376
1. Institutional Guarantee(s)	2,473	606,287	4,866	740,845	4,880	666,196
2. Individual Guarantee(s)	244,305	218,963	281,548	170,556	284,684	161,181
VIII. Unsecured Advances	146,370	26,644	718,572	90,637	923,819	120,534
1. Credit Cards	22,174	1,987	624,763	66,361	826,219	95,114
2. Personal Loan	78,354	16,314	83,733	17,704	87,306	17,876
3. Others	45,842	8,342	10,076	6,572	10,294	7,544
Total	1,178,918	2,362,416	1,763,888	2,636,891	2,011,110	2,623,753

3.1.2 Advances Classified by Securities

Domestic Private Banks						(Million Rupees)
Security	Sep-24		Jun-25		Sep-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,461	9,645	66,863	25,210	58,583	18,986
II. Securities, Shares and Other						
Financial Instruments:	840	149,768	1,137	328,921	674	313,286
A. Quoted on the Stock Exchange:	577	62,399	924	71,286	462	209,242
1. To Stock Brokers and Dealers:	363	34,094	668	32,566	245	20,110
(a) Government and Other Trustee Securities	136	2,448	131	534	80	293
(b) Shares and Debentures	224	29,998	531	30,136	158	18,059
(c) Participation Term Certificates	-	-	-	-	2	3
(d) Others	3	1,648	6	1,896	5	1,755
2. To Others:	214	28,304	256	38,720	217	189,132
(a) Government and Other Trustee Securities	8	47	6	7,264	13	157,268
(b) Shares and Debentures	176	18,462	192	22,940	142	23,387
(c) Participation Term Certificates	1	3	1	3	1	3
(d) Others	29	9,792	57	8,514	61	8,475
B. Unquoted on the Stock Exchange:	263	87,369	213	257,635	212	104,044
1. To Stock Brokers and Dealers:	175	7,589	21	723	23	679
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	170	7,506	17	719	18	675
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	83	4	4	5	4
2. To Others:	88	79,780	192	256,912	189	103,365
(a) Government and Other Trustee Securities	60	76,089	50	201,004	55	51,144
(b) Shares and Debentures	8	271	4	211	6	252
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	20	3,420	138	55,696	128	51,968
III. Merchandise	51,390	2,459,473	45,303	2,359,184	37,591	2,071,170
A. Food Items:	17,474	648,748	18,614	600,555	17,125	498,830
1. Wheat	8,325	163,845	10,828	166,717	10,560	174,594
2. Rice and Paddy	2,443	75,250	2,518	84,283	2,203	74,470
3. Other Grains & Pulses:	728	25,121	578	5,738	418	8,166
(a) Indigenous	711	24,363	568	5,034	405	6,669
(b) Imported	17	758	10	703	13	1,497
4. Edible Oils:	1,251	61,734	1,089	52,037	966	37,437
(a) Indigenous	1,188	59,286	1,033	44,478	917	33,811
(b) Imported	63	2,447	56	7,559	49	3,626
5. Sugar:	1,390	243,767	1,149	209,023	892	123,400
(a) Indigenous	1,387	243,507	1,149	209,023	891	123,035
(b) Imported	3	260	-	-	1	365
6. Kariana And Spices	138	1,061	125	909	121	837
7. Fish And Fish Preparations	15	622	11	640	9	41
8. Other Food Items:	3,184	77,347	2,316	81,208	1,956	79,884
(a) Indigenous	3,137	76,506	2,264	79,447	1,938	78,798
(b) Imported	47	841	52	1,761	18	1,086
B. Raw Materials:	9,051	561,765	8,431	702,401	8,400	707,324
1. Cotton Raw:	2,311	124,053	2,320	138,028	2,610	157,728
(a) Indigenous	2,158	110,085	2,183	126,041	2,406	146,267
(b) Imported	153	13,968	137	11,987	204	11,461
2. Synthetic Fibers:	126	16,611	115	14,301	105	12,547
(a) Indigenous	81	15,681	95	13,693	77	11,553
(b) Imported	45	930	20	608	28	994
3. Fertilizers:	658	55,259	646	56,316	592	56,440
(a) Indigenous	646	51,145	633	52,607	573	49,223
(b) Imported	12	4,114	13	3,709	19	7,217
4. Petroleum Crude:	1,420	78,926	1,204	44,296	1,150	54,890
(a) Indigenous	1,347	63,772	1,193	33,775	1,131	23,307
(b) Imported	73	15,154	11	10,521	19	31,583
5. Iron and Steel:	2,178	115,397	1,653	90,814	1,715	90,415
(a) Indigenous	1,687	77,621	1,426	62,739	1,456	63,951
(b) Imported	491	37,775	227	28,075	259	26,464
6. Wool & Goat Hair	2	13	4	60	5	62
7. Hides & Skins	124	6,057	111	6,235	146	6,253
8. Oil Seeds	273	7,376	96	3,610	72	4,550
9. Pesticides & Insecticides:	431	6,259	433	9,067	421	6,195
(a) Indigenous	424	6,033	431	8,843	419	5,971
(b) Imported	7	226	2	224	2	224
10. Other Raw Materials:	1,528	151,814	1,849	339,675	1,584	318,244
(a) Indigenous	1,312	125,804	1,647	315,817	1,463	295,077
(b) Imported	216	26,010	202	23,858	121	23,167

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	24,865	1,248,961	18,258	1,056,227	12,066	865,015
1. Cotton Textiles:	4,322	254,378	1,990	205,454	1,411	163,106
(a) Indigenous	4,171	238,968	1,945	189,178	1,350	150,074
(b) Imported	151	15,410	45	16,276	61	13,032
2. Cotton Yarn:	1,944	77,851	1,556	52,617	1,388	52,868
(a) Indigenous	1,934	75,897	1,552	52,410	1,382	52,695
(b) Imported	10	1,954	4	208	6	173
3. Other Textiles:	3,441	244,439	2,294	197,945	2,129	203,988
(a) Indigenous	3,429	240,192	2,280	192,216	2,111	199,773
(b) Imported	12	4,247	14	5,729	18	4,215
4. Machinery:	1,015	50,530	1,003	89,254	933	111,137
(a) Indigenous	564	29,352	582	54,126	582	55,293
(b) Imported	451	21,179	421	35,128	351	55,844
5. Handloom Products	-	-	1	20	1	12
6. Carpets & Rugs	17	226	10	86	11	76
7. Readymade Garments	1,169	54,046	915	44,210	807	36,546
8. Cement and Cement Products:	551	101,237	442	87,157	409	75,317
(a) Indigenous	548	100,359	440	86,583	408	74,567
(b) Imported	3	878	2	574	1	751
9. Sports Goods	70	1,457	76	2,617	81	1,811
10. Surgical Instruments	142	5,243	88	1,984	74	1,851
11. Chemicals & Dyes	1,471	59,948	1,206	51,661	1,090	55,019
12. Other Finished Goods:	10,723	399,605	8,677	323,223	3,732	163,285
(a) Indigenous	10,424	388,923	8,501	314,226	3,558	154,291
(b) Imported	299	10,682	176	8,997	174	8,994
IV. Fixed Assets Including Machinery	300,819	1,720,554	327,051	1,868,266	323,353	1,763,591
A. Transport Equipment	288,520	652,274	313,024	748,933	310,842	768,490
B. Furniture & Fixtures	444	7,389	450	3,593	257	3,117
C. Office Equipment	287	41,754	231	44,013	218	38,912
D. Other Machinery & Equipment	11,568	1,019,136	13,346	1,071,727	12,036	953,071
V. Real Estate	128,471	1,275,702	134,780	1,377,114	130,683	1,374,976
A. Land	45,420	337,572	50,191	479,698	47,495	467,619
1. Residential	15,156	209,751	14,552	266,772	13,053	257,981
(a) House	13,682	203,457	12,607	173,684	11,343	166,629
(b) Flat	1,474	6,294	1,945	93,089	1,710	91,352
2. Non-Residential	30,264	127,821	35,639	212,926	34,442	209,638
(a) Commercial	4,854	65,625	6,043	101,875	3,198	90,377
(b) Industrial	465	15,712	690	55,809	647	53,661
(c) Agriculture	24,707	41,509	28,229	48,189	23,461	45,577
(d) Others	238	4,975	677	7,053	7,136	20,023
B. Buildings:	83,051	938,129	84,589	897,416	83,188	907,357
1. Residential	74,681	591,387	76,687	575,591	73,266	586,275
(a) House	61,683	513,831	55,805	391,945	54,979	387,258
(b) Flat	12,998	77,556	20,882	183,647	18,287	199,017
2. Non-Residential	8,370	346,743	7,902	321,824	9,922	321,081
(a) Commercial	3,307	153,045	2,562	112,503	2,555	119,465
(b) Industrial	3,132	148,001	2,441	102,601	2,500	105,470
(c) Agriculture	1,452	23,732	1,218	52,959	2,311	37,183
(d) Others	479	21,965	1,681	53,761	2,556	58,963
VI. Fixed Deposits and Insurance Policies	25,189	581,583	28,486	667,726	29,751	683,195
A. Bank Deposits	25,140	581,171	28,440	667,338	29,715	682,982
1. Security Deposits	2,395	71,232	620	32,456	1,525	50,538
2. Term Deposits (TDRs)	19,039	407,986	21,776	516,215	19,730	519,593
3. Other Deposits	3,706	101,953	6,044	118,667	8,460	112,852
B. Insurance Policies	49	412	46	388	36	213
VII. Others	184,141	2,663,758	204,506	3,167,234	213,776	3,544,650
A. Other Secured Advances	131,341	1,184,271	145,572	1,659,375	153,476	1,960,528
1. Receivables	1,213	26,617	1,070	375,155	1,235	320,087
2. Employees Benefits	5,650	1,231	2,089	1,382	108	1,527
3. Others	124,478	1,156,423	142,413	1,282,838	152,133	1,638,914
B. Advances Secured by Guarantee(s)	52,800	1,479,487	58,934	1,507,859	60,300	1,584,121
1. Institutional Guarantee(s)	3,089	1,398,682	2,592	1,270,027	3,071	1,361,777
2. Individual Guarantee(s)	49,711	80,805	56,342	237,832	57,229	222,344
VIII. Unsecured Advances	2,225,689	228,234	4,772,631	269,241	4,297,655	291,698
1. Credit Cards	1,769,473	129,649	1,768,046	154,978	1,778,364	168,430
2. Personal Loan	447,062	91,314	2,936,360	106,177	2,452,150	115,222
3. Others	9,154	7,271	68,225	8,086	67,141	8,046
Total	2,929,000	9,088,717	5,580,757	10,062,895	5,092,066	10,061,551

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	Sep-24		Jun-25		Sep-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	21	1,082	16	1,037	16	1,390
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:	8	751	7	706	7	1,062
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	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	-	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:	7	751	6	706	6	1,062
(a) Indigenous	7	751	6	706	6	1,062
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	13	331	9	331	9	328
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	2	214	2	218	2	216
(a) Indigenous	2	214	2	218	2	216
(b) Imported	-	-	-	-	-	-
4. Machinery:	2	-	-	-	-	-
(a) Indigenous	2	-	-	-	-	-
(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	8	1	3	1	2
12. Other Finished Goods:	7	109	5	109	5	109
(a) Indigenous	7	109	5	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	87	1,511	51	1,030	46	1,029
A. Transport Equipment	83	132	48	119	43	118
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	4	1,380	3	910	3	910
V. Real Estate	136	2,297	43	1,491	43	1,426
A. Land	4	604	2	340	2	272
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	604	2	340	2	272
(a) Commercial	2	60	-	-	-	-
(b) Industrial	2	544	2	340	2	272
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	132	1,693	41	1,151	41	1,154
1. Residential	130	409	39	254	39	258
(a) House	105	252	23	123	21	109
(b) Flat	25	157	16	131	18	149
2. Non-Residential	2	1,284	2	896	2	896
(a) Commercial	2	1,284	2	896	2	896
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	244	1	55	1	-
A. Bank Deposits	3	244	1	55	1	-
1. Security Deposits	3	244	1	55	1	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	204	417,755	197	46,333	181	43,277
A. Other Secured Advances	35	365,000	26	2,470	28	2,997
1. Receivables	4	59	1	1,942	3	2,572
2. Employees Benefits	26	11	22	9	22	9
3. Others	5	364,930	3	519	3	416
B. Advances Secured by Guarantee(s)	169	52,756	171	43,863	153	40,280
1. Institutional Guarantee(s)	169	52,756	171	43,863	153	40,280
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	14	2	1	368,472	1	367,012
1. Credit Cards	1	-	-	-	-	-
2. Personal Loan	13	2	-	-	-	-
3. Others	-	-	1	368,472	1	367,012
Total	465	422,891	309	418,418	288	414,135

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	247,695	95,298	240,095	127,043	244,205	111,201
II. Securities, Shares and Other						
Financial Instruments:	852	164,286	1,117	316,785	691	310,378
A. Quoted on the Stock Exchange:	553	63,720	886	66,703	454	203,697
1. To Stock Brokers and Dealers:	348	34,953	625	31,066	218	20,457
(a) Government and Other Trustee Securities	136	2,448	132	535	81	294
(b) Shares and Debentures	209	30,857	490	29,258	133	19,011
(c) Participation Term Certificates	-	-	-	-	2	3
(d) Others	3	1,648	3	1,273	2	1,148
2. To Others:	205	28,767	261	35,637	236	183,240
(a) Government and Other Trustee Securities	10	227	14	63	37	150,107
(b) Shares and Debentures	168	19,438	189	27,106	137	24,703
(c) Participation Term Certificates	2	8	2	8	2	8
(d) Others	25	9,094	56	8,460	60	8,423
B. Unquoted on the Stock Exchange:	299	100,565	231	250,082	237	106,681
1. To Stock Brokers and Dealers:	181	8,581	28	3,196	30	3,079
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	176	8,497	23	2,992	24	2,875
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	83	5	204	6	204
2. To Others:	118	91,985	203	246,886	207	103,602
(a) Government and Other Trustee Securities	70	78,693	61	238,227	60	94,625
(b) Shares and Debentures	10	1,026	6	940	8	981
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	38	12,266	136	7,719	139	7,995
III. Merchandise	51,386	1,943,904	55,560	1,845,783	49,203	1,627,039
A. Food Items:	14,992	552,462	17,446	602,937	16,455	513,456
1. Wheat	7,846	183,141	10,512	204,198	10,153	208,263
2. Rice and Paddy	2,498	82,163	2,595	114,842	2,366	109,481
3. Other Grains & Pulses:	452	5,091	609	6,543	440	7,967
(a) Indigenous	439	4,431	598	5,834	426	6,464
(b) Imported	13	661	11	709	14	1,503
4. Edible Oils:	1,087	34,263	953	41,806	821	29,385
(a) Indigenous	1,025	31,874	901	34,806	774	26,316
(b) Imported	62	2,389	52	6,999	47	3,069
5. Sugar:	810	182,950	741	170,613	709	97,272
(a) Indigenous	810	182,950	741	170,613	708	96,906
(b) Imported	-	-	-	-	1	365
6. Kariana And Spices	145	1,075	133	931	128	918
7. Fish And Fish Preparations	14	567	11	640	9	41
8. Other Food Items:	2,140	63,212	1,892	63,365	1,829	60,128
(a) Indigenous	2,093	62,371	1,840	62,720	1,812	59,656
(b) Imported	47	841	52	645	17	472
B. Raw Materials:	19,468	481,531	24,302	445,651	22,680	448,407
1. Cotton Raw:	13,313	110,172	18,366	126,693	16,853	134,541
(a) Indigenous	1,612	92,587	1,862	110,051	2,155	118,773
(b) Imported	11,701	17,585	16,504	16,642	14,698	15,768
2. Synthetic Fibers:	95	15,243	61	8,811	44	5,755
(a) Indigenous	66	14,736	57	8,472	40	5,529
(b) Imported	29	507	4	339	4	226
3. Fertilizers:	952	38,810	924	36,436	909	37,452
(a) Indigenous	941	34,947	913	33,227	892	30,735
(b) Imported	11	3,862	11	3,209	17	6,717
4. Petroleum Crude:	1,142	92,629	1,203	78,962	1,145	76,347
(a) Indigenous	1,108	85,980	1,166	70,212	1,101	63,744
(b) Imported	34	6,649	37	8,751	44	12,603
5. Iron and Steel:	1,873	92,856	1,544	79,548	1,643	77,411
(a) Indigenous	1,465	64,216	1,380	59,808	1,457	59,047
(b) Imported	408	28,641	164	19,740	186	18,364
6. Wool & Goat Hair	2	13	2	16	2	15
7. Hides & Skins	61	1,849	53	1,578	55	1,612
8. Oil Seeds	59	2,354	43	1,831	46	2,461
9. Pesticides & Insecticides:	382	5,484	434	8,057	419	5,403
(a) Indigenous	382	5,484	434	8,057	419	5,403
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	1,589	122,121	1,672	103,719	1,564	107,412
(a) Indigenous	1,418	110,987	1,482	96,348	1,418	100,693
(b) Imported	171	11,134	190	7,371	146	6,718

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	16,926	909,911	13,812	797,194	10,068	665,176
1. Cotton Textiles:	3,160	224,910	2,568	190,249	2,144	160,795
(a) Indigenous	3,084	213,808	2,480	179,888	2,035	152,875
(b) Imported	76	11,102	88	10,362	109	7,921
2. Cotton Yarn:	666	47,573	613	43,891	807	37,731
(a) Indigenous	653	46,044	601	43,462	768	37,316
(b) Imported	13	1,529	12	430	39	415
3. Other Textiles:	2,471	199,489	1,611	156,221	1,581	156,343
(a) Indigenous	2,458	195,242	1,599	151,492	1,562	152,998
(b) Imported	13	4,248	12	4,729	19	3,344
4. Machinery:	610	17,314	483	12,079	361	18,951
(a) Indigenous	443	10,975	332	7,154	295	4,287
(b) Imported	167	6,339	151	4,925	66	14,664
5. Handloom Products	-	-	1	20	1	12
6. Carpets & Rugs	18	190	11	81	13	133
7. Readymade Garments	1,026	48,976	781	36,325	748	29,807
8. Cement and Cement Products:	493	81,925	398	72,124	372	58,168
(a) Indigenous	490	81,047	396	71,550	371	57,417
(b) Imported	3	878	2	574	1	751
9. Sports Goods	73	1,253	85	1,474	95	1,658
10. Surgical Instruments	79	1,006	87	1,731	73	1,323
11. Chemicals & Dyes	1,155	43,334	1,018	36,665	1,029	35,874
12. Other Finished Goods:	7,175	243,941	6,156	246,334	2,844	164,382
(a) Indigenous	6,981	235,392	6,072	238,422	2,771	155,850
(b) Imported	194	8,549	84	7,912	73	8,533
IV. Fixed Assets Including Machinery	230,627	1,398,902	259,416	1,479,978	258,720	1,359,424
A. Transport Equipment	217,876	509,355	244,752	543,338	243,866	545,059
B. Furniture & Fixtures	104	4,687	310	4,798	195	4,678
C. Office Equipment	226	31,720	178	28,926	146	23,795
D. Other Machinery & Equipment	12,421	853,141	14,176	902,916	14,513	785,892
V. Real Estate	540,406	1,203,738	552,848	1,184,485	567,325	1,152,862
A. Land	439,842	484,462	449,457	508,964	466,427	492,671
1. Residential	12,257	152,744	13,984	200,450	13,632	189,239
(a) House	11,755	151,114	12,445	140,049	12,297	145,301
(b) Flat	502	1,630	1,539	60,401	1,335	43,938
2. Non-Residential	427,585	331,718	435,473	308,514	452,795	303,432
(a) Commercial	6,197	99,141	6,451	76,408	3,633	53,722
(b) Industrial	513	19,805	596	28,691	584	30,881
(c) Agriculture	419,841	174,057	427,282	189,366	441,248	192,704
(d) Others	1,034	38,714	1,144	14,050	7,330	26,126
B. Buildings:	100,564	719,276	103,391	675,520	100,898	660,191
1. Residential	92,128	471,895	95,826	428,027	92,792	409,793
(a) House	46,287	361,586	82,223	320,879	81,657	300,548
(b) Flat	45,841	110,308	13,603	107,148	11,135	109,246
2. Non-Residential	8,436	247,381	7,565	247,493	8,106	250,397
(a) Commercial	4,163	148,922	3,825	149,514	3,812	152,292
(b) Industrial	1,536	53,206	1,549	52,021	1,660	55,604
(c) Agriculture	2,289	24,222	1,704	25,712	1,333	17,451
(d) Others	448	21,031	487	20,246	1,301	25,051
VI. Fixed Deposits and Insurance Policies	24,733	501,388	27,752	518,850	28,839	527,837
A. Bank Deposits	24,684	500,976	27,707	518,467	28,806	527,636
1. Security Deposits	2,249	38,440	830	30,447	1,798	51,445
2. Term Deposits (TDRs)	18,875	382,272	21,209	452,215	19,035	449,449
3. Other Deposits	3,560	80,263	5,668	35,805	7,973	26,742
B. Insurance Policies	49	412	45	383	33	201
VII. Others	420,652	2,992,316	470,507	2,797,550	479,873	3,028,639
A. Other Secured Advances	123,597	1,162,261	136,087	1,155,387	142,387	1,455,331
1. Receivables	500	46,770	278	83,579	831	88,002
2. Employees Benefits	5,101	1,079	1,273	1,210	1,148	1,749
3. Others	117,996	1,114,413	134,536	1,070,599	140,408	1,365,580
B. Advances Secured by Guarantee(s)	297,055	1,830,055	334,420	1,642,163	337,486	1,573,308
1. Institutional Guarantee(s)	5,285	1,545,578	6,966	1,397,418	7,386	1,344,959
2. Individual Guarantee(s)	291,770	284,476	327,454	244,745	330,100	228,349
VIII. Unsecured Advances	2,039,554	219,924	5,141,518	688,516	4,880,025	735,344
1. Credit Cards	1,501,373	114,965	2,095,466	200,429	2,318,641	239,661
2. Personal Loan	487,741	95,734	2,975,483	107,652	2,492,638	115,711
3. Others	50,440	9,226	70,569	380,435	68,746	379,972
Total	3,555,905	8,519,756	6,748,813	8,958,990	6,508,881	8,852,725

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	Sep-24		Jun-25		Sep-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:	61	2,937	99	77,094	93	89,054
A. Quoted on the Stock Exchange:	58	2,635	79	11,254	66	11,883
1. To Stock Brokers and Dealers:	28	1,713	58	3,854	42	1,762
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	28	1,713	55	3,232	39	1,156
(c) Others	-	-	3	623	3	606
2. To Others:	30	922	21	7,400	24	10,121
(a) Government and Other Trustee Securities	2	7	1	7,220	1	7,220
(b) Sukuk/Participation Term Certificates (PTCs)	24	217	19	125	22	2,849
(c) Others	4	698	1	54	1	52
B. Unquoted on the Stock Exchange:	3	302	20	65,840	27	77,171
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	3	302	20	65,840	27	77,171
(a) Government and Other Trustee Securities	1	52	1	10,000	2	25,000
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	2	250	19	55,840	25	52,171
III. Merchandise	16,595	1,030,868	11,644	994,572	9,633	922,053
A. Food Items:	3,577	318,603	2,278	162,831	1,992	134,183
1. Wheat	572	127,494	425	28,657	492	19,554
2. Rice and Paddy	275	11,490	290	12,965	235	12,691
3. Other Grains & Pulses:	296	20,144	-	-	10	994
(a) Indigenous	291	20,040	-	-	10	994
(b) Imported	5	103	-	-	-	-
4. Edible Oils:	346	35,274	291	16,677	293	13,945
(a) Indigenous	345	35,216	287	16,117	291	13,387
(b) Imported	1	58	4	560	2	557
5. Sugar:	755	103,889	572	79,905	399	59,981
(a) Indigenous	752	103,628	572	79,905	399	59,981
(b) Imported	3	260	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	1	55	-	-	-	-
8. Other Food Items:	1,332	20,258	700	24,627	563	27,018
(a) Indigenous	1,332	20,258	699	23,503	562	26,404
(b) Imported	-	-	1	1,124	1	614
B. Raw Materials:	2,987	221,792	2,463	402,907	2,471	411,967
1. Cotton Raw:	811	31,847	638	27,985	673	40,697
(a) Indigenous	771	31,388	613	27,497	617	39,648
(b) Imported	40	459	25	489	56	1,048
2. Synthetic Fibers:	35	1,444	58	5,739	66	7,204
(a) Indigenous	17	964	40	5,241	40	6,344
(b) Imported	18	480	18	498	26	860
3. Fertilizers:	170	20,364	103	24,939	77	24,489
(a) Indigenous	169	20,112	101	24,439	75	23,989
(b) Imported	1	252	2	500	2	500
4. Petroleum Crude:	319	32,521	49	16,343	53	28,552
(a) Indigenous	256	20,964	47	11,343	51	5,653
(b) Imported	63	11,557	2	5,000	2	22,900
5. Iron and Steel:	415	35,736	209	25,364	266	27,995
(a) Indigenous	310	20,930	126	10,109	172	12,808
(b) Imported	105	14,806	83	15,256	94	15,187
6. Wool & Goat Hair	-	-	2	44	3	47
7. Hides & Skins	63	4,208	58	4,657	91	4,641
8. Oil Seeds	216	5,030	55	1,787	28	2,125
9. Pesticides & Insecticides:	63	1,124	14	1,285	17	1,177
(a) Indigenous	56	898	12	1,061	15	953
(b) Imported	7	226	2	224	2	224
10. Other Raw Materials:	895	89,519	1,277	294,764	1,197	275,039
(a) Indigenous	802	72,261	1,209	276,334	1,141	256,686
(b) Imported	93	17,258	68	18,430	56	18,353

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	10,031	490,473	6,903	428,834	5,170	375,903
1. Cotton Textiles:	1,963	74,947	527	52,815	459	40,119
(a) Indigenous	1,826	60,823	495	40,376	418	29,551
(b) Imported	137	14,124	32	12,439	41	10,568
2. Cotton Yarn:	1,415	43,254	1,068	23,308	949	28,737
(a) Indigenous	1,413	42,634	1,068	23,308	948	28,737
(b) Imported	2	621	-	-	1	0
3. Other Textiles:	1,100	66,909	820	62,289	696	71,514
(a) Indigenous	1,100	66,909	817	61,289	693	70,516
(b) Imported	-	-	3	1,000	3	999
4. Machinery:	427	33,886	556	78,526	603	93,539
(a) Indigenous	139	18,401	275	47,010	307	51,037
(b) Imported	288	15,486	281	31,516	296	42,502
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	40	1	9	-	-
7. Readymade Garments	197	24,760	206	24,127	215	22,038
8. Cement and Cement Products:	91	24,140	83	20,641	80	20,894
(a) Indigenous	91	24,140	83	20,641	80	20,894
(b) Imported	-	-	-	-	-	-
9. Sports Goods	4	261	3	1,188	1	225
10. Surgical Instruments	66	4,244	5	570	4	598
11. Chemicals & Dyes	438	21,334	293	19,827	255	23,505
12. Other Finished Goods:	4,329	196,698	3,341	145,535	1,908	74,734
(a) Indigenous	4,193	193,537	3,222	143,500	1,780	73,348
(b) Imported	136	3,161	119	2,035	128	1,386
IV. Fixed Assets Including Machinery	147,769	656,170	166,206	773,757	169,618	795,127
A. Transport Equipment	143,686	256,420	161,941	341,640	166,029	367,160
B. Furniture & Fixtures	355	5,252	154	1,309	80	1,111
C. Office Equipment	125	12,921	87	17,364	106	17,511
D. Other Machinery & Equipment	3,603	381,577	4,024	413,444	3,403	409,346
V. Real Estate	41,962	556,347	44,549	693,330	45,820	729,983
A. Land	8,102	113,083	9,435	253,326	9,454	262,041
1. Residential	5,709	70,295	4,924	136,626	4,571	140,354
(a) House	4,737	65,631	4,517	103,933	4,195	92,932
(b) Flat	972	4,664	407	32,693	376	47,423
2. Non-Residential	2,393	42,789	4,511	116,699	4,883	121,687
(a) Commercial	243	27,438	945	65,509	930	74,073
(b) Industrial	126	8,961	307	40,766	353	36,012
(c) Agriculture	1,993	6,252	3,163	9,956	3,084	10,261
(d) Others	31	137	96	468	516	1,341
B. Buildings:	33,860	443,264	35,114	440,005	36,366	467,942
1. Residential	29,823	238,178	31,265	250,725	31,055	280,448
(a) House	23,988	201,108	23,390	172,585	23,333	189,394
(b) Flat	5,835	37,069	7,875	78,140	7,722	91,054
2. Non-Residential	4,037	205,086	3,849	189,279	5,311	187,494
(a) Commercial	1,788	85,985	1,215	53,242	1,225	60,140
(b) Industrial	1,855	105,912	1,155	59,550	1,116	59,067
(c) Agriculture	342	10,374	264	41,487	1,700	33,337
(d) Others	52	2,815	1,215	35,001	1,270	34,949
VI. Fixed Deposits and Insurance Policies	788	94,352	1,227	161,178	1,524	170,097
A. Bank Deposits	788	94,352	1,226	161,173	1,521	170,085
1. Security Deposits	322	42,831	99	11,107	84	9,803
2. Term Deposits (TDRs)	217	29,587	613	66,417	752	72,852
3. Other Deposits	249	21,934	514	83,649	685	87,430
B. Insurance Policies	-	-	1	5	3	12
VII. Others	12,784	978,640	22,730	1,419,450	26,445	1,496,499
A. Other Secured Advances	10,092	451,202	11,631	598,490	13,914	618,030
1. Receivables	840	29,482	947	349,670	953	294,652
2. Employees Benefits	1,950	415	1,969	312	-	-
3. Others	7,302	421,305	8,715	248,509	12,961	323,377
B. Advances Secured by Guarantee(s)	2,692	527,438	11,099	820,960	12,531	878,469
1. Institutional Guarantee(s)	446	512,146	663	657,317	718	723,294
2. Individual Guarantee(s)	2,246	15,292	10,436	163,642	11,813	155,175
VIII. Unsecured Advances	332,519	34,955	349,686	39,833	341,450	43,900
1. Credit Cards	290,275	16,671	297,343	20,909	285,942	23,882
2. Personal Loan	37,688	11,896	44,610	16,229	46,818	17,388
3. Others	4,556	6,388	7,733	2,695	8,690	2,630
Total	552,478	3,354,269	596,141	4,159,215	594,583	4,246,714

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th Sep, 2025 (P)

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	47,691	12,943	17,760	4,610	2	-	178,752	93,648	244,205	111,201
II. Securities, Shares and Other Financial Instruments:	257	5,793	34	42	14	260	479	393,336	784	399,432
A. Quoted on the Stock Exchange:	197	4,609	32	42	8	257	283	210,673	520	215,580
1. To Stock Brokers and Dealers:	96	891	2	2	-	-	162	21,326	260	22,219
(a) Government and Other Trustee Securities	72	88	2	2	-	-	7	205	81	294
(b) Shares and Debentures	20	678	-	-	-	-	152	19,489	172	20,167
(c) Participation Term Certificates	2	3	-	-	-	-	-	-	2	3
(d) Others	2	123	-	-	-	-	3	1,632	5	1,755
2. To Others:	101	3,718	30	40	8	257	121	189,347	260	193,361
(a) Government and Other Trustee Securities	8	21	14	10	1	-	15	157,296	38	157,327
(b) Shares and Debentures	61	3,566	5	16	3	254	90	23,714	159	27,551
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	30	123	11	14	4	2	16	8,336	61	8,475
B. Unquoted on the Stock Exchange:	60	1,184	2	0	6	4	196	182,663	264	183,852
1. To Stock Brokers and Dealers:	2	3	-	-	-	-	28	3,076	30	3,079
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	1	2	-	-	-	-	23	2,874	24	2,875
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	5	203	6	204
2. To Others:	58	1,181	2	0	6	4	168	179,587	234	180,772
(a) Government and Other Trustee Securities	42	1,085	2	0	3	2	15	118,539	62	119,625
(b) Shares and Debentures	1	-	-	-	3	2	4	979	8	981
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	97	-	-	-	-	149	60,069	164	60,166
III. Merchandise	19,995	185,625	153	1,958	30	229	38,658	2,361,280	58,836	2,549,092
A. Food Items:	1,519	24,431	40	582	5	20	16,883	622,604	18,447	647,638
1. Wheat	342	1,876	9	10	-	-	10,294	225,931	10,645	227,817
2. Rice and Paddy	395	18,815	6	383	-	-	2,200	102,975	2,601	122,173
3. Other Grains & Pulses:	79	270	-	-	-	-	371	8,691	450	8,961
(a) Indigenous	76	256	-	-	-	-	360	7,202	436	7,458
(b) Imported	3	14	-	-	-	-	11	1,489	14	1,503
4. Edible Oils:	122	515	-	-	1	0	991	42,814	1,114	43,330
(a) Indigenous	113	474	-	-	1	0	951	39,229	1,065	39,703
(b) Imported	9	41	-	-	-	-	40	3,585	49	3,626
5. Sugar:	72	23	2	0	-	-	1,034	157,230	1,108	157,253
(a) Indigenous	72	23	2	0	-	-	1,033	156,864	1,107	156,887
(b) Imported	-	-	-	-	-	-	1	365	1	365
6. Kariana And Spices	73	125	-	-	-	-	55	793	128	918
7. Fish And Fish Preparations	3	4	-	-	-	-	6	37	9	41
8. Other Food Items:	433	2,804	23	189	4	20	1,932	84,133	2,392	87,146
(a) Indigenous	431	2,790	23	189	4	20	1,916	83,061	2,374	86,060
(b) Imported	2	13	-	-	-	-	16	1,073	18	1,086
B. Raw Materials:	16,303	104,220	62	1,220	18	167	8,768	754,767	25,151	860,375
1. Cotton Raw:	14,823	13,477	29	150	-	-	2,674	161,610	17,526	175,238
(a) Indigenous	273	8,958	28	150	-	-	2,471	149,313	2,772	158,421
(b) Imported	14,550	4,519	1	0	-	-	203	12,297	14,754	16,817
2. Synthetic Fibers:	5	31	-	-	-	-	105	12,928	110	12,959
(a) Indigenous	5	31	-	-	-	-	75	11,842	80	11,873
(b) Imported	-	-	-	-	-	-	30	1,087	30	1,087
3. Fertilizers:	446	4,732	-	-	16	147	524	57,062	986	61,941
(a) Indigenous	442	4,718	-	-	16	147	509	49,859	967	54,724
(b) Imported	4	14	-	-	-	-	15	7,203	19	7,217
4. Petroleum Crude:	64	48,415	-	-	2	21	1,132	56,464	1,198	104,899
(a) Indigenous	39	46,112	-	-	2	21	1,111	23,264	1,152	69,396
(b) Imported	25	2,303	-	-	-	-	21	33,200	46	35,503
5. Iron and Steel:	146	3,203	8	1,023	-	-	1,755	101,181	1,909	105,407
(a) Indigenous	135	2,059	8	1,023	-	-	1,486	68,774	1,629	71,855
(b) Imported	11	1,144	-	-	-	-	269	32,407	280	33,551
6. Wool & Goat Hair	1	15	-	-	-	-	4	47	5	62
7. Hides & Skins	3	0	-	-	-	-	143	6,253	146	6,253
8. Oil Seeds	10	31	1	-	-	-	63	4,555	74	4,586
9. Pesticides & Insecticides:	22	79	-	-	-	-	414	6,501	436	6,580
(a) Indigenous	22	79	-	-	-	-	412	6,277	434	6,356
(b) Imported	-	-	-	-	-	-	2	224	2	224
10. Other Raw Materials:	783	34,237	24	47	-	-	1,954	348,167	2,761	382,451
(a) Indigenous	764	34,071	23	47	-	-	1,772	323,262	2,559	357,379
(b) Imported	19	166	1	0	-	-	182	24,905	202	25,072

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 30th Sep, 2025 (P)

Security	(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
C. Finished/Manufactured Goods:	2,173	56,975	51	155	7	41	13,007	983,908	15,238	1,041,079
1. Cotton Textiles:	999	26,270	-	-	-	-	1,604	174,645	2,603	200,914
(a) Indigenous	942	21,494	-	-	-	-	1,511	160,931	2,453	182,425
(b) Imported	57	4,776	-	-	-	-	93	13,713	150	18,489
2. Cotton Yarn:	33	667	-	-	-	-	1,723	65,801	1,756	66,468
(a) Indigenous	32	667	-	-	-	-	1,684	65,386	1,716	66,053
(b) Imported	1	0	-	-	-	-	39	415	40	415
3. Other Textiles:	137	11,773	3	3	-	-	2,137	216,081	2,277	227,857
(a) Indigenous	135	11,696	3	3	-	-	2,117	211,815	2,255	223,514
(b) Imported	2	77	-	-	-	-	20	4,266	22	4,343
4. Machinery:	195	463	5	0	1	2	763	112,026	964	112,490
(a) Indigenous	182	451	5	0	-	-	415	54,872	602	55,324
(b) Imported	13	12	-	-	1	2	348	57,153	362	57,166
5. Handloom Products	-	-	-	-	-	-	1	12	1	12
6. Carpets & Rugs	5	57	-	-	-	-	8	76	13	133
7. Readymade Garments	29	10,538	2	0	-	-	932	41,307	963	51,845
8. Cement and Cement Products:	14	56	1	-	-	-	437	79,007	452	79,062
(a) Indigenous	14	56	1	-	-	-	436	78,256	451	78,312
(b) Imported	-	-	-	-	-	-	1	751	1	751
9. Sports Goods	6	2	-	-	-	-	90	1,881	96	1,883
10. Surgical Instruments	10	232	3	34	1	30	63	1,625	77	1,921
11. Chemicals & Dyes	55	971	23	36	-	-	1,206	58,371	1,284	59,379
12. Other Finished Goods:	690	5,947	14	82	5	10	4,043	233,078	4,752	239,116
(a) Indigenous	654	5,843	14	82	5	10	3,878	223,263	4,551	229,197
(b) Imported	36	104	-	-	-	-	165	9,815	201	9,919
IV. Fixed Assets Including Machinery	346,449	460,302	35,098	46,144	273	719	46,518	1,647,386	428,338	2,154,552
A. Transport Equipments	341,565	450,849	34,158	44,914	262	699	33,910	415,757	409,895	912,219
B. Furniture & Fixtures	168	496	6	4	-	-	101	5,289	275	5,789
C. Office Equipments	7	83	-	-	-	-	245	41,223	252	41,306
D. Other Machinery & Equipments	4,709	8,874	934	1,226	11	20	12,262	1,185,117	17,916	1,195,237
V. Real Estate	537,663	714,978	39,722	55,554	3,759	21,748	32,001	1,090,566	613,145	1,882,846
A. Land	438,032	238,651	21,698	12,753	976	2,036	15,175	501,273	475,881	754,713
1. Residential	10,938	39,626	596	2,259	48	371	6,621	287,338	18,203	329,593
(a) House	10,474	38,052	535	2,062	27	300	5,456	197,819	16,492	238,233
(b) Flat	464	1,574	61	197	21	71	1,165	89,519	1,711	91,361
2. Non-Residential	427,094	199,025	21,102	10,494	928	1,665	8,554	213,935	457,678	425,119
(a) Commercial	1,573	10,191	43	129	70	125	2,877	117,350	4,563	127,795
(b) Industrial	183	2,832	4	57	3	20	747	63,984	937	66,893
(c) Agriculture	418,374	171,401	20,996	10,178	558	1,015	4,404	20,369	444,332	202,964
(d) Other	6,964	14,601	59	130	297	504	526	12,232	7,846	27,467
B. Buildings:	99,631	476,327	18,024	42,801	2,783	19,711	16,826	589,293	137,264	1,128,133
1. Residential	92,863	388,786	17,830	39,745	2,286	15,289	10,868	246,422	123,847	690,242
(a) House	82,651	333,219	16,613	34,146	2,268	14,257	3,458	108,320	104,990	489,942
(b) Flat	10,212	55,567	1,217	5,598	18	1,033	7,410	138,102	18,857	200,300
2. Non-Residential	6,768	87,541	194	3,056	497	4,422	5,958	342,871	13,417	437,891
(a) Commercial	2,589	57,772	60	683	109	3,714	2,279	150,263	5,037	212,432
(b) Industrial	596	4,477	7	25	7	22	2,166	110,147	2,776	114,671
(c) Agriculture	2,262	16,053	55	121	357	498	359	34,116	3,033	50,788
(d) Other	1,321	9,240	72	2,227	24	187	1,154	48,346	2,571	60,000
VI. Fixed Deposits and Insurance Policies	7,667	14,913	1,094	895	56	2,376	21,546	679,749	30,363	697,934
A. Bank Deposits	7,656	14,892	1,094	895	56	2,376	21,521	679,557	30,327	697,721
1. Security Deposits	1,058	5,546	178	385	29	2,214	617	53,103	1,882	61,247
2. Term Deposits (TDRs)	468	6,637	42	117	19	120	19,258	515,427	19,787	522,301
3. Other Deposits	6,130	2,709	874	393	8	43	1,646	111,028	8,658	114,172
B. Insurance Policies	11	21	-	-	-	-	25	192	36	213
VII. Others	417,573	318,412	30,776	18,855	176	1,227	57,793	4,186,644	506,318	4,525,138
A. Other Secured Advances	106,161	145,305	5,528	7,462	146	739	44,466	1,919,855	156,301	2,073,361
1. Receivables	445	8,847	16	295	-	-	1,323	373,512	1,784	382,654
2. Employees Benefits	1,066	227	58	13	-	-	24	1,509	1,148	1,749
3. Others	104,650	136,231	5,454	7,153	146	739	43,119	1,544,835	153,369	1,688,958
B. Advances Secured by Guarantee(s)	311,412	173,107	25,248	11,394	30	488	13,327	2,266,789	350,017	2,451,778
1. Institutional Guarantee(s)	2,658	16,780	14	117	3	19	5,429	2,051,338	8,104	2,068,253
2. Individual Guarantee(s)	308,754	156,327	25,234	11,276	27	470	7,898	215,451	341,913	383,525
VIII. Unsecured Advances	4,378,590	373,326	836,217	37,361	-	-	6,668	368,557	5,221,475	779,244
1. Credit Cards	2,367,774	243,999	236,809	19,545	-	-	-	-	2,604,583	263,544
2. Personal Loan	1,943,459	115,624	595,996	17,467	-	-	1	7	2,539,456	133,099
3. Others	67,357	13,703	3,412	349	-	-	6,667	368,550	77,436	382,602
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

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

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	2	932	4	27	-	-
1) Official	1	-	-	-	-	-
2) Business	1	932	3	24	-	-
3) Personal	-	-	1	3	-	-
2. DOMESTIC CONSTITUENTS	4,108,381	11,873,092	7,344,950	13,118,178	7,103,464	13,099,438
I. GOVERNMENT	288	722,425	312	644,898	318	625,083
A. Federal Government	127	394,981	137	407,537	145	403,365
B. Provincial Governments	161	327,444	175	237,361	173	221,718
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	712	2,431,605	692	2,389,077	770	2,369,970
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	796	7	1,018	11	617
Utilities	414	567,927	400	470,649	417	467,411
Transport, storage and communications	134	984,399	98	859,617	105	858,189
Manufacturing	42	98,105	69	77,791	76	88,154
Mining and Quarrying	1	64,899	1	64,899	1	58,409
Construction	16	7,644	16	6,339	16	6,339
Commerce and Trade	75	698,183	50	674,429	64	650,384
Others	24	9,653	51	234,335	80	240,466
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	984	450,037	1,372	718,701	1,372	654,896
Mutual Funds and AMCs	7	5,994	95	8,390	105	9,186
Insurance & Pension Funds	231	3,803	413	5,085	391	5,847
MFIs and DFIs	141	335,436	145	578,739	140	504,873
Stock Exchange & Brokerage Houses	209	20,931	356	32,402	353	42,869
Modarabas	80	5,531	75	6,365	71	5,661
Other NBFIs	182	68,021	288	87,720	312	86,460
IV. PRIVATE SECTOR (BUSINESS)	1,060,028	7,095,191	1,668,542	8,135,408	1,892,186	8,132,686
A. Agriculture, forestry and fishing	709,953	397,104	1,157,444	492,902	1,371,049	541,919
1. Crop and animal production, hunting and related service activities	709,093	395,871	1,156,712	490,423	1,370,231	539,423
Growing of Wheat, Rice, Sugar Cane & Cotton	311,611	171,723	771,752	233,264	962,869	264,366
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,437	8,974	24,655	16,169	29,583	18,767
Growing of other fruits, vegetables and crops	22,366	19,078	28,038	27,930	29,113	31,465
Raising of livestock and other related activities	254,858	122,268	226,621	134,983	244,775	140,441
Other agricultural support activities	99,810	73,804	105,623	78,000	103,850	84,262
Hunting, trapping and related service activities	11	23	23	77	41	121
02 - Forestry and logging	107	26	117	46	114	35
03 - Fishing and aquaculture	753	1,207	615	2,432	704	2,461
B. Mining and quarrying	998	79,315	1,884	86,426	2,538	70,199
05 - Mining of coal and lignite	87	41,372	213	49,239	843	41,747
06 - Extraction of crude petroleum and natural gas	667	28,561	1,203	24,429	1,222	18,437
07 - Mining of metal ores	25	1,018	79	1,051	79	240
08-Other mining and quarrying	198	8,316	376	11,663	376	9,732
09 - Mining support service activities	21	48	13	44	18	43
C. Manufacturing	129,649	4,619,839	140,795	5,183,462	137,338	5,116,069
10 - Manufacture of food products	55,963	1,018,097	53,735	1,190,400	51,316	1,037,827
11 - Manufacture of beverages	1,182	47,883	1,195	44,926	1,152	38,596
12 - Manufacture of tobacco products	555	1,800	736	3,905	760	4,579
13 - Manufacture of textiles	26,467	1,592,375	30,216	1,782,473	29,184	1,804,539
Preparation and spinning of textile fibres	8,939	539,504	9,618	573,962	10,206	577,044
Weaving of textiles	5,888	322,634	6,550	373,431	6,720	390,804
Finishing of textiles	3,890	286,993	4,281	333,444	4,778	317,507
Manufacture of knitted and crocheted fabrics	784	68,961	890	75,536	827	74,059
Manufacture of made-up textile articles, except apparel	3,194	198,919	5,236	224,636	3,238	230,933
Manufacture of carpets and rugs	130	1,055	88	913	98	740
Manufacture of other textiles n.e.c.	3,642	174,309	3,553	200,550	3,317	213,453
14 - Manufacture of wearing apparel	4,595	209,152	4,036	253,003	4,136	245,166
15 - Manufacture of leather and related products	2,014	48,198	2,013	50,843	1,970	50,407

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	374	7,046	483	8,639	436	8,488
Manufacture of luggage, handbags and the like, saddlery and harness	94	2,268	137	2,736	168	3,068
Manufacture of footwear	1,546	38,884	1,393	39,469	1,366	38,851
<i>a. Leather wear</i>	1,214	31,406	966	31,624	920	31,139
<i>b. Rubber and Plastic wear</i>	332	7,478	427	7,844	446	7,712
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	484	9,545	536	10,494	488	11,334
17 - Manufacture of paper and paper products	1,576	131,387	1,973	147,715	1,978	147,967
18 - Printing and reproduction of recorded media	1,048	21,252	1,134	21,432	1,051	21,554
Printing and other service activities related to printing	1,038	19,847	1,123	20,272	1,024	20,133
Reproduction of recorded media	10	1,405	11	1,159	27	1,421
19 - Manufacture of coke and refined petroleum products	1,490	129,531	1,813	165,617	1,553	184,929
20 - Manufacture of chemicals and chemical products	8,141	354,397	8,714	434,620	9,170	463,438
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,902	112,328	6,259	111,285	6,494	109,716
22 - Manufacture of rubber and plastics products	2,776	99,793	2,953	113,337	3,025	125,825
23 - Manufacture of other non-metallic mineral products	1,926	255,772	1,978	235,208	1,988	231,216
24 - Manufacture of basic metals	5,298	234,555	5,309	225,128	5,452	233,211
25 - Manufacture of fabricated metal products, except machinery and equipment	923	33,011	835	25,299	824	27,551
26 - Manufacture of computer, electronic and optical products	280	19,201	488	32,340	334	29,458
27 - Manufacture of electrical equipment	2,250	136,947	2,475	129,116	2,452	136,483
28 - Manufacture of machinery and equipment	917	26,823	882	44,240	785	28,019
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,932	66,203	2,068	76,390	2,049	94,337
30 - Manufacture of other transport equipment	529	12,188	618	11,410	604	10,694
31 - Manufacture of furniture	809	6,671	501	6,919	518	9,197
32 - Other manufacturing	3,485	51,764	10,198	64,515	9,952	65,895
Manufacture of jewellery and related articles	288	319	137	423	130	504
Manufacture of imitation jewellery and related articles	10	34	791	28	12	84
Manufacture of musical instruments	56	817	53	963	48	1,017
Manufacture of sports goods	389	7,035	421	10,286	460	10,029
Manufacture of games and toys	9	2	3	7	4	7
Manufacture of medical and dental instruments and supplies	313	4,320	383	4,208	328	4,835
Manufacture of Handicrafts	185	405	65	390	51	375
Other manufacturing n.e.c.	2,235	38,831	8,345	48,209	8,919	49,044
33 - Repair and installation of machinery and equipment	107	966	130	2,849	103	4,130
D. Electricity, gas, steam and air conditioning supply	2,460	492,886	2,938	483,662	2,852	445,574
Electric power generation, transmission and distribution	2,318	483,399	2,781	474,843	2,697	436,893
<i>a) Hydal</i>	559	21,586	389	34,298	267	10,376
<i>b) Thermal</i>	215	127,728	187	116,985	180	114,885
<i>c) Coal Based</i>	87	112,489	89	123,390	91	117,187
<i>d) Wind</i>	148	48,027	161	40,228	158	36,625
<i>e) Solar</i>	187	15,211	207	14,293	240	14,868
<i>f) Other</i>	1,122	158,358	1,748	145,649	1,761	142,952
Manufacture of gas; distribution of gaseous fuels through mains	121	9,414	145	8,812	146	8,638
Steam and air conditioning supply	21	74	12	7	9	43
E. Water supply; sewerage, waste management and remediation activities	159	21,252	171	32,179	388	36,664
36 - Water collection, treatment and supply	56	9,196	53	20,362	42	24,247
37 - Sewerage	7	4	16	104	5	102
38 - Waste collection, treatment and disposal activities; materials recovery services	94	12,049	97	11,694	113	12,117
services	2	2	5	20	228	198
F. Construction	3,744	205,370	4,412	209,525	4,277	213,456
41 - Construction of buildings	2,262	136,963	2,303	144,027	2,227	148,357
42 - Civil engineering	1,267	64,843	1,814	61,899	1,796	61,304
43 - Specialized construction activities	215	3,565	295	3,599	254	3,796
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	152,076	498,605	233,168	647,123	238,869	698,125
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,800	23,861	5,526	24,175	5,158	25,622
46 - Wholesale trade, except of motor vehicles and motorcycles	35,162	279,711	75,292	340,250	74,793	388,883
47 - Retail trade, except of motor vehicles and motorcycles	112,114	195,033	152,350	282,698	158,918	283,620

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	23,335	98,647	24,196	123,395	24,169	134,044
49 - Land transport and transport via pipelines	8,131	34,426	8,098	47,199	7,872	51,352
50 - Water transport	55	566	100	1,652	104	1,784
51 - Air transport	112	1,350	122	1,776	146	1,935
52 - Warehousing and support activities for transportation	14,756	53,936	15,599	61,833	15,766	68,711
53 - Courier activities other than national post activities	281	8,369	277	10,936	281	10,262
I. Accommodation and food service activities	2,124	38,390	2,207	42,149	2,091	49,584
55 - Accommodation	493	22,630	445	25,870	479	30,765
56-Food and beverage service activities	1,631	15,760	1,762	16,278	1,612	18,819
J. Information and communication	2,620	409,440	3,244	525,699	3,240	526,424
58 - Publishing activities	559	2,760	777	10,068	714	10,521
59 - Motion picture, video and television programme production, sound recording and music publishing activities	73	1,954	90	1,608	84	1,724
60 - Programming and broadcasting activities	40	1,486	42	1,241	35	1,085
61 - Telecommunications	1,124	388,606	1,181	492,330	1,272	492,677
62 - Computer programming, consultancy and related activities	662	9,230	915	15,848	905	15,573
63 - Information service activities	162	5,404	239	4,605	230	4,844
K. Real estate activities	902	34,434	942	42,529	876	47,364
L. Professional, scientific and technical activities	10,068	61,199	8,285	69,130	8,847	58,674
69 - Legal and accounting activities	155	2,107	199	2,384	185	2,370
71 - Architectural and engineering activities; technical testing and analysis	70	1,113	141	1,518	132	2,029
72 - Scientific research and development	313	4,947	460	8,344	323	5,661
73 - Advertising and market research	118	3,644	164	3,429	124	3,383
74 - Other professional, scientific and technical activities	1,082	3,759	940	4,056	680	3,288
75 - Veterinary activities	8,264	45,401	6,309	49,135	7,327	41,609
M. Administrative and support service activities	66	228	72	265	76	334
77 - Rental and leasing activities	6,361	47,566	7,368	57,069	7,878	57,835
78 - Employment activities	647	3,267	773	3,884	689	4,458
79 - Travel agency, tour operator, reservation service and related activities	36	238	48	1,215	31	960
80 - Security and investigation activities	840	14,516	1,001	15,720	959	16,258
81. Services to buildings and landscape activities	644	2,993	587	3,016	614	3,312
82 - Office administrative, office support and other business support activities	53	404	92	671	88	547
N. Education	4,141	26,148	4,867	32,563	5,497	32,300
O. Human health and social work activities	1,760	27,974	1,634	30,030	1,556	28,493
86 - Human health activities	1,482	16,712	1,248	15,803	1,272	15,130
87 - Residential care activities	1,453	16,667	1,224	15,741	1,254	15,071
88. Social work activities with and without accommodation	7	24	3	9	4	7
P. Arts, entertainment and recreation	22	22	21	53	14	52
101	101	1,563	108	2,332	93	2,276
Q. Other service activities	12,236	44,896	78,498	91,992	84,853	90,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,901	13,746	5,859	9,254	5,836	7,831
A. Government Trusts and Non-profit Organizations	52	1,136	28	654	12	649
B. Private Trusts and Non-profit Organizations	181	11,730	155	7,553	147	6,287
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,668	879	5,676	1,047	5,677	895
VI. PERSONAL	3,040,373	1,158,989	5,668,118	1,219,183	5,202,930	1,307,594
A. Bank Employees	179,195	349,123	186,658	305,315	195,772	344,846
1) For house building	82,358	270,930	87,527	223,998	88,497	266,200
2) For transport i.e. purchase of car etc.	56,717	68,563	53,776	72,340	60,369	70,297
3) Other purposes	40,120	9,630	45,355	8,977	46,906	8,350
B. Consumer Financing	2,856,430	809,249	5,476,620	913,269	5,003,766	962,217
1) For house building	34,552	201,801	34,226	206,958	34,319	212,611
2) For transport i.e. purchase of car etc	252,560	227,541	284,700	276,553	289,402	304,705
3) Credit cards	1,792,086	131,691	1,815,247	158,588	1,836,141	173,006
4) Consumers durable	39,556	7,564	49,916	8,540	50,655	8,901
5) Personal loans	737,676	240,653	3,292,531	262,630	2,793,249	262,995
C) Other	4,748	617	4,840	599	3,392	530
VII. OTHER	95	1,098	55	1,656	52	1,378
Total	4,108,383	11,874,024	7,344,954	13,118,205	7,103,464	13,099,438

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	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,178,918	2,362,416	1,763,888	2,636,891	2,011,110	2,623,753
I. GOVERNMENT	106	133,134	109	112,307	109	96,405
A. Federal Government	19	6,507	18	6,193	18	3,779
B. Provincial Governments	87	126,627	91	106,114	91	92,627
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	112	652,111	119	753,149	166	699,870
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	8	3	6	8	5
Utilities	26	159,213	30	124,807	46	126,476
Transport, storage and communications	33	194,627	20	179,296	20	162,055
Manufacturing	21	41,743	21	61,963	22	46,549
Mining and Quarrying	1	64,899	1	64,899	1	58,409
Construction	6	3,122	6	2,867	6	2,867
Commerce and Trade	16	184,131	11	206,127	9	190,687
Others	6	4,368	27	113,185	54	112,821
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	101	38,377	192	63,080	218	47,700
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	1	247	1	-	1	-
MFIs and DFIs	13	10,144	14	33,761	20	18,799
Stock Exchange & Brokerage Houses	12	1,040	112	1,812	113	2,623
Modarabas	2	217	2	217	3	217
Other NBFIs	53	24,729	61	27,290	79	26,060
IV. PRIVATE SECTOR (BUSINESS)	748,907	1,251,910	1,241,593	1,432,793	1,471,377	1,504,076
A. Agriculture, forestry and fishing	605,248	233,706	1,045,502	307,635	1,262,700	332,863
1. Crop and animal production, hunting and related service activities	604,542	233,171	1,044,951	306,456	1,262,090	331,580
Growing of Wheat, Rice, Sugar Cane & Cotton	233,092	79,480	693,087	133,835	887,942	150,364
Growing of tropical, subtropical, pome and stone fruits & vegetables	18,703	6,248	22,592	8,907	27,337	10,177
Growing of other fruits, vegetables and crops	16,349	11,069	21,510	18,292	22,764	20,906
Raising of livestock and other related activities	249,952	99,513	221,652	105,826	240,310	110,050
Other agricultural support activities	86,446	36,861	86,110	39,596	83,737	40,083
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	102	12	109	26	110	27
03 - Fishing and aquaculture	604	523	442	1,153	500	1,256
B. Mining and quarrying	147	22,674	655	20,446	1,341	19,449
05 - Mining of coal and lignite	18	15,550	122	14,581	761	13,796
06 - Extraction of crude petroleum and natural gas	55	6,945	396	5,628	445	5,404
07 - Mining of metal ores	1	-	45	-	46	31
08-Other mining and quarrying	72	172	91	230	88	212
09 - Mining support service activities	1	8	1	7	1	7
C. Manufacturing	49,750	658,251	52,952	703,377	52,071	728,295
10 - Manufacture of food products	39,569	189,378	34,870	209,338	33,557	200,756
11 - Manufacture of beverages	83	2,076	81	1,885	92	2,236
12 - Manufacture of tobacco products	113	19	269	87	312	119
13 - Manufacture of textiles	2,997	200,122	5,690	194,474	5,109	201,644
Preparation and spinning of textile fibres	1,318	95,078	1,706	80,282	2,408	82,180
Weaving of textiles	587	41,070	881	49,188	1,167	49,901
Finishing of textiles	386	38,434	556	36,800	733	39,820
Manufacture of knitted and crocheted fabrics	50	1,035	47	2,062	49	1,822
Manufacture of made-up textile articles, except apparel	187	10,454	2,084	9,488	315	12,182
Manufacture of carpets and rugs	56	359	17	278	24	240
Manufacture of other textiles n.e.c.	413	13,693	399	16,375	413	15,499
14 - Manufacture of wearing apparel	1,386	31,488	552	33,485	788	34,555
15 - Manufacture of leather and related products	455	5,037	265	3,555	302	4,118

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	47	741	71	933	92	971
Manufacture of luggage, handbags and the like, saddlery and harness	19	300	49	217	52	292
Manufacture of footwear	389	3,997	145	2,405	158	2,856
<i>a. Leather wear</i>	344	3,312	77	1,601	83	1,901
<i>b. Rubber and Plastic wear</i>	45	685	68	804	75	955
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	117	905	82	901	83	996
17 - Manufacture of paper and paper products	115	7,520	143	5,734	198	9,257
18 - Printing and reproduction of recorded media	162	2,947	242	3,213	225	3,252
Printing and other service activities related to printing	159	2,934	241	3,212	223	3,247
Reproduction of recorded media	3	13	1	1	2	5
19 - Manufacture of coke and refined petroleum products	66	54,712	128	65,550	125	75,699
20 - Manufacture of chemicals and chemical products	882	23,307	594	28,137	734	38,472
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	196	11,957	212	13,479	312	12,383
22 - Manufacture of rubber and plastics products	431	8,201	469	12,315	528	12,025
23 - Manufacture of other non-metallic mineral products	487	58,422	623	47,289	695	48,934
24 - Manufacture of basic metals	353	27,112	346	27,752	523	31,781
25 - Manufacture of fabricated metal products, except machinery and equipment	75	1,353	86	2,683	85	1,191
26 - Manufacture of computer, electronic and optical products	27	947	35	1,685	36	1,606
27 - Manufacture of electrical equipment	271	16,232	248	12,088	309	17,043
28 - Manufacture of machinery and equipment	129	245	88	7,743	86	549
29 - Manufacture of motor vehicles, trailers and semi-trailers	192	7,205	286	14,445	318	13,637
30 - Manufacture of other transport equipment	5	24	6	72	6	98
31 - Manufacture of furniture	484	1,177	115	1,532	146	1,841
32 - Other manufacturing	1,155	7,862	7,518	15,881	7,493	16,049
Manufacture of jewellery and related articles	216	118	51	87	51	192
Manufacture of imitation jewellery and related articles	8	27	788	20	3	45
Manufacture of musical instruments	8	2	1	1	1	28
Manufacture of sports goods	123	2,899	99	3,309	114	3,430
Manufacture of games and toys	8	1	1	-	1	-
Manufacture of medical and dental instruments and supplies	47	328	50	485	46	474
Manufacture of Handicrafts	126	16	5	2	5	2
Other manufacturing n.e.c.	619	4,471	6,523	11,976	7,272	11,879
33 - Repair and installation of machinery and equipment	-	-	4	54	9	55
D. Electricity, gas, steam and air conditioning supply	324	105,436	307	100,305	333	96,662
Electric power generation, transmission and distribution	309	102,770	287	97,609	311	94,152
<i>a) Hydal</i>	166	5,616	122	4,655	122	4,950
<i>b) Thermal</i>	80	39,535	93	40,429	95	40,621
<i>c) Coal Based</i>	14	38,881	15	36,179	18	38,724
<i>d) Wind</i>	14	10,492	26	9,104	24	2,540
<i>e) Solar</i>	12	4,913	17	4,690	39	4,834
<i>f) Other</i>	23	3,333	14	2,552	13	2,484
Manufacture of gas; distribution of gaseous fuels through mains	15	2,666	20	2,696	22	2,510
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	10	1,953	8	4,215	224	4,787
36 - Water collection, treatment and supply	4	1,817	3	4,055	3	4,454
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	6	135	5	159	5	186
services	-	-	-	-	216	147
F. Construction	1,226	33,367	1,259	31,210	1,508	32,140
41 - Construction of buildings	760	18,704	433	15,813	564	15,840
42 - Civil engineering	419	14,127	764	14,913	874	15,771
43 - Specialized construction activities	47	536	62	483	70	530

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-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	66,772	91,006	58,003	128,149	61,155	136,809
45 - Wholesale and retail trade and repair of motor vehicles and	2,558	6,190	817	8,509	851	8,695
46 - Wholesale trade, except of motor vehicles and motorcycles	16,591	53,139	28,699	74,496	31,397	80,399
47 - Retail trade, except of motor vehicles and motorcycles	47,623	31,677	28,487	45,144	28,907	47,715
H. Transportation and storage	18,316	28,537	16,624	32,740	17,132	39,540
49 - Land transport and transport via pipelines	5,118	9,571	3,466	11,909	3,740	12,651
50 - Water transport	-	-	-	-	2	45
51 - Air transport	26	160	21	239	44	209
52 - Warehousing and support activities for transportation	13,164	16,895	13,125	19,439	13,334	25,474
53 - Courier activities other than national post activities	8	1,911	12	1,154	12	1,161
I. Accommodation and food service activities	816	7,397	428	9,299	456	9,731
55 - Accommodation	222	5,385	120	6,933	127	7,181
56 - Food and beverage service activities	594	2,012	308	2,366	329	2,550
J. Information and communication	450	46,192	292	47,896	375	50,963
58 - Publishing activities	186	119	21	79	22	121
59 - Motion picture, video and television programme production, sound recording and music publishing activities	34	1,391	45	1,128	43	965
60 - Programming and broadcasting activities	2	3	1	3	1	2
61 - Telecommunications	140	44,332	90	45,512	159	48,228
62 - Computer programming, consultancy and related activities	58	111	108	967	121	1,432
63 - Information service activities	30	235	27	207	29	216
K. Real estate activities	96	4,462	106	3,505	111	3,412
L. Professional, scientific and technical activities	119	1,395	118	2,032	118	2,123
69 - Legal and accounting activities	22	75	27	91	27	157
71 - Architectural and engineering activities; technical testing and analysis	19	4	21	4	12	30
72 - Scientific research and development	16	1,007	12	972	11	983
73 - Advertising and market research	1	-	-	-	-	-
74 - Other professional, scientific and technical activities	24	94	23	259	30	259
75 - Veterinary activities	32	195	30	690	32	651
75 - Veterinary activities	5	19	5	16	6	42
M. Administrative and support service activities	2,869	3,399	3,389	4,093	4,178	5,376
77 - Rental and leasing activities	253	718	225	714	227	739
78 - Employment activities	4	94	5	97	5	65
79 - Travel agency, tour operator, reservation service and related activities	42	736	66	977	90	1,087
80 - Security and investigation activities	35	24	29	43	19	88
81 - Services to buildings and landscape activities	20	23	13	19	14	51
82 - Office administrative, office support and other business support activities	2,515	1,804	3,051	2,242	3,823	3,345
N. Education	732	3,394	469	4,848	501	4,745
O. Human health and social work activities	668	4,919	301	4,108	354	5,125
86 - Human health activities	660	4,917	301	4,108	354	5,125
87 - Residential care activities	1	1	-	-	-	-
88 - Social work activities with and without accommodation	7	1	-	-	-	-
P. Arts, entertainment and recreation	36	29	26	57	27	89
Q. Other service activities	1,328	5,794	61,154	28,877	68,793	31,966
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,670	1,505	5,677	1,406	5,680	1,101
A. Government Trusts and Non-profit Organizations	1	-	1	120	1	100
B. Private Trusts and Non-profit Organizations	4	1,058	5	706	5	440
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,665	446	5,671	580	5,674	561
VI. PERSONAL	424,017	284,855	516,186	272,862	533,549	273,567
A. Bank Employees	77,309	104,504	74,100	86,874	79,912	85,810
1) For house building	43,849	83,026	47,363	68,119	47,472	68,289
2) For transport i.e. purchase of car etc.	20,015	17,754	12,631	15,987	18,476	15,301
3) Other purposes	13,445	3,724	14,106	2,768	13,964	2,221
B. Consumer Financing	346,707	180,350	442,085	185,988	453,631	187,721
1) For house building	2,770	18,743	2,773	17,609	2,754	17,586
2) For transport i.e. purchase of car etc	36,356	18,412	58,633	21,741	58,869	21,593
3) Credit cards	22,264	2,006	46,860	3,565	53,626	4,307
4) Consumers durable	36,202	5,910	45,005	6,981	45,959	7,310
5) Personal loans	249,115	135,278	288,814	136,091	292,423	136,924
C) Other	1	0	1	0	6	35
VII. OTHER	5	525	12	1,294	11	1,035
Total	1,178,918	2,362,416	1,763,888	2,636,891	2,011,110	2,623,753

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	932	4	27	-	-
1) Official	-	-	-	-	-	-
2) Business	1	932	3	24	-	-
3) Personal	-	-	1	3	-	-
2. DOMESTIC CONSTITUENTS	2,928,999	9,087,785	5,580,753	10,062,868	5,092,066	10,061,551
I. GOVERNMENT	181	228,264	202	164,120	208	161,665
A. Federal Government	107	27,447	118	32,873	126	32,574
B. Provincial Governments	74	200,817	84	131,247	82	129,091
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	600	1,779,494	573	1,635,928	604	1,670,099
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	788	4	1,012	3	612
Utilities	388	408,714	370	345,842	371	340,935
Transport, storage and communications	101	789,771	78	680,321	85	696,133
Manufacturing	21	56,362	48	15,828	54	41,605
Mining and Quarrying	-	-	-	-	-	-
Construction	10	4,522	10	3,472	10	3,472
Commerce and Trade	59	514,052	39	468,302	55	459,697
Others	18	5,285	24	121,151	26	127,645
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	883	411,661	1,180	655,622	1,154	607,196
Mutual Funds and AMCs	5	5,994	93	8,390	103	9,186
Insurance & Pension Funds	230	3,556	412	5,085	390	5,847
MFIs and DFIs	128	325,291	131	544,978	120	486,073
Stock Exchange & Brokerage Houses	197	19,892	244	30,590	240	40,246
Modarabas	78	5,314	73	6,148	68	5,444
Other NBFIs	129	43,292	227	60,430	233	60,400
IV. PRIVATE SECTOR (BUSINESS)	310,911	5,781,970	426,750	6,653,051	420,626	6,581,874
A. Agriculture, forestry and fishing	104,703	159,995	111,940	185,261	108,347	207,550
1. Crop and animal production, hunting and related service activities	104,549	159,297	111,759	183,962	108,139	206,338
Growing of Wheat, Rice, Sugar Cane & Cotton	78,519	92,243	78,665	99,428	74,927	114,002
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,734	2,726	2,063	7,262	2,246	8,590
Growing of other fruits, vegetables and crops	6,016	8,009	6,528	9,638	6,349	10,560
Raising of livestock and other related activities	4,906	22,755	4,969	29,158	4,465	30,391
Other agricultural support activities	13,363	33,540	19,511	38,398	20,111	42,673
Hunting, trapping and related service activities	11	23	23	77	41	121
02 - Forestry and logging	5	14	8	20	4	7
03 - Fishing and aquaculture	149	684	173	1,279	204	1,205
B. Mining and quarrying	851	56,641	1,229	65,981	1,197	50,750
05 - Mining of coal and lignite	69	25,822	91	34,658	82	27,951
06 - Extraction of crude petroleum and natural gas	612	21,616	807	18,802	777	13,034
07 - Mining of metal ores	24	1,018	34	1,051	33	209
08-Other mining and quarrying	126	8,144	285	11,433	288	9,520
09 - Mining support service activities	20	40	12	37	17	37
C. Manufacturing	79,715	3,914,838	87,659	4,440,198	85,099	4,349,332
10 - Manufacture of food products	16,373	824,617	18,846	978,487	17,740	833,748
11 - Manufacture of beverages	1,094	45,572	1,111	40,635	1,057	34,172
12 - Manufacture of tobacco products	438	1,781	465	1,876	445	1,888
13 - Manufacture of textiles	23,467	1,392,009	24,523	1,587,750	24,072	1,602,648
Preparation and spinning of textile fibres	7,619	444,212	7,910	493,461	7,796	494,647
Weaving of textiles	5,301	281,564	5,669	324,243	5,553	340,902
Finishing of textiles	3,504	248,559	3,725	296,644	4,045	277,687
Manufacture of knitted and crocheted fabrics	734	67,926	843	73,475	778	72,238
Manufacture of made-up textile articles, except apparel	3,006	188,434	3,152	215,147	2,923	218,750
Manufacture of carpets and rugs	74	696	71	635	74	499
Manufacture of other textiles n.e.c.	3,229	160,617	3,153	184,144	2,903	197,923
14 - Manufacture of wearing apparel	3,209	177,664	3,484	219,518	3,348	210,611
15 - Manufacture of leather and related products	1,559	43,160	1,748	47,288	1,668	46,289

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	327	6,305	412	7,705	344	7,517
Manufacture of luggage, handbags and the like, saddlery and harness	75	1,968	88	2,519	116	2,776
Manufacture of footwear	1,157	34,887	1,248	37,064	1,208	35,996
<i>a. Leather wear</i>	870	28,095	889	30,023	837	29,238
<i>b. Rubber and Plastic wear</i>	287	6,792	359	7,041	371	6,758
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	367	8,640	454	9,593	405	10,338
17 - Manufacture of paper and paper products	1,459	119,939	1,829	141,371	1,779	138,446
18 - Printing and reproduction of recorded media	886	18,305	892	18,219	826	18,302
Printing and other service activities related to printing	879	16,913	882	17,061	801	16,886
Reproduction of recorded media	7	1,392	10	1,158	25	1,417
19 - Manufacture of coke and refined petroleum products	1,423	74,819	1,684	100,067	1,427	109,230
20 - Manufacture of chemicals and chemical products	7,237	315,104	8,105	390,833	8,422	407,599
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,684	93,788	6,039	95,179	6,172	95,133
22 - Manufacture of rubber and plastics products	2,345	91,592	2,484	101,021	2,497	113,799
23 - Manufacture of other non-metallic mineral products	1,437	196,519	1,353	187,400	1,291	181,867
24 - Manufacture of basic metals	4,945	207,443	4,963	197,375	4,929	201,431
25 - Manufacture of fabricated metal products, except machinery and equipment	848	31,657	749	22,616	739	26,360
26 - Manufacture of computer, electronic and optical products	252	12,872	452	26,021	297	21,119
27 - Manufacture of electrical equipment	1,889	113,219	2,105	109,938	2,040	116,747
28 - Manufacture of machinery and equipment	787	26,574	793	36,497	698	27,470
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,734	57,895	1,779	60,467	1,727	80,262
30 - Manufacture of other transport equipment	524	12,164	612	11,337	598	10,596
31 - Manufacture of furniture	325	5,494	386	5,387	372	7,356
32 - Other manufacturing	2,326	43,046	2,677	48,529	2,456	49,846
Manufacture of jewellery and related articles	72	201	86	336	79	312
Manufacture of imitation jewellery and related articles	2	8	3	8	9	39
Manufacture of musical instruments	48	815	52	962	47	990
Manufacture of sports goods	266	4,136	322	6,977	346	6,599
Manufacture of games and toys	1	1	2	7	3	7
Manufacture of medical and dental instruments and supplies	266	3,992	332	3,723	281	4,361
Manufacture of Handicrafts	59	388	60	388	46	373
Other manufacturing n.e.c.	1,612	33,505	1,820	36,127	1,645	37,165
33 - Repair and installation of machinery and equipment	107	966	126	2,795	94	4,075
D. Electricity, gas, steam and air conditioning supply	2,131	383,188	2,629	382,447	2,517	348,001
Electric power generation, transmission and distribution	2,007	377,442	2,494	377,234	2,386	342,741
<i>a) Hydal</i>	393	15,970	267	29,643	145	5,426
<i>b) Thermal</i>	135	88,192	94	76,556	85	74,264
<i>c) Coal Based</i>	72	70,536	74	87,211	73	78,463
<i>d) Wind</i>	134	37,534	135	31,124	134	34,084
<i>e) Solar</i>	175	10,298	190	9,603	201	10,034
<i>f) Other</i>	1,098	154,911	1,734	143,096	1,748	140,469
Manufacture of gas; distribution of gaseous fuels through mains	103	5,673	123	5,205	122	5,217
Steam and air conditioning supply	21	74	12	7	9	43
E. Water supply; sewerage, waste management and remediation activities	149	19,299	163	27,965	164	31,877
36 - Water collection, treatment and supply	52	7,379	50	16,307	39	19,793
37 - Sewerage	7	4	16	104	5	102
38 - Waste collection, treatment and disposal activities; materials recovery	88	11,914	92	11,534	108	11,931
services	2	2	5	20	12	51
F. Construction	2,516	171,943	3,153	178,316	2,769	181,316
41 - Construction of buildings	1,500	118,199	1,870	128,214	1,663	132,517
42 - Civil engineering	848	50,716	1,050	46,986	922	45,533
43 - Specialized construction activities	168	3,029	233	3,116	184	3,265

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-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	85,299	402,772	175,161	514,541	177,710	558,996
45 - Wholesale and retail trade and repair of motor vehicles and	2,242	17,671	4,709	15,667	4,307	16,927
46 - Wholesale trade, except of motor vehicles and motorcycles	18,568	225,657	46,592	265,753	43,395	308,129
47 - Retail trade, except of motor vehicles and motorcycles	64,489	159,444	123,860	233,121	130,008	233,940
H. Transportation and storage	5,018	70,110	7,572	90,655	7,037	94,504
49 - Land transport and transport via pipelines	3,013	24,855	4,632	35,290	4,132	38,701
50 - Water transport	54	566	100	1,652	102	1,739
51 - Air transport	86	1,190	101	1,537	102	1,726
52 - Warehousing and support activities for transportation	1,592	37,041	2,474	42,395	2,432	43,238
53 - Courier activities other than national post activities	273	6,458	265	9,782	269	9,100
I. Accommodation and food service activities	1,306	29,708	1,777	31,953	1,633	38,958
55 - Accommodation	269	15,960	323	18,041	350	22,688
56 - Food and beverage service activities	1,037	13,748	1,454	13,912	1,283	16,270
J. Information and communication	2,167	362,586	2,950	474,371	2,863	472,805
58 - Publishing activities	373	2,641	756	9,989	692	10,400
59 - Motion picture, video and television programme production, sound recording and music publishing activities	39	562	45	480	41	759
60 - Programming and broadcasting activities	38	1,484	41	1,238	34	1,083
61 - Telecommunications	981	343,612	1,089	443,386	1,111	441,793
62 - Computer programming, consultancy and related activities	604	9,119	807	14,881	784	14,142
63 - Information service activities	132	5,168	212	4,397	201	4,628
K. Real estate activities	806	29,973	836	39,023	765	43,952
L. Professional, scientific and technical activities	9,943	59,741	8,165	67,098	8,727	56,546
69 - Legal and accounting activities	133	2,031	172	2,293	158	2,213
71 - Architectural and engineering activities; technical testing and analysis	49	1,109	120	1,514	120	1,998
72 - Scientific research and development	294	3,939	446	7,372	310	4,672
73 - Advertising and market research	117	3,644	164	3,429	124	3,383
74 - Other professional, scientific and technical activities	1,057	3,602	917	3,797	650	3,029
75 - Veterinary activities	8,232	45,205	6,279	48,445	7,295	40,958
76 - Veterinary activities	61	210	67	248	70	292
M. Administrative and support service activities	3,492	44,167	3,979	52,976	3,700	52,459
77 - Rental and leasing activities	394	2,549	548	3,170	462	3,718
78 - Employment activities	32	144	43	1,118	26	896
79 - Travel agency, tour operator, reservation service and related activities	798	13,780	935	14,743	869	15,171
80 - Security and investigation activities	609	2,968	558	2,972	595	3,223
81 - Services to buildings and landscape activities	33	381	79	652	74	496
82 - Office administrative, office support and other business support activities	1,626	24,345	1,816	30,322	1,674	28,955
N. Education	1,028	24,580	1,165	25,182	1,055	23,748
O. Human health and social work activities	814	11,793	946	11,695	917	10,005
86 - Human health activities	793	11,750	922	11,633	899	9,946
87 - Residential care activities	6	23	3	9	4	7
88 - Social work activities with and without accommodation	15	21	21	53	14	52
P. Arts, entertainment and recreation	65	1,534	82	2,274	66	2,188
Q. Other service activities	10,908	39,102	17,344	63,115	16,060	58,888
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	231	12,241	182	7,848	156	6,730
A. Government Trusts and Non-profit Organizations	51	1,136	27	534	11	549
B. Private Trusts and Non-profit Organizations	177	10,672	150	6,847	142	5,847
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	3	433	5	467	3	334
VI. PERSONAL	2,616,104	873,582	5,151,823	945,938	4,669,277	1,033,642
A. Bank Employees	101,758	244,192	112,449	218,058	115,756	258,650
1) For house building	38,464	187,606	40,125	155,624	40,987	197,654
2) For transport i.e. purchase of car etc.	36,650	50,691	41,097	56,234	41,850	54,878
3) Other purposes	26,644	5,895	31,227	6,200	32,919	6,118
B. Consumer Financing	2,509,599	628,773	5,034,535	727,281	4,550,135	774,497
1) For house building	31,697	182,946	31,453	189,349	31,565	195,025
2) For transport i.e. purchase of car etc	216,173	209,115	226,067	254,812	230,533	283,112
3) Credit cards	1,769,822	129,684	1,768,387	155,023	1,782,515	168,699
4) Consumers durable	3,354	1,654	4,911	1,559	4,696	1,591
5) Personal loans	488,553	105,374	3,003,717	126,539	2,500,826	126,070
C) Other	4,747	617	4,839	599	3,386	495
VII. OTHER	89	574	43	362	41	344
Total	2,929,000	9,088,717	5,580,757	10,062,895	5,092,066	10,061,551

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

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	-	-	-	-	-
1) Official	1	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	464	422,891	309	418,418	288	414,135
I. GOVERNMENT	1	361,027	1	368,472	1	367,012
A. Federal Government	1	361,027	1	368,472	1	367,012
B. Provincial Governments	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	210	61,312	199	49,564	183	46,737
A. Agriculture, forestry and fishing	2	3,404	2	6	2	1,506
1. Crop and animal production, hunting and related service activities	2	3,404	2	6	2	1,506
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	3,404	2	6	2	1,506
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	184	46,749	184	39,887	168	38,442
10 - Manufacture of food products	21	4,102	19	2,575	19	3,324
11 - Manufacture of beverages	5	235	3	2,406	3	2,188
12 - Manufacture of tobacco products	4	-	2	1,942	3	2,572
13 - Manufacture of textiles	3	244	3	249	3	247
Preparation and spinning of textile fibres	2	214	2	218	2	216
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	1	31	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	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	Sep-24		Jun-25		Sep-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	-	-	-	-	-	-
<i>a. Leather wear</i>	-	-	-	-	-	-
<i>b. Rubber and Plastic wear</i>	-	-	-	-	-	-
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	2	3,928	1	611	1	263
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	-	1	-
20 - Manufacture of chemicals and chemical products	22	15,986	15	15,650	14	17,367
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22	6,584	8	2,627	10	2,200
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	831	2	519	2	416
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	5,382	1	4,634	1	6,733
27 - Manufacture of electrical equipment	90	7,495	122	7,090	103	2,693
28 - Manufacture of machinery and equipment	1	4	1	0	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	6	1,103	3	1,478	4	438
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	4	855	3	105	3	-
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	-	-	1	-	1	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	855	2	105	2	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	5	4,262	2	910	2	910
Electric power generation, transmission and distribution	2	3,186	-	-	-	-
<i>a) Hydal</i>	-	-	-	-	-	-
<i>b) Thermal</i>	-	-	-	-	-	-
<i>c) Coal Based</i>	1	3,072	-	-	-	-
<i>d) Wind</i>	-	-	-	-	-	-
<i>e) Solar</i>	-	-	-	-	-	-
<i>f) Other</i>	1	114	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	3	1,076	2	910	2	910
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	60	-	-	-	-
41 - Construction of buildings	2	60	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-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	5	4,827	4	4,433	4	2,321
45 - Wholesale and retail trade and repair of motor vehicles and	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	915	1	-	1	356
47 - Retail trade, except of motor vehicles and motorcycles	2	3,912	3	4,433	3	1,965
H. Transportation and storage	1	-	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	1	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,284	2	896	2	896
55 - Accommodation	2	1,284	2	896	2	896
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	662	2	3,432	2	2,656
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	3	662	2	3,432	2	2,656
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	64	2	-	2	6
69 - Legal and accounting activities	-	-	-	-	-	-
activities	2	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	3	1	2	-	2	6
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	63	-	-	-	-
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	-
86 - Human health activities	-	-	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	252	552	109	382	104	386
A. Bank Employees	128	426	109	382	104	386
1) For house building	45	297	39	254	38	257
2) For transport i.e. purchase of car etc.	52	118	48	119	43	118
3) Other purposes	31	11	22	9	23	11
B. Consumer Financing	124	126	-	-	-	-
1) For house building	85	111	-	-	-	-
2) For transport i.e. purchase of car etc	31	14	-	-	-	-
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	-	-	-	-
C) Other	-	-	-	-	-	-
VII. OTHER	1	-	-	-	-	-
Total	465	422,891	309	418,418	288	414,135

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	-	-	-	-	-
1) Official	1	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,555,904	8,519,756	6,748,813	8,958,990	6,508,881	8,852,725
I. GOVERNMENT	143	667,585	156	625,272	179	618,645
A. Federal Government	72	394,287	84	406,146	88	401,096
B. Provincial Governments	71	273,298	72	219,126	91	217,549
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	502	1,638,502	493	1,460,514	517	1,440,115
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	788	5	1,012	4	612
Utilities	285	434,358	282	349,881	285	354,747
Transport, storage and communications	88	558,721	61	332,134	68	324,706
Manufacturing	41	97,855	54	72,724	62	83,091
Mining and Quarrying	1	64,899	1	64,899	1	58,409
Construction	12	5,793	12	4,920	12	4,920
Commerce and Trade	54	467,299	37	446,552	43	422,306
Others	17	8,789	41	188,393	42	191,324
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	613	402,155	776	678,035	747	615,743
Mutual Funds and AMCs	7	5,994	6	7,285	6	8,270
Insurance & Pension Funds	141	3,276	144	4,494	131	4,847
MFIs and DFIs	111	322,111	112	578,477	103	504,593
Stock Exchange & Brokerage Houses	170	19,424	312	31,494	302	41,953
Modarabas	3	221	3	217	3	217
Other NBFIs	120	40,987	199	56,068	202	55,863
IV. PRIVATE SECTOR (BUSINESS)	1,005,320	5,001,582	1,601,793	5,373,117	1,824,836	5,319,656
A. Agriculture, forestry and fishing	704,051	376,788	1,149,043	461,783	1,362,051	501,359
1. Crop and animal production, hunting and related service activities	703,208	375,738	1,148,332	459,778	1,361,276	499,315
Growing of Wheat, Rice, Sugar Cane & Cotton	310,688	168,679	769,572	228,285	960,401	252,214
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,329	8,729	24,437	12,136	29,328	13,690
Growing of other fruits, vegetables and crops	22,184	18,374	27,508	26,091	28,739	29,841
Raising of livestock and other related activities	253,808	116,058	225,215	126,119	243,595	132,107
Other agricultural support activities	96,189	63,877	101,578	67,070	99,175	71,348
Hunting, trapping and related service activities	10	21	22	75	38	116
02 - Forestry and logging	104	16	115	44	113	34
03 - Fishing and aquaculture	739	1,034	596	1,961	662	2,011
B. Mining and quarrying	798	53,067	1,496	46,442	2,146	42,413
05 - Mining of coal and lignite	60	32,210	176	30,984	806	30,843
06 - Extraction of crude petroleum and natural gas	562	19,999	1,053	14,199	1,093	10,254
07 - Mining of metal ores	18	131	66	175	68	217
08-Other mining and quarrying	139	700	190	1,056	167	1,073
09 - Mining support service activities	19	27	11	28	12	26
C. Manufacturing	100,246	3,120,558	108,362	3,289,089	104,232	3,174,401
10 - Manufacture of food products	49,761	732,594	46,542	808,519	44,098	679,308
11 - Manufacture of beverages	468	25,849	390	25,497	375	27,043
12 - Manufacture of tobacco products	141	52	293	2,090	342	2,752
13 - Manufacture of textiles	17,711	1,103,099	21,634	1,179,175	20,594	1,157,208
Preparation and spinning of textile fibres	6,574	417,752	7,187	415,653	7,733	396,430
Weaving of textiles	3,427	236,362	4,473	280,676	4,737	282,735
Finishing of textiles	2,754	188,337	3,144	210,245	3,317	199,739
Manufacture of knitted and crocheted fabrics	450	50,700	427	51,629	381	54,186
Manufacture of made-up textile articles, except apparel	2,090	109,205	4,145	112,904	2,137	120,848
Manufacture of carpets and rugs	110	877	70	770	71	603
Manufacture of other textiles n.e.c.	2,306	99,866	2,188	107,299	2,218	102,666
14 - Manufacture of wearing apparel	3,456	131,425	2,771	154,181	2,804	146,819
15 - Manufacture of leather and related products	1,577	31,603	1,573	34,159	1,625	33,751

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	218	4,707	308	6,275	297	6,159
Manufacture of luggage, handbags and the like, saddlery and harness	62	1,305	107	1,225	143	1,837
Manufacture of footwear	1,297	25,592	1,158	26,660	1,185	25,755
<i>a. Leather wear</i>	987	18,486	755	19,557	763	18,229
<i>b. Rubber and Plastic wear</i>	310	7,106	403	7,102	422	7,525
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	400	8,079	442	8,226	390	8,754
17 - Manufacture of paper and paper products	1,208	85,436	1,362	80,096	1,252	82,318
18 - Printing and reproduction of recorded media	620	7,369	672	8,117	635	8,610
Printing and other service activities related to printing	613	7,221	668	8,013	617	8,233
Reproduction of recorded media	7	148	4	105	18	377
19 - Manufacture of coke and refined petroleum products	1,317	103,529	1,642	116,583	1,394	127,108
20 - Manufacture of chemicals and chemical products	4,654	189,171	4,825	199,288	4,946	224,396
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,372	57,233	3,807	55,743	3,813	51,546
22 - Manufacture of rubber and plastics products	1,901	61,396	1,986	61,102	2,020	63,827
23 - Manufacture of other non-metallic mineral products	1,401	179,230	1,494	158,818	1,502	147,513
24 - Manufacture of basic metals	3,996	164,113	4,027	154,365	4,068	160,234
25. Manufacture of fabricated metal products, except machinery and equipment	761	25,301	712	21,520	707	21,088
26 - Manufacture of computer, electronic and optical products	152	10,560	288	13,548	163	10,980
27 - Manufacture of electrical equipment	1,599	101,191	1,626	84,394	1,718	87,505
28 - Manufacture of machinery and equipment	627	12,469	570	21,553	532	13,740
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,186	35,381	1,276	40,781	1,202	55,808
30 - Manufacture of other transport equipment	396	9,599	417	9,364	385	8,500
31 - Manufacture of furniture	761	5,653	438	6,337	421	6,402
32. Other manufacturing	2,690	39,676	9,460	43,183	9,163	46,052
Manufacture of jewellery and related articles	279	274	119	319	113	390
Manufacture of imitation jewellery and related articles	9	30	789	23	5	66
Manufacture of musical instruments	56	817	53	963	48	1,017
Manufacture of sports goods	307	5,591	329	6,859	347	7,714
Manufacture of games and toys	9	2	3	7	3	1
Manufacture of medical and dental instruments and supplies	221	2,913	286	3,280	240	3,713
Manufacture of Handicrafts	138	28	23	27	20	46
Other manufacturing n.e.c.	1,671	30,020	7,858	31,703	8,387	33,105
33 - Repair and installation of machinery and equipment	91	551	115	2,449	83	3,139
D. Electricity, gas, steam and air conditioning supply	1,121	337,593	1,070	326,542	1,133	293,028
Electric power generation, transmission and distribution	1,025	329,353	951	318,516	1,019	285,511
<i>a) Hydal</i>	183	19,311	141	31,696	140	8,438
<i>b) Thermal</i>	169	92,105	155	82,179	155	92,847
<i>c) Coal Based</i>	52	71,442	48	65,699	45	61,616
<i>d) Wind</i>	92	25,036	105	21,871	103	14,738
<i>e) Solar</i>	149	11,406	149	11,128	164	11,163
<i>f) Other</i>	380	110,053	353	105,943	412	96,710
Manufacture of gas; distribution of gaseous fuels through mains	87	8,174	114	8,024	112	7,479
Steam and air conditioning supply	9	67	5	2	2	38
E. Water supply; sewerage, waste management and remediation activities	97	9,006	111	7,405	95	6,751
36 - Water collection, treatment and supply	19	43	31	82	26	173
37 - Sewerage	7	4	15	4	4	2
38 - Waste collection, treatment and disposal activities; materials recovery	71	8,958	64	7,319	63	6,571
services	-	-	1	1	2	5
F. Construction	2,963	148,082	3,498	124,882	3,289	123,643
41 - Construction of buildings	1,811	90,670	1,775	77,352	1,655	81,193
42 - Civil engineering	969	55,439	1,468	45,717	1,421	40,454
43 - Specialized construction activities	183	1,972	255	1,813	213	1,996

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-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	142,756	390,995	219,322	461,474	226,215	520,606
45 - Wholesale and retail trade and repair of motor vehicles and	4,299	21,672	4,954	21,277	4,534	21,782
46 - Wholesale trade, except of motor vehicles and motorcycles	29,850	218,229	67,065	250,934	67,412	296,124
47 - Retail trade, except of motor vehicles and motorcycles	108,607	151,094	147,303	189,262	154,269	202,700
H. Transportation and storage	21,638	70,035	21,365	81,005	21,048	90,367
49 - Land transport and transport via pipelines	7,138	24,068	6,678	30,672	6,406	33,930
50 - Water transport	42	163	88	295	88	426
51 - Air transport	49	743	63	1,187	49	1,180
52 - Warehousing and support activities for transportation	14,180	38,568	14,385	42,436	14,338	48,406
53 - Courier activities other than national post activities	229	6,493	151	6,415	167	6,425
I. Accommodation and food service activities	1,737	27,322	1,501	29,662	1,500	34,841
55 - Accommodation	403	19,757	332	22,027	351	26,869
56 - Food and beverage service activities	1,334	7,565	1,169	7,635	1,149	7,973
J. Information and communication	1,821	285,000	1,909	311,022	1,769	299,473
58 - Publishing activities	422	1,657	409	1,662	338	1,827
59 - Motion picture, video and television programme production, sound recording and music publishing activities	60	1,898	76	1,575	69	1,430
60 - Programming and broadcasting activities	32	944	32	824	26	711
61 - Telecommunications	718	271,387	648	294,705	651	283,108
62 - Computer programming, consultancy and related activities	483	6,980	584	10,549	541	10,550
63 - Information service activities	106	2,134	160	1,708	144	1,848
K. Real estate activities	632	23,271	671	30,117	590	33,138
L. Professional, scientific and technical activities	9,401	52,691	7,413	50,946	8,014	45,655
69 - Legal and accounting activities	82	1,062	112	361	103	565
71 - Architectural and engineering activities; technical testing and analysis	13	267	20	445	21	475
72 - Scientific research and development	204	4,415	316	7,775	198	4,507
73 - Advertising and market research	42	2,719	40	2,673	35	2,636
74 - Other professional, scientific and technical activities	900	2,563	790	2,228	548	1,890
75 - Veterinary activities	8,107	41,511	6,076	37,243	7,042	35,317
M. Administrative and support service activities	53	155	59	221	67	265
77 - Rental and leasing activities	5,407	39,370	6,305	41,708	6,757	41,887
78 - Employment activities	443	1,652	614	2,351	536	2,764
79 - Travel agency, tour operator, reservation service and related activities	22	162	42	287	24	267
80 - Security and investigation activities	675	12,909	697	8,368	642	8,698
81 - Services to buildings and landscape activities	230	1,954	222	2,185	244	2,463
82 - Office administrative, office support and other business support activities	48	383	73	532	60	331
N. Education	3,989	22,310	4,657	27,984	5,251	27,364
86 - Human health activities	1,301	18,861	1,147	21,557	1,060	21,157
87 - Residential care activities	1,209	10,923	922	10,879	898	9,870
88 - Social work activities with and without accommodation	1,182	10,889	900	10,824	882	9,816
P. Arts, entertainment and recreation	5	13	1	2	2	2
Q. Other service activities	22	22	21	53	14	52
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	88	638	93	1,138	81	1,254
A. Government Trusts and Non-profit Organizations	10,054	37,381	77,565	77,466	83,958	79,811
B. Private Trusts and Non-profit Organizations	5,785	10,476	5,782	6,368	5,755	5,016
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	43	1,126	4	620	2	600
VI. PERSONAL	74	8,470	102	4,702	76	3,521
A. Bank Employees	5,668	879	5,676	1,047	5,677	895
1) For house building	2,543,535	798,931	5,139,801	814,389	4,676,836	852,517
2) For transport i.e. purchase of car etc.	152,638	270,973	153,011	232,504	160,304	251,962
3) Other purposes	71,581	210,026	74,670	171,759	75,294	191,599
B. Consumer Financing	45,588	52,385	39,091	52,879	45,327	53,308
1) For house building	35,469	8,562	39,250	7,867	39,683	7,055
2) For transport i.e. purchase of car etc	2,386,170	527,342	4,981,976	581,291	4,513,168	600,079
3) Credit cards	15,752	79,556	14,962	74,197	14,800	73,516
4) Consumers durable	131,263	98,255	155,571	117,871	154,267	126,726
5) Personal loans	1,501,807	115,019	1,517,900	137,678	1,550,195	149,123
C. Other	35,363	6,647	42,834	7,184	42,836	7,193
VII. OTHER	701,985	227,866	3,250,709	244,362	2,751,070	243,521
	4,727	615	4,814	594	3,364	476
	6	525	12	1,294	11	1,035
Total	3,555,905	8,519,756	6,748,813	8,958,990	6,508,881	8,852,725

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	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	932	4	27	-	-
1) Official	-	-	-	-	-	-
2) Business	1	932	3	24	-	-
3) Personal	-	-	1	3	-	-
2. DOMESTIC CONSTITUENTS	552,477	3,353,337	596,137	4,159,188	594,583	4,246,714
I. GOVERNMENT	145	54,840	156	19,626	139	6,438
A. Federal Government	55	694	53	1,391	57	2,270
B. Provincial Governments	90	54,146	103	18,235	82	4,169
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	210	793,103	199	928,563	253	929,855
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	2	8	2	6	7	5
Utilities	129	133,569	118	120,768	132	112,664
Transport, storage and communications	46	425,678	37	527,483	37	533,483
Manufacturing	1	250	15	5,067	14	5,064
Mining and Quarrying	-	-	-	-	-	-
Construction	4	1,850	4	1,419	4	1,419
Commerce and Trade	21	230,883	13	227,877	21	228,078
Others	7	864	10	45,943	38	49,142
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	371	47,882	596	40,666	625	39,153
Mutual Funds and AMCs	-	-	89	1,105	99	916
Insurance & Pension Funds	90	527	269	591	260	1,000
MFIs and DFIs	30	13,325	33	262	37	280
Stock Exchange & Brokerage Houses	39	1,507	44	908	51	916
Modarabas	77	5,309	72	6,148	68	5,444
Other NBFIs	62	27,034	89	31,652	110	30,597
IV. PRIVATE SECTOR (BUSINESS)	54,708	2,093,609	66,749	2,762,292	67,350	2,813,031
A. Agriculture, forestry and fishing	5,902	20,316	8,401	31,119	8,998	40,560
1. Crop and animal production, hunting and related service activities	5,885	20,132	8,380	30,645	8,955	40,108
Growing of Wheat, Rice, Sugar Cane & Cotton	923	3,044	2,180	4,978	2,468	12,152
Growing of tropical, subtropical, pome and stone fruits & vegetables	108	244	218	4,033	255	5,077
Growing of other fruits, vegetables and crops	182	704	530	1,839	374	1,625
Raising of livestock and other related activities	1,050	6,211	1,406	8,864	1,180	8,334
Other agricultural support activities	3,621	9,927	4,045	10,929	4,675	12,915
Hunting, trapping and related service activities	1	2	1	2	3	5
02 - Forestry and logging	3	11	2	2	1	1
03 - Fishing and aquaculture	14	173	19	472	42	450
B. Mining and quarrying	200	26,248	388	39,984	392	27,786
05 - Mining of coal and lignite	27	9,162	37	18,255	37	10,903
06 - Extraction of crude petroleum and natural gas	105	8,562	150	10,230	129	8,184
07 - Mining of metal ores	7	887	13	875	11	23
08-Other mining and quarrying	59	7,616	186	10,607	209	8,659
09 - Mining support service activities	2	21	2	16	6	17
C. Manufacturing	29,403	1,499,280	32,433	1,894,373	33,106	1,941,668
10 - Manufacture of food products	6,202	285,503	7,193	381,881	7,218	358,519
11 - Manufacture of beverages	714	22,035	805	19,430	777	11,553
12 - Manufacture of tobacco products	414	1,748	443	1,815	418	1,828
13 - Manufacture of textiles	8,756	489,276	8,582	603,298	8,590	647,332
Preparation and spinning of textile fibres	2,365	121,752	2,431	158,309	2,473	180,614
Weaving of textiles	2,461	86,272	2,077	92,756	1,983	108,069
Finishing of textiles	1,136	98,656	1,137	123,199	1,461	117,768
Manufacture of knitted and crocheted fabrics	334	18,261	463	23,907	446	19,873
Manufacture of made-up textile articles, except apparel	1,104	89,714	1,091	111,732	1,101	110,084
Manufacture of carpets and rugs	20	178	18	143	27	137
Manufacture of other textiles n.e.c.	1,336	74,443	1,365	93,251	1,099	110,787
14 - Manufacture of wearing apparel	1,139	77,727	1,265	98,823	1,332	98,347
15 - Manufacture of leather and related products	437	16,594	440	16,684	345	16,657

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	156	2,339	175	2,364	139	2,329
Manufacture of luggage, handbags and the like, saddlery and harness	32	963	30	1,511	25	1,231
Manufacture of footwear	249	13,292	235	12,809	181	13,096
<i>a. Leather wear</i>	227	12,920	211	12,067	157	12,910
<i>b. Rubber and Plastic wear</i>	22	372	24	742	24	187
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	84	1,466	94	2,267	98	2,580
17 - Manufacture of paper and paper products	368	45,951	611	67,619	726	65,648
18 - Printing and reproduction of recorded media	428	13,883	462	13,314	416	12,944
Printing and other service activities related to printing	425	12,627	455	12,260	407	11,900
Reproduction of recorded media	3	1,257	7	1,054	9	1,044
19 - Manufacture of coke and refined petroleum products	173	26,002	171	49,034	159	57,821
20 - Manufacture of chemicals and chemical products	3,487	165,226	3,889	235,332	4,224	239,043
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,530	55,096	2,452	55,542	2,681	58,170
22 - Manufacture of rubber and plastics products	875	38,398	967	52,235	1,005	61,997
23 - Manufacture of other non-metallic mineral products	525	76,542	484	76,390	486	83,704
24 - Manufacture of basic metals	1,302	70,442	1,282	70,763	1,384	72,977
25 - Manufacture of fabricated metal products, except machinery and equipment	162	7,710	123	3,779	117	6,463
26 - Manufacture of computer, electronic and optical products	128	8,641	200	18,792	171	18,479
27 - Manufacture of electrical equipment	651	35,756	849	44,722	734	48,978
28 - Manufacture of machinery and equipment	290	14,354	312	22,687	253	14,278
29 - Manufacture of motor vehicles, trailers and semi-trailers	746	30,822	792	35,609	847	38,529
30 - Manufacture of other transport equipment	133	2,589	201	2,046	219	2,193
31 - Manufacture of furniture	48	1,018	63	581	97	2,795
32 - Other manufacturing	795	12,087	738	21,331	789	19,842
Manufacture of jewellery and related articles	9	45	18	103	17	114
Manufacture of imitation jewellery and related articles	1	4	2	5	7	18
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	82	1,443	92	3,427	113	2,314
Manufacture of games and toys	-	-	-	-	1	6
Manufacture of medical and dental instruments and supplies	92	1,407	97	928	88	1,122
Manufacture of Handicrafts	47	376	42	363	31	329
Other manufacturing n.e.c.	564	8,811	487	16,506	532	15,939
33 - Repair and installation of machinery and equipment	16	415	15	400	20	991
D. Electricity, gas, steam and air conditioning supply	1,339	155,293	1,868	157,120	1,719	152,545
Electric power generation, transmission and distribution	1,293	154,046	1,830	156,327	1,678	151,382
<i>a) Hydal</i>	376	2,275	248	2,602	127	1,938
<i>b) Thermal</i>	46	35,623	32	34,806	25	22,038
<i>c) Coal Based</i>	35	41,047	41	57,692	46	55,572
<i>d) Wind</i>	56	22,990	56	18,358	55	21,886
<i>e) Solar</i>	38	3,805	58	3,165	76	3,705
<i>f) Other</i>	742	48,305	1,395	39,706	1,349	46,242
Manufacture of gas; distribution of gaseous fuels through mains	34	1,241	31	788	34	1,159
Steam and air conditioning supply	12	7	7	5	7	5
E. Water supply; sewerage, waste management and remediation activities	62	12,246	60	24,774	293	29,913
36 - Water collection, treatment and supply	37	9,153	22	20,280	16	24,074
37 - Sewerage	-	-	1	100	1	100
38 - Waste collection, treatment and disposal activities; materials recovery	23	3,091	33	4,375	50	5,546
services	2	2	4	19	226	193
F. Construction	781	57,289	914	84,643	988	89,813
41 - Construction of buildings	451	46,292	528	66,675	572	67,164
42 - Civil engineering	298	9,404	346	16,182	375	20,850
43 - Specialized construction activities	32	1,592	40	1,785	41	1,799

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Sep-24		Jun-25		Sep-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	9,320	107,609	13,846	185,649	12,654	177,519
45 - Wholesale and retail trade and repair of motor vehicles and	501	2,189	572	2,898	624	3,840
46 - Wholesale trade, except of motor vehicles and motorcycles	5,312	61,481	8,227	89,315	7,381	92,760
47 - Retail trade, except of motor vehicles and motorcycles	3,507	43,939	5,047	93,436	4,649	80,920
H. Transportation and storage	1,697	28,612	2,831	42,391	3,121	43,677
49 - Land transport and transport via pipelines	993	10,358	1,420	16,527	1,466	17,422
50 - Water transport	13	403	12	1,356	16	1,359
51 - Air transport	63	607	59	589	97	755
52 - Warehousing and support activities for transportation	576	15,369	1,214	19,398	1,428	20,306
53 - Courier activities other than national post activities	52	1,876	126	4,521	114	3,836
I. Accommodation and food service activities	387	11,068	706	12,487	591	14,743
55 - Accommodation	90	2,873	113	3,843	128	3,896
56 - Food and beverage service activities	297	8,195	593	8,643	463	10,847
J. Information and communication	799	124,440	1,335	214,677	1,471	226,950
58 - Publishing activities	137	1,103	368	8,405	376	8,694
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	8	542	10	417	9	374
61 - Telecommunications	406	117,219	533	197,625	621	209,569
62 - Computer programming, consultancy and related activities	179	2,250	331	5,299	364	5,024
63 - Information service activities	69	3,325	93	2,930	101	3,290
K. Real estate activities	270	11,163	271	12,412	286	14,226
L. Professional, scientific and technical activities	667	8,508	872	18,184	833	13,019
69 - Legal and accounting activities	73	1,045	87	2,023	82	1,806
71 - Architectural and engineering activities; technical testing and analysis	57	846	121	1,072	111	1,554
72 - Scientific research and development	109	532	144	570	125	1,154
73 - Advertising and market research	76	925	124	755	89	747
74 - Other professional, scientific and technical activities	182	1,196	150	1,828	132	1,397
75 - Veterinary activities	157	3,890	233	11,893	285	6,292
75 - Veterinary activities	13	73	13	43	9	70
M. Administrative and support service activities	954	8,196	1,063	15,361	1,121	15,948
77 - Rental and leasing activities	204	1,615	159	1,533	153	1,693
78 - Employment activities	14	75	6	929	7	693
79 - Travel agency, tour operator, reservation service and related activities	165	1,606	304	7,351	317	7,561
80 - Security and investigation activities	414	1,039	365	830	370	848
81 - Services to buildings and landscape activities	5	21	19	139	28	217
82 - Office administrative, office support and other business support activities	152	3,839	210	4,579	246	4,935
N. Education	459	9,113	487	8,473	496	7,336
O. Human health and social work activities	273	5,789	326	4,924	374	5,261
86 - Human health activities	271	5,778	324	4,917	372	5,255
87 - Residential care activities	2	11	2	7	2	6
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	13	924	15	1,194	12	1,022
Q. Other service activities	2,182	7,515	933	14,526	895	11,043
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	116	3,270	77	2,886	81	2,815
A. Government Trusts and Non-profit Organizations	9	10	24	34	10	49
B. Private Trusts and Non-profit Organizations	107	3,260	53	2,852	71	2,766
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	496,838	360,059	528,317	404,794	526,094	455,077
A. Bank Employees	26,557	78,150	33,647	72,811	35,468	92,885
1) For house building	10,777	60,904	12,857	52,239	13,203	74,601
2) For transport i.e. purchase of car etc.	11,129	16,178	14,685	19,462	15,042	16,989
3) Other purposes	4,651	1,068	6,105	1,110	7,223	1,295
B. Consumer Financing	470,260	281,907	494,644	331,978	490,598	362,138
1) For house building	18,800	122,245	19,264	132,761	19,519	139,094
2) For transport i.e. purchase of car etc	121,297	129,286	129,129	158,682	135,135	177,979
3) Credit cards	290,279	16,672	297,347	20,910	285,946	23,883
4) Consumers durable	4,193	917	7,082	1,356	7,819	1,708
5) Personal loans	35,691	12,787	41,822	18,268	42,179	19,474
C) Other	21	2	26	5	28	55
VII. OTHER	89	574	43	362	41	344
Total	552,478	3,354,269	596,141	4,159,215	594,583	4,246,714

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th Sep, 2025 (P)

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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	145	403,365	145	403,365
1) Commodity Operations	-	-	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	173	221,718	173	221,718
1) Commodity Operations	-	-	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	770	2,369,970	770	2,369,970
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	617	11	617
Utilities	-	-	-	-	-	-	417	467,411	417	467,411
Transport, storage and communications	-	-	-	-	-	-	105	858,189	105	858,189
Manufacturing	-	-	-	-	-	-	76	88,154	76	88,154
Mining and Quarrying	-	-	-	-	-	-	1	58,409	1	58,409
Construction	-	-	-	-	-	-	16	6,339	16	6,339
Commerce and Trade	-	-	-	-	-	-	64	650,384	64	650,384
Others	-	-	-	-	-	-	80	240,466	80	240,466
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,372	654,896	1,372	654,896
Mutual Funds and AMCs	-	-	-	-	-	-	105	9,186	105	9,186
Insurance & Pension Funds	-	-	-	-	-	-	391	5,847	391	5,847
MFIs and DFIs	-	-	-	-	-	-	140	504,873	140	504,873
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	353	42,869	353	42,869
Madarbas	-	-	-	-	-	-	71	5,661	71	5,661
Other NBFIs	-	-	-	-	-	-	312	86,460	312	86,460
IV. PRIVATE SECTOR (BUSINESS)	1,433,843	928,521	82,568	39,254	1,668	10,566	374,107	7,162,346	1,892,186	8,132,686
A. Agriculture, forestry and fishing	1,116,753	334,507	51,933	16,401	1,435	2,476	200,928	188,535	1,371,049	541,919
1. Crop and animal production, hunting and related service activities	1,116,828	332,743	51,920	16,384	1,434	2,462	200,849	187,835	1,370,231	539,423
Growing of Wheat, Rice, Sugar Cane & Cotton	846,423	169,964	36,303	6,714	298	420	79,845	87,267	962,869	264,346
Growing of tropical, subtropical, pine and stone fruits & vegetables	26,299	12,267	1,301	663	72	177	1,951	5,660	29,583	18,767
Growing of other fruits, vegetables and crops	14,273	20,246	645	503	60	114	14,135	10,602	29,113	31,405
Raising of livestock and other related activities	199,277	84,523	10,622	6,029	67	180	34,809	49,709	244,775	140,441
Other agricultural support activities	29,796	45,743	3,049	2,473	937	1,570	70,068	34,476	103,880	84,262
Hunting, trapping and related service activities	-	-	-	-	-	-	41	121	41	121
02 - Forestry and logging	113	34	-	-	-	-	1	1	114	35
03 - Fishing and aquaculture	612	1,730	13	18	1	15	78	699	704	2,461
B. Mining and quarrying	323	917	5	32	1	6	2,209	69,244	2,538	70,199
05 - Mining of coal and lignite	13	141	-	-	-	-	830	41,606	843	41,747
06 - Extraction of crude petroleum and natural gas	176	364	-	-	-	-	1,046	18,073	1,222	18,437
07 - Mining of metal ores	48	38	-	-	-	-	31	202	79	240
08-Other mining and quarrying	85	367	4	24	1	6	286	9,335	376	9,732
09 - Mining support service activities	1	7	1	8	-	-	16	29	18	43
C. Manufacturing	43,690	291,589	3,066	5,108	103	3,802	90,479	4,815,571	137,238	5,116,069
10 - Manufacture of food products	30,012	82,845	2,302	3,129	13	39	18,989	951,814	51,316	1,037,827
11 - Manufacture of beverages	71	1,517	-	-	-	-	1,081	37,079	1,152	38,596
12 - Manufacture of tobacco products	298	112	13	6	-	-	449	4,461	760	4,579
13 - Manufacture of textiles	2,406	63,901	79	497	2	821	26,697	1,739,220	29,184	1,804,539
Preparation and spinning of textile fibres	1,248	35,715	1	-	-	-	8,957	541,329	10,206	577,044
Weaving of textiles	429	6,761	13	95	-	-	6,278	383,948	6,720	390,804
Finishing of textiles	225	15,179	27	72	-	-	4,526	302,256	4,778	317,507
Manufacture of knitted and crocheted fabrics	86	786	5	24	-	-	736	73,249	827	74,059
Manufacture of made-up textile articles, except apparel	167	3,008	28	265	2	821	3,041	226,839	3,238	230,933
Manufacture of carpets and rugs	26	120	-	-	-	-	72	620	98	740
Manufacture of other textiles n.e.c.	225	2,332	5	42	-	-	3,087	211,080	3,317	213,453
14 - Manufacture of wearing apparel	481	25,016	100	131	3	1,795	3,552	218,224	4,136	245,166
15 - Manufacture of leather and related products	198	2,104	37	387	-	-	1,735	47,946	1,970	50,407

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th Sep, 2025 (P)

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	25	212	29	319	-	-	382	7,957	436	8,488
Manufacture of luggage, handbags and the like, saddlery and harness	32	164	4	15	-	-	132	2,889	168	3,668
Manufacture of footwear	141	1,728	4	23	-	-	1,221	37,099	1,366	38,851
<i>a. Leather wear</i>	95	1,188	2	8	-	-	823	29,944	920	31,139
<i>b. Rubber and Plastic wear</i>	46	541	2	16	-	-	398	7,156	446	7,712
<i>c. Instruments or articles or products of woven and other textile materials, manufacture of articles of straw and plaiting materials</i>	69	293	1	0	-	-	418	11,041	488	11,334
17 - Manufacture of paper and paper products	174	4,320	6	18	-	-	1,798	143,628	1,978	147,967
18 - Printing and reproduction of recorded media	215	1,334	12	219	-	-	824	20,001	1,051	21,554
Printing and other service activities related to printing	210	1,317	12	219	-	-	802	18,597	1,024	20,133
Reproduction of recorded media	5	17	-	-	-	-	22	1,404	27	1,421
19 - Manufacture of coke and refined petroleum products	64	56,148	-	-	-	-	1,489	128,781	1,553	184,929
20 - Manufacture of chemicals and chemical products	363	9,239	38	171	-	-	8,769	454,028	9,170	463,438
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	165	764	20	43	1	1	6,308	108,909	6,494	109,716
22 - Manufacture of rubber and plastic products	348	2,701	24	110	8	66	2,645	122,947	3,025	125,825
23 - Manufacture of other non-metallic mineral products	347	6,968	-	-	24	373	1,617	223,876	1,988	231,216
24 - Manufacture of basic metals	588	9,744	2	3	26	665	4,856	222,799	5,452	233,211
25 - Manufacture of fabricated metal products, except machinery and equipment	131	1,284	-	-	-	-	693	36,267	824	27,551
26 - Manufacture of computer, electronic and optical products	32	108	-	-	-	-	302	29,350	334	29,458
27 - Manufacture of electrical equipment	212	7,931	9	51	24	33	2,207	128,469	2,452	136,483
28 - Manufacture of machinery and equipment	135	761	1	0	-	-	649	27,257	785	28,019
29 - Manufacture of motor vehicles, trailers and semi-trailers	129	1,215	2	121	-	-	1,918	93,001	2,049	94,337
30 - Manufacture of other transport equipment	54	322	1	-	-	-	549	10,372	604	10,694
31 - Manufacture of furniture	99	905	3	8	1	10	415	8,274	518	9,197
32 - Other manufacturing	7,095	11,949	416	243	1	-	2,440	53,703	9,952	65,895
Manufacture of jewellery and related articles	62	140	-	-	-	-	68	364	130	504
Manufacture of imitation jewellery and related articles	3	64	2	4	1	-	6	16	12	84
Manufacture of musical instruments and related articles	1	28	-	-	-	-	47	990	48	1,017
Manufacture of sports goods	95	2,917	1	10	-	-	364	7,102	460	10,029
Manufacture of games and toys	3	6	-	-	-	-	1	1	4	7
Manufacture of medical and dental instruments and supplies	63	510	6	37	-	-	259	4,288	328	4,835
Manufacture of Handicrafts	11	34	5	2	-	-	35	339	51	375
Other manufacturing n.e.c.	6,857	8,251	402	190	-	-	1,660	40,603	8,919	49,044
33 - Repair and installation of machinery and equipment	24	107	-	-	-	-	79	4,022	103	4,130
D. Electricity, gas, steam and air conditioning supply	33	71	3	107	4	3	2,812	445,293	2,852	445,574
Electric power generation, transmission and distribution	25	33	3	107	4	3	2,665	436,750	2,697	436,893
<i>a) Hydel</i>	1	-	3	107	-	-	263	10,269	267	10,376
<i>b) Thermal</i>	1	-	-	-	-	-	179	114,885	180	114,885
<i>c) Coal Based</i>	1	0	-	-	-	-	90	117,187	91	117,187
<i>d) Wind</i>	2	-	-	-	-	-	156	36,625	158	36,625
<i>e) Solar</i>	6	27	-	-	-	-	234	14,840	240	14,868
<i>f) Other</i>	14	6	-	-	4	3	1,743	142,944	1,761	142,952
Manufacture of gas; distribution of gaseous fuels through mains	8	38	-	-	-	-	138	8,599	146	8,638
Steam and air conditioning supply	-	-	-	-	-	-	9	43	9	43
E. Water supply; sewerage, waste management and remediation activities	66	4,488	4	1,023	-	-	318	31,154	388	36,664
36 - Water collection, treatment and supply	10	62	-	-	-	-	32	24,185	42	24,247
37 - Sewerage	4	2	-	-	-	-	1	100	5	102
38 - Waste collection, treatment and disposal activities; materials recovery	43	4,390	4	1,023	-	-	66	6,705	113	12,117
39 - Remediation activities and other waste management services	9	34	-	-	-	-	219	164	228	198
F. Construction	1,589	16,886	27	228	15	1,233	2,646	195,109	4,277	213,456
41 - Construction of buildings	704	13,172	12	188	11	1,210	1,500	133,787	2,227	148,357
42 - Civil engineering	769	2,879	11	36	4	23	1,012	58,367	1,796	61,304
43 - Specialized construction activities	116	835	4	5	-	-	134	2,955	254	3,796

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 30th Sep, 2025 (P)

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	178,114	174,669	18,763	8,771	62	794	41,930	513,891	238,869	698,125
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,260	5,142	40	634	1	3	1,857	19,842	5,158	25,622
46 - Wholesale trade, except of motor vehicles and motorcycles	56,684	103,780	4,255	3,644	47	698	13,807	280,763	74,793	388,883
47 - Retail trade, except of motor vehicles and motorcycles	118,170	65,747	14,468	4,493	14	93	26,266	213,286	158,918	283,620
H. Transportation and storage	17,927	40,776	1,238	2,734	5	19	4,999	90,514	24,169	134,044
49 - Land transport and transport via pipelines	4,899	19,384	365	1,497	2	6	2,606	30,464	7,872	51,352
50 - Water transport	8	156	-	-	-	-	96	1,629	104	1,784
51 - Air transport	8	84	1	6	-	-	137	1,845	146	1,935
52 - Warehousing and support activities for transportation	12,899	20,825	872	1,231	3	13	1,992	46,642	15,766	68,711
53 - Courier activities other than national post activities	113	327	-	-	-	-	168	9,934	281	10,262
I. Accommodation and food service activities	571	3,537	67	336	2	114	1,451	45,597	2,091	49,584
55 - Accommodation	119	821	8	94	-	-	352	29,849	479	30,765
56 - Food and beverage service activities	452	2,716	59	242	2	114	1,099	15,747	1,612	18,819
J. Information and communication	370	1,649	14	49	-	-	2,856	524,726	3,240	526,424
58 - Publishing activities	79	397	2	14	-	-	633	10,111	714	10,521
59 - Motion picture, video and television programme production, sound recording and music publishing activities	26	16	3	1	-	-	55	1,707	84	1,724
60 - Programming and broadcasting activities	2	2	-	-	-	-	33	1,083	35	1,085
61 - Telecommunications	37	284	3	3	-	-	1,232	492,390	1,272	492,677
62 - Computer programming, consultancy and related activities	178	783	4	24	-	-	723	14,766	905	15,753
63 - Information service activities	48	167	2	7	-	-	180	4,670	230	4,844
K. Real estate activities	213	1,670	4	7	7	1,410	652	44,277	876	47,364
L. Professional, scientific and technical activities	262	1,470	10	39	1	2	8,574	57,163	8,847	58,574
69 - Legal and accounting activities	28	149	-	-	-	-	157	2,222	185	2,370
70 - Activities of head offices; management consultancy activities	26	132	1	4	-	-	105	1,893	132	2,029
71 - Architectural and engineering activities; technical testing and analysis	52	288	2	2	-	-	269	5,371	323	5,661
72 - Scientific research and development	15	114	1	1	-	-	108	3,269	124	3,383
73 - Advertising and market research	82	355	1	20	-	-	597	2,912	680	3,288
74 - Other professional, scientific and technical activities	48	358	1	1	1	2	7,277	41,249	7,327	41,609
75 - Veterinary activities	11	74	4	13	-	-	61	247	76	334
M. Administrative and support service activities	4,471	7,463	189	366	8	78	3,210	49,929	7,878	57,835
77 - Rental and leasing activities	133	738	5	122	-	-	551	3,597	689	4,458
78 - Employment activities	5	39	-	-	-	-	26	921	31	960
79 - Travel agency, tour operator, reservation service and related activities	217	1,442	9	146	-	-	733	14,670	959	16,258
80 - Security and investigation activities	10	520	-	-	-	-	604	2,792	614	3,312
81 - Services to buildings and landscape activities	12	147	1	2	-	-	75	398	88	547
82 - Office administrative, office support and other business support activities	4,094	4,577	174	95	8	78	1,221	27,550	5,497	32,300
N. Education	365	1,490	173	422	2	11	1,016	26,570	1,556	28,493
O. Human health and social work activities	357	2,193	62	141	5	77	848	12,719	1,272	15,130
86 - Human health activities	352	2,184	62	141	5	77	835	12,669	1,254	15,071
87 - Residential care activities	1	-	-	-	-	-	3	7	4	7
88 - Social work activities with and without accommodation	4	9	-	-	-	-	10	43	14	52
P. Arts, entertainment and recreation	31	119	4	12	-	-	58	2,145	93	2,276
Q. Other service activities	68,708	37,026	7,006	3,476	18	540	9,121	49,811	84,853	90,854
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,836	7,831	5,836	7,831
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	12	649	12	649
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	147	6,287	147	6,287
C. Non-government Organizations (NGOs) Community Based Organizations (CBOs)	-	-	-	-	-	-	5,677	895	5,677	895
VI. PERSONAL	4,322,007	1,165,436	878,281	126,165	2,642	15,993	-	-	5,202,930	1,307,594
A. Bank Employees	165,230	305,343	30,531	39,410	11	93	-	-	195,772	344,846
1) For house building	73,832	244,142	14,656	21,965	9	93	-	-	88,497	266,200
2) For transport i.e. purchase of car etc.	50,042	53,644	10,327	16,652	-	-	-	-	60,369	70,297
3) Other purposes	41,356	7,557	5,548	793	2	0	-	-	46,906	8,350
B. Consumer Financing	4,153,427	859,570	847,708	86,747	2,631	15,900	-	-	5,003,766	962,217
1) For house building	28,137	177,093	3,789	20,233	2,393	15,284	-	-	34,319	212,611
2) For transport i.e. purchase of car etc	266,589	281,206	22,606	22,911	207	588	-	-	289,402	304,705
3) Credit cards	1,635,231	157,687	200,910	15,319	-	-	-	-	1,836,141	173,006
4) Consumers durable	34,095	6,947	16,546	1,937	14	17	-	-	50,655	8,901
5) Personal loans	2,189,375	236,637	603,857	26,346	17	12	-	-	2,793,249	262,995
C) Other	3,350	522	42	8	-	-	-	-	3,392	530
VII. OTHER	35	337	5	2	-	-	12	1,039	52	1,378
Total	5,755,085	2,006,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Note(s)

1. Effective March 2025, Easypana Bank Lt. has been included in scheduled banks (and, former, Telener 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)

(Million Rupees)												
Rate of Interest/ Return	Sep-24		Jun-25		Sep-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	984,848	1,027,443	19,564	7,304	374,792	149,975	261,685	49,737	342,578	131,295	1,336,930	
01.00*	15,132	23,379	-	-	296	1,008	6,669	1,762	8,048	74	19,933	
02.00*	166,939	176,511	-	-	2,824	44,895	21,400	15,802	64,728	195	191,428	
03.00*	340,083	291,602	1	390	74,331	54,121	99,586	17,500	92,266	389	338,584	
04.00*	192,708	186,203	-	147	51,137	39,987	51,204	10,701	45,975	429	199,579	
05.00*	320,158	703,572	75	80	55,463	53,428	127,597	8,466	62,993	370,344	678,447	
06.00*	110,957	102,470	2,449	811	76,346	53,055	13,750	23,868	111,126	364	281,769	
07.00*	148,129	359,358	-	13	25,819	33,235	64,442	21,487	72,663	13	217,672	
08.00*	71,923	423,172	-	5,903	249,580	55,835	70,917	24,190	113,690	11	520,127	
08.25	363,508	4,169	-	3	1,224	334	247	802	1,626	-	4,236	
08.50	42,455	19,548	-	-	4,459	2,064	98	1,596	1,310	-	9,528	
08.75	25,901	6,419	-	-	582	33	1	0	716	-	1,333	
09.00	60,753	152,148	-	50	27,439	12,695	5,668	4,426	39,244	1	89,523	
09.25	4,355	7,144	-	-	5,495	70	591	3,484	364	2	10,007	
09.50	14,590	106,454	-	50	3,452	105	689	2,178	100,103	0	106,577	
09.75	1,235	4,958	-	150,000	1,075	396	164	355	5,051	0	157,043	
10.00	32,081	235,793	-	50,000	1,989	3,967	3,278	926	1,978	-	62,138	
10.25	30,766	5,975	-	-	1,403	27	116	0	29,895	0	31,442	
10.50	12,246	35,133	-	-	8,116	5,533	5,458	657	2,644	11	22,419	
10.75	10,228	37,239	-	-	22,624	9,752	439	39	37,104	0	69,958	
11.00	11,907	96,089	-	181	139,702	104,203	10,468	7,885	84,890	18	347,347	
11.25	1,362	398,701	-	13,857	253,024	221,238	62,893	47,391	675,870	24	1,274,297	
11.50	131,599	652,516	-	36,555	154,741	146,263	102,236	9,020	351,485	305	800,605	
11.75	988	518,908	-	33,506	115,030	132,969	29,519	32,907	351,753	1,675	697,359	
12.00	92,335	735,584	-	26,480	156,771	113,950	54,052	61,393	426,317	424	938,387	
12.25	893	934,154	-	8,457	149,813	93,067	67,151	36,524	271,366	41	626,419	
12.50	6,329	627,844	-	2,640	69,582	53,054	81,283	28,264	91,345	8	361,775	
12.75	4,184	571,828	-	9,256	82,703	60,168	57,467	25,241	129,490	19	364,434	
13.00	5,062	480,705	-	3,772	60,123	35,932	37,848	24,373	98,043	168	260,259	
13.25	67,838	426,262	4	4,489	33,258	95,009	55,578	22,341	45,290	1,645	257,614	
13.50	3,037	355,434	-	238	25,993	32,002	22,930	16,393	52,873	220	150,649	
13.75	14,691	265,141	-	1,699	44,340	25,016	40,415	8,191	47,618	376	167,656	
14.00	35,248	149,423	-	363	23,025	47,534	35,140	6,514	39,769	1,041	153,386	
14.25	10,489	164,531	-	2,052	33,954	41,406	31,179	20,985	25,085	468	155,130	
14.50	150,380	96,915	-	2	12,356	42,281	11,605	8,588	15,906	1,332	92,070	
14.75	8,419	144,389	79	792	8,419	35,568	17,413	6,650	27,832	48	96,800	
15.00	20,402	178,476	-	-	2,046	42,325	19,117	1,047	70,502	1,083	136,120	
15.25	24,306	120,090	33	35,375	4,211	30,921	24,662	2,819	13,832	839	112,692	
15.50	21,458	49,230	-	5	2,012	16,716	9,779	1,109	1,491	371	33,483	
15.75	47,394	85,881	-	211	429	11,983	11,434	1,944	1,928	14	27,941	
16.00	129,288	61,166	-	4	3,443	22,484	13,890	871	12,569	297	53,558	
16.25	154,100	58,615	16	56	1,630	25,147	11,446	1,270	4,442	235	44,241	
16.50	305,010	62,417	-	212	5,651	20,204	12,201	3,161	8,566	30	50,026	
16.75	147,099	29,134	-	-	2,558	12,806	7,212	555	4,592	32	27,754	
17.00	196,941	637,366	70,711	394	6,688	21,418	117,083	82,116	196,587	1,261	496,257	
17.25	132,635	42,965	11	905	8,875	15,111	11,811	905	41,890	156	79,663	
17.50	269,196	162,060	-	4	22,632	34,317	8,849	3,006	22,963	133	91,904	
17.75	104,004	17,000	-	-	6,333	3,894	2,060	412	5,967	13	18,679	
18.00	194,471	93,599	-	-	29,551	8,759	14,294	2,900	32,822	930	89,255	
18.25	85,326	71,333	0	33	5,962	8,858	2,334	2,032	11,580	122	30,923	
18.50	147,801	22,962	-	-	10,402	5,068	2,641	-	462	89	18,663	
18.75	72,762	19,994	-	-	1,113	4,797	806	2,183	1,428	19	10,345	
19.00	215,304	33,824	319	-	3,742	13,116	41,557	9,983	800	277	69,794	
19.25	96,940	65,998	-	6	401	2,456	39,488	761	4,064	42	47,218	
19.50	238,789	9,765	-	-	20	3,291	3,342	0	463	77	7,193	
19.75	365,080	33,657	-	-	205	4,143	1,680	11	587	17	6,644	
20.00	406,602	44,366	14	-	8,093	4,920	19,962	9,177	39,247	7,214	88,626	
20.25	576,678	45,289	711	-	735	1,285	12,856	1,483	6,133	1,925	25,129	
20.50	512,058	10,045	13	-	117	1,297	1,970	3,036	94	712	7,239	
20.75	442,335	15,329	-	-	315	6,713	417	4,942	319	23,050	35,756	
21.00	297,962	20,729	9	-	9,885	3,123	682	418	1,812	702	16,631	
21.25	291,243	9,207	95	-	2	1,151	636	2,093	985	452	5,414	
21.50	235,175	7,928	91	-	313	2,883	1,086	950	359	566	6,247	
21.75	358,907	24,493	136	-	3,735	6,076	248	67	11,865	159	22,287	
22.00	202,567	26,116	412	0	7,444	3,708	5,932	1,856	635	9,006	28,992	
22.25	215,347	10,631	1,004	-	65	949	414	1,342	547	2,455	6,776	
22.50	118,455	17,248	190	-	388	1,804	309	35	62	1,134	3,922	
22.75	185,493	3,255	126	-	4	751	247	673	23	238	2,062	
23.00	69,627	24,703	52	-	59	2,108	11,723	-	4,235	1,258	19,435	
23.25	197,892	14,568	94	-	2,205	914	660	5	129	1,825	5,832	
23.50	418,519	157,893	51	-	415	3,607	2,058	10	125,451	1,930	133,522	
23.75	120,892	4,270	-	-	741	704	712	431	65	27	2,680	
24.00	43,324	15,143	-	-	53	1,044	8,313	5	287	3,838	13,540	
24.25	45,119	3,072	15	-	109	575	966	-	170	881	2,717	
24.50	25,473	3,026	15	-	49	399	825	14	320	756	2,377	
24.75	27,853	2,087	35	11	45	618	689	3	23	31	1,455	
25.00 & above	620,443	276,158	14,879	4	2,352	4,175	5,276	1,675	25,806	204,110	258,277	
Total	11,874,024	13,118,205	111,201	399,432	2,549,092	2,154,552	1,882,846	697,934	4,525,138	779,244	13,099,438	
Weighted Average	16.28	11.62	16.55	10.81	9.17	11.07	10.21	11.36	11.10	14.27	10.83	

*01,00 stands for 00,25 to 01,24

*08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Sep-24		Jun-25		Sep-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	344,119	422,484	18,736	1,880	217,170	58,836	-	95,022	670	176,633	91,943	660,890	
01.00*	1,895	2,397	-	-	-	-	-	-	411	1,143	-	1,554	
02.00*	8,505	7,121	-	621	230	5,130	420	374	25	-	-	6,801	
03.00*	20,870	40,446	-	-	2,977	9,558	13,499	390	16,359	-	-	42,782	
04.00*	12,663	10,564	-	-	3,173	5,258	2,582	5	3,537	16	-	14,573	
05.00*	84,103	65,897	-	1	12,632	8,476	24,304	225	5,028	1,402	-	52,067	
06.00*	12,970	6,339	2,449	77	3,319	1,570	1,055	1,213	1,325	5	-	11,014	
07.00*	24,863	33,172	-	-	2,042	18,812	10,006	367	1,188	3	-	32,419	
08.00*	9,858	33,540	-	-	27,631	9,699	3,183	1,555	6,567	-	-	48,635	
08.25	91	206	-	-	59	15	-	13	-	-	-	86	
08.50	271	293	-	-	-	237	-	33	-	-	-	269	
08.75	17	964	-	-	-	-	-	-	68	-	-	68	
09.00	17,976	25,649	-	-	1,171	5,000	522	186	9,337	-	-	16,216	
09.25	11	15	-	-	13	-	-	-	-	-	-	13	
09.50	1	51	-	-	-	-	1	194	-	-	-	195	
09.75	3	2	-	-	-	-	2	75	-	-	-	77	
10.00	314	1,338	-	-	190	3	-	3	-	-	-	196	
10.25	-	-	-	-	-	-	-	-	-	-	-	-	
10.50	10	607	-	-	-	2	-	106	50	-	-	158	
10.75	8,818	6,386	-	-	394	-	40	-	7,009	-	-	7,443	
11.00	152	413	-	-	953	2,357	178	1,116	2,934	-	-	7,538	
11.25	3	18,724	-	13,500	37,885	33,564	2,115	371	16,673	-	-	104,109	
11.50	129,666	161,018	-	29,218	5,157	17,571	327	811	142,948	-	-	196,032	
11.75	-	59,987	-	17,815	12,115	6,874	1,729	309	33,600	-	-	72,442	
12.00	62,817	78,343	-	15,200	12,147	6,367	4,416	530	66,189	-	-	104,848	
12.25	6	129,385	-	3,341	10,333	8,361	7,364	427	9,705	-	-	39,530	
12.50	9	47,326	-	162	9,869	7,086	14,157	1,680	6,571	0	-	39,525	
12.75	929	30,177	-	587	7,849	11,668	3,675	468	6,604	-	-	30,851	
13.00	410	38,402	-	2,174	7,633	6,821	1,626	175	2,480	-	-	20,909	
13.25	65,082	93,138	-	-	5,299	60,711	4,182	2,188	2,479	-	-	74,859	
13.50	17	19,219	-	-	1,594	3,039	1,567	120	3,008	-	-	9,329	
13.75	943	19,255	-	-	2,026	1,688	2,284	54	6,777	-	-	12,829	
14.00	6,048	13,584	-	100	1,764	2,929	11,874	67	1,423	-	-	18,156	
14.25	32	17,209	-	-	1,662	1,458	9,391	29	2,843	-	-	15,383	
14.50	7,447	7,071	-	-	699	3,792	643	0	84	-	-	5,219	
14.75	6,504	25,956	-	3	2,986	1,846	6,780	26	84	-	-	11,725	
15.00	11,099	13,360	-	-	220	1,919	9,372	11	5,104	-	-	16,626	
15.25	17,823	35,359	-	-	1,859	4,405	9,062	63	731	-	-	16,119	
15.50	7,062	2,795	-	-	188	1,244	577	26	496	-	-	2,532	
15.75	12,436	16,748	-	-	55	682	5,981	-	23	-	-	6,743	
16.00	34,064	17,541	-	-	1,838	4,230	5,517	10	10,557	-	-	22,152	
16.25	3,759	14,356	-	55	169	11,577	2,713	28	202	126	-	14,870	
16.50	37,345	21,110	-	210	1,046	4,626	6,241	5	7,830	-	-	19,958	
16.75	23,382	2,654	-	-	29	94	814	-	1,008	-	-	1,946	
17.00	25,275	522,137	70,711	347	1,786	10,283	103,519	-	192,531	36	-	379,214	
17.25	19,336	23,687	-	828	6,235	7,296	6,493	-	130	4	-	20,988	
17.50	137,326	130,242	-	-	14,215	29,138	5,917	156	15,912	6	-	65,345	
17.75	29,810	5,510	-	-	4,331	2	1,290	-	1,029	1	-	6,654	
18.00	72,646	69,176	-	-	27,608	4,472	10,082	-	27,776	1	-	69,939	
18.25	3,877	11,952	-	27	664	3,852	480	-	5,290	19	-	10,333	
18.50	19,400	12,629	-	-	8,567	3,084	692	-	19	21	-	12,382	
18.75	8,869	296	-	-	-	7	202	-	-	5	-	214	
19.00	62,046	7,211	319	-	531	432	37,389	7	151	23	-	38,852	
19.25	17,571	26,716	-	-	0	666	38,263	-	2	10	-	38,941	
19.50	7,636	1,313	-	-	-	783	3	-	24	72	-	882	
19.75	7,985	25,396	-	-	41	217	981	0	0	1	-	1,240	
20.00	36,255	20,246	-	-	135	220	18,502	192	75	0	-	19,125	
20.25	37,508	24,856	-	-	664	350	11,419	-	-	1	-	12,434	
20.50	19,658	643	-	-	29	569	32	-	-	2	-	632	
20.75	65,642	711	-	-	1	2	215	-	-	-	-	218	
21.00	42,470	12,187	-	-	9,764	460	622	0	1,760	396	-	13,002	
21.25	32,289	1,060	-	-	0	115	33	-	970	94	-	1,212	
21.50	11,298	311	-	-	-	-	76	-	127	7	-	209	
21.75	19,616	430	-	-	-	6	1	-	150	5	-	161	
22.00	55,318	15,850	-	-	5,119	79	5,388	-	338	6,151	-	17,075	
22.25	18,818	1,307	-	-	-	143	4	-	256	52	-	455	
22.50	20,655	7,060	-	-	-	1	1	-	31	588	-	621	
22.75	22,966	20	-	-	1	-	0	-	-	1	-	-	
23.00	5,633	271	-	-	-	1	-	-	36	13	-	50	
23.25	15,477	1,134	-	-	1	179	0	-	0	-	-	180	
23.50	362,532	151,172	-	-	415	-	1,561	7	125,348	1	-	127,332	
23.75	10,331	126	-	-	-	8	0	-	-	1	-	9	
24.00	7,357	182	-	-	7	-	8	-	235	0	-	251	
24.25	7,333	469	-	-	-	-	1	-	0	1	-	2	
24.50	10,883	574	-	-	-	11	0	-	2	3	-	17	
24.75	7,574	7	-	-	-	-	2	-	-	2	-	4	
25.00 & above	166,638	21,410	-	-	40	49	44	44	6,395	19,522	-	26,094	
Total	2,362,416	2,636,891	92,215	86,146	476,533	389,932	506,444	14,739	937,212	120,534	-	2,623,753	
Weighted Average	15.74	12.68	13.26	11.45	7.08	10.60	12.47	9.82	12.49	7.33	-	10.96	

*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)

(Million Rupees)												
Rate of Interest/ Return	Sep-24		Jun-25		Sep-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	640,269	604,568	828	5,424	157,295	91,074	166,662	49,067	165,945	39,352	675,648	
01.00*	13,238	20,982	-	296	1,008	2,078	6,669	1,351	6,904	74	18,379	
02.00*	158,434	169,390	-	2,204	44,665	36,454	20,980	15,427	64,703	195	184,627	
03.00*	318,875	250,936	1	390	71,354	44,512	85,879	17,111	75,907	389	295,542	
04.00*	180,009	175,566	-	147	47,963	34,728	48,599	10,695	42,428	413	184,974	
05.00*	236,026	269,190	75	79	42,832	44,950	103,282	8,242	57,965	1,930	259,355	
06.00*	97,970	96,115	-	734	73,026	51,485	12,679	22,655	109,801	359	270,740	
07.00*	123,266	326,186	-	13	23,777	14,422	54,436	21,120	71,476	9	185,253	
08.00*	62,065	389,632	-	5,903	221,949	46,136	67,735	22,635	107,123	11	471,492	
08.25	2,390	3,963	-	3	1,165	319	247	789	1,626	-	4,150	
08.50	42,184	19,255	-	-	4,459	1,828	98	1,564	1,310	-	9,259	
08.75	25,884	5,455	-	-	582	33	1	0	648	-	1,265	
09.00	42,777	126,499	-	50	26,268	7,695	5,146	4,240	29,907	1	73,307	
09.25	4,344	7,130	-	-	5,482	70	591	3,484	364	2	9,994	
09.50	14,589	106,403	-	50	3,452	105	688	1,984	100,103	0	106,383	
09.75	1,232	4,955	-	150,000	1,075	396	162	280	5,051	0	156,965	
10.00	31,767	234,454	-	50,000	1,799	3,964	3,278	923	1,978	-	61,942	
10.25	30,766	1,760	-	-	1,403	27	116	0	29,895	0	31,442	
10.50	12,237	34,526	-	-	8,116	5,531	5,458	551	2,594	11	22,261	
10.75	1,410	30,853	-	-	22,230	9,752	399	39	30,094	0	62,515	
11.00	11,755	95,676	-	181	138,749	101,846	10,290	6,769	81,693	18	339,546	
11.25	1,359	377,681	-	357	215,139	187,674	60,777	47,020	652,877	24	1,163,869	
11.50	1,932	488,454	-	7,337	149,228	128,692	101,909	8,210	205,958	305	601,639	
11.75	988	455,806	-	15,691	102,209	126,095	27,790	32,598	312,192	1,675	618,249	
12.00	29,517	655,971	-	11,280	144,624	107,583	48,740	60,863	356,625	424	730,139	
12.25	887	786,240	-	5,116	139,480	84,707	59,787	36,097	247,054	41	572,282	
12.50	6,321	579,175	-	2,477	59,713	45,968	67,127	26,584	84,773	8	286,650	
12.75	3,255	535,806	-	8,669	74,854	47,590	53,792	24,773	116,146	19	325,842	
13.00	4,653	440,666	-	1,598	52,490	29,111	36,222	24,198	94,454	168	238,242	
13.25	2,756	332,951	4	4,489	27,959	34,298	51,124	20,153	40,780	1,645	180,452	
13.50	3,020	336,048	-	238	24,399	28,963	21,363	16,272	49,710	220	141,165	
13.75	13,748	245,220	-	1,699	42,315	23,328	38,131	8,137	40,841	376	154,827	
14.00	29,200	135,592	-	263	21,261	44,605	23,267	6,447	38,346	1,041	135,230	
14.25	10,458	140,634	-	2,052	32,292	39,948	21,788	20,955	22,242	468	139,746	
14.50	142,932	89,844	-	2	11,656	38,490	10,961	8,588	15,822	1,332	86,851	
14.75	1,914	118,433	79	789	5,433	33,722	10,633	6,624	27,748	48	85,075	
15.00	9,304	165,116	-	-	1,826	40,406	9,745	1,037	65,398	1,083	119,494	
15.25	6,483	84,731	33	35,375	2,352	26,515	15,600	2,756	13,102	839	96,573	
15.50	14,396	46,434	-	5	1,824	15,472	9,202	3,082	995	371	30,951	
15.75	34,958	69,134	-	211	373	11,300	5,453	1,944	1,904	14	21,198	
16.00	95,224	43,625	-	4	1,606	18,254	8,374	861	2,012	297	31,407	
16.25	150,341	44,259	16	1	1,461	13,569	8,733	1,242	4,240	109	29,371	
16.50	267,665	41,307	-	2	4,605	15,578	5,960	3,156	736	30	30,068	
16.75	123,647	26,480	-	-	2,529	12,712	6,398	555	3,583	32	25,808	
17.00	171,666	115,230	-	48	4,901	11,134	13,563	82,116	4,056	1,225	117,043	
17.25	113,050	19,279	11	77	2,639	7,814	5,318	905	41,760	152	58,675	
17.50	131,868	31,818	-	4	8,416	5,179	2,932	2,849	7,052	127	26,559	
17.75	74,194	11,490	-	-	2,002	3,892	770	412	4,937	12	12,025	
18.00	121,826	24,424	-	-	1,943	4,287	4,212	2,900	5,046	928	19,316	
18.25	81,446	59,381	0	6	5,298	5,006	1,854	2,032	6,290	103	20,589	
18.50	127,372	10,334	-	-	1,835	1,984	1,950	-	443	69	6,281	
18.75	62,493	19,698	-	-	1,113	4,790	603	2,183	1,428	14	10,131	
19.00	153,250	26,613	-	-	3,211	12,684	4,168	9,977	649	254	30,942	
19.25	75,441	39,282	-	6	401	1,790	1,226	761	4,061	32	8,277	
19.50	226,435	8,453	-	-	20	2,508	3,338	0	439	5	6,311	
19.75	351,478	8,261	-	-	165	3,926	699	11	587	16	5,404	
20.00	364,010	24,120	14	-	7,957	4,700	1,460	8,984	39,172	7,214	69,501	
20.25	537,066	20,433	711	-	71	935	1,437	1,483	6,133	1,925	12,694	
20.50	476,412	9,403	13	-	88	728	1,938	3,036	94	710	6,607	
20.75	376,145	14,618	-	-	313	6,711	202	4,942	319	23,050	35,538	
21.00	246,063	8,542	9	-	121	2,663	60	418	53	306	3,629	
21.25	258,248	8,148	95	-	2	1,036	603	2,093	15	358	4,203	
21.50	223,877	7,617	91	-	313	2,883	1,011	950	232	559	6,038	
21.75	339,284	24,062	136	-	3,735	6,071	248	67	11,715	154	22,126	
22.00	144,245	10,266	412	0	2,325	3,628	544	1,856	297	2,855	11,917	
22.25	191,815	9,324	1,004	-	65	806	411	1,342	291	2,403	6,321	
22.50	97,100	10,188	190	-	388	1,803	308	35	31	545	3,301	
22.75	162,499	3,236	126	-	3	751	247	673	23	238	2,061	
23.00	63,600	24,430	52	-	59	2,106	11,723	-	4,200	1,245	19,385	
23.25	182,415	13,434	94	-	2,204	735	659	5	129	1,825	5,651	
23.50	55,987	6,721	51	-	-	3,607	497	3	103	1,929	6,190	
23.75	110,561	4,144	-	-	741	696	712	431	65	26	2,671	
24.00	35,967	14,961	-	-	46	1,044	8,304	5	52	3,838	13,289	
24.25	37,787	2,603	15	-	109	575	965	-	170	880	2,715	
24.50	14,589	2,452	15	-	49	388	824	14	318	753	2,360	
24.75	20,280	2,080	35	11	45	618	686	3	23	30	1,452	
25.00 & above	453,805	254,748	14,879	4	2,312	4,126	5,231	1,631	19,412	184,588	232,183	
Total	9,088,717	10,062,895	18,986	313,286	2,071,170	1,763,591	1,374,976	683,195	3,544,650	291,698	10,061,551	
Weighted Average	16.72	11.80	32.56	10.64	9.65	11.18	9.38	11.39	10.73	29.42	11.03	

*01.00 stands for 00.25 to 01.24

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100																																																																																																																																																																																																																																				
1990	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339

*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)

[illegible]

*01.00 stands for 00.25 to 01.24

: : : : : : : : : : :

*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	Sep-24	Jun-25	Sep-25 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total	
00.00	984,848	1,027,443	-	54,145	169,367	12,961	997,841	3	101,845	768	1,336,930	1,336,930
01.00*	15,132	23,379	-	1,143	488	489	15,252	212	2,349	-	19,933	19,933
02.00*	166,939	176,511	-	-	-	5,520	174,430	171	11,305	1	191,428	191,428
03.00*	340,083	291,602	-	-	-	-	262,374	630	75,579	1	338,584	338,584
04.00*	192,708	186,203	-	80	15	2	144,342	12	55,128	1	199,579	199,579
05.00*	320,158	703,572	-	367,012	124	-	187,872	583	122,842	15	678,447	678,447
06.00*	110,957	102,470	-	347	163,661	476	105,784	18	11,483	-	281,769	281,769
07.00*	148,129	359,358	-	51	32,615	-	148,640	-	36,365	-	217,672	217,672
08.00*	71,923	423,172	-	-	2,503	938	508,366	-	8,320	-	520,127	520,127
08.25	363,508	4,169	-	-	-	-	4,165	-	71	-	4,236	4,236
08.50	42,455	19,548	-	-	-	-	8,928	-	600	-	9,528	9,528
08.75	25,901	6,419	-	145	-	-	1,179	-	9	-	1,333	1,333
09.00	60,753	152,148	-	45	-	-	88,094	-	1,384	-	89,523	89,523
09.25	4,355	7,144	-	-	-	-	9,621	334	52	-	10,007	10,007
09.50	14,590	106,454	-	-	-	100,000	6,302	-	275	-	106,577	106,577
09.75	1,235	4,958	-	-	-	150,000	6,745	-	298	-	157,043	157,043
10.00	32,081	235,793	-	31	-	50,000	8,904	-	3,202	-	62,138	62,138
10.25	30,766	5,975	-	-	313	-	31,058	-	72	-	31,442	31,442
10.50	12,246	35,133	-	-	-	-	17,033	-	5,387	-	22,419	22,419
10.75	10,228	37,239	-	8,000	16,107	400	44,976	95	381	-	69,958	69,958
11.00	11,907	96,089	-	-	123,926	38,697	181,909	19	2,796	-	347,347	347,347
11.25	1,362	398,701	-	71,711	599,024	57,449	543,644	5	2,464	-	1,274,297	1,274,297
11.50	131,599	652,516	-	73,824	203,642	30,170	489,527	1,223	2,219	-	800,605	800,605
11.75	988	518,908	-	8,563	240,392	31,890	412,771	1,108	2,636	-	697,359	697,359
12.00	92,235	735,584	-	25,367	240,390	12,164	551,312	1,500	8,654	-	839,387	839,387
12.25	893	934,154	-	954	143,659	11,724	463,590	100	6,391	-	626,419	626,419
12.50	6,329	627,844	-	3,558	3,386	18,326	296,273	94	4,538	-	326,175	326,175
12.75	4,184	571,828	-	5,064	26,427	5,730	323,219	699	3,204	-	364,343	364,343
13.00	5,062	480,705	-	639	12,054	2,529	237,855	240	6,904	38	260,259	260,259
13.25	67,838	426,262	-	53	61,157	9,821	178,053	81	8,450	-	257,614	257,614
13.50	3,037	355,434	-	-	35,759	2,454	99,255	16	13,041	123	150,649	150,649
13.75	14,691	265,141	-	-	30,004	2,242	127,408	-	8,002	-	167,656	167,656
14.00	35,248	149,423	-	228	2,078	4,274	121,178	-	25,483	145	153,386	153,386
14.25	10,489	164,531	-	10	21,059	8,463	98,914	2	26,678	4	155,130	155,130
14.50	150,380	96,915	-	3,702	-	28	59,033	27	29,275	5	92,070	92,070
14.75	8,419	144,389	-	29	140	106	78,553	-	17,972	-	96,800	96,800
15.00	20,402	178,476	-	64	67,496	132	27,745	-	40,678	5	136,120	136,120
15.25	24,306	120,090	-	-	846	340	80,862	33	30,611	-	112,692	112,692
15.50	21,458	49,230	-	-	-	103	13,448	3	19,929	-	33,483	33,483
15.75	47,394	85,881	-	-	-	25	15,533	-	12,383	-	27,941	27,941
16.00	129,288	61,166	-	18	8,748	25	26,695	30	18,042	-	53,558	53,558
16.25	154,100	58,615	-	70	-	4	26,681	-	17,486	-	44,241	44,241
16.50	305,010	62,417	-	-	9,247	40	26,476	-	14,258	5	50,026	50,026
16.75	147,099	29,134	-	-	1,013	0	18,752	-	7,989	-	27,754	27,754
17.00	196,941	637,366	-	22	97,574	95,259	243,212	-	59,923	267	496,257	496,257
17.25	132,635	42,965	-	-	-	-	70,202	5	9,456	-	79,663	79,663
17.50	269,196	162,060	-	-	21,003	864	63,078	-	6,959	-	91,904	91,904
17.75	104,004	17,000	-	-	-	-	15,815	30	2,835	-	18,679	18,679
18.00	194,471	93,599	-	5	27,755	-	56,655	-	4,840	-	89,255	89,255
18.25	85,326	71,333	-	-	-	1	25,825	-	5,097	-	30,923	30,923
18.50	147,801	22,962	-	-	-	8	14,904	-	3,751	-	18,663	18,663
18.75	72,762	19,994	-	-	-	3	5,154	-	5,188	-	10,345	10,345
19.00	215,304	33,824	-	-	-	2	59,773	-	10,019	-	69,794	69,794
19.25	96,940	65,998	-	-	-	-	44,347	-	2,871	-	47,218	47,218
19.50	238,789	9,765	-	-	-	297	2,638	-	4,258	-	7,193	7,193
19.75	365,080	33,657	-	-	-	4	3,982	0	2,658	-	6,644	6,644
20.00	406,602	44,366	-	-	-	1	77,529	-	11,096	-	88,626	88,626
20.25	576,678	45,289	-	-	6,000	24	15,255	-	3,850	-	25,129	25,129
20.50	512,058	10,045	-	-	-	16	4,031	-	3,192	-	7,239	7,239
20.75	442,335	15,329	-	-	-	11	10,613	-	25,132	-	35,756	35,756
21.00	297,962	20,729	-	-	-	1	13,118	396	3,116	-	16,631	16,631
21.25	291,243	9,207	-	-	-	7	4,262	-	1,145	1	5,414	5,414
21.50	235,175	7,928	-	200	-	-	3,122	-	2,925	-	6,247	6,247
21.75	358,907	24,493	-	-	-	4	21,446	-	837	-	22,287	22,287
22.00	202,567	26,116	-	-	-	44	23,573	165	5,210	-	28,992	28,992
22.25	215,347	10,631	-	-	-	5	3,742	-	3,029	-	6,776	6,776
22.50	118,455	17,248	-	-	-	0	2,325	-	1,597	-	3,922	3,922
22.75	185,493	3,255	-	-	-	10	1,228	-	824	-	2,062	2,062
23.00	69,627	24,703	-	-	-	568	15,602	-	3,264	1	19,435	19,435
23.25	197,892	14,568	-	-	-	1	3,189	-	2,642	-	5,832	5,832
23.50	418,519	157,893	-	-	2,000	240	10,113	-	121,169	-	133,522	133,522
23.75	120,892	4,270	-	-	-	-	1,711	-	969	-	2,680	2,680
24.00	43,324	15,143	-	-	-	-	784	-	12,756	-	13,540	13,540
24.25	45,119	3,072	-	-	-	-	592	-	2,124	-	2,717	2,717
24.50	25,473	3,026	-	-	-	-	1,073	-	1,304	-	2,377	2,377
24.75	27,853	2,087	-	-	-	-	356	-	1,099	-	1,455	1,455
25.00 & above	620,443	276,158	-	1	-	-	42,848	-	215,429	-	258,277	258,277
Total	11,874,024	13,118,205	-	625,083	2,369,970	654,896	8,132,686	7,831	1,307,594	1,378	13,099,438	13,099,438

*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)

(Million Rupees)												
Rate of Interest/Return	Sep-24	Jun-25	Sep-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	344,119	422,484	-	51,899	161,424	2,341	411,022	-	33,435	768	660,890	660,890
01.00*	1,895	2,397	-	1,143	-	-	411	-	-	-	1,554	1,554
02.00*	8,505	7,121	-	-	-	621	5,574	-	606	-	6,801	6,801
03.00*	20,870	40,446	-	-	-	-	37,860	-	4,923	-	42,782	42,782
04.00*	12,663	10,564	-	-	-	-	13,065	-	1,508	-	14,573	14,573
05.00*	84,103	65,897	-	-	-	-	32,836	-	19,232	-	52,067	52,067
06.00*	12,970	6,339	-	-	-	-	10,528	-	486	-	11,014	11,014
07.00*	24,863	33,172	-	20	-	-	29,925	-	2,474	-	32,419	32,419
08.00*	9,858	33,540	-	-	-	938	47,506	-	191	-	48,635	48,635
08.25	91	206	-	-	-	-	86	-	-	-	86	86
08.50	271	293	-	-	-	-	269	-	-	-	269	269
08.75	17	964	-	-	-	-	68	-	-	-	68	68
09.00	17,976	25,649	-	45	-	-	16,171	-	-	-	16,216	16,216
09.25	11	15	-	-	-	-	13	-	-	-	13	13
09.50	1	51	-	-	-	-	194	-	1	-	195	195
09.75	3	2	-	-	-	-	77	-	-	-	77	77
10.00	314	1,338	-	-	-	-	195	-	1	-	196	196
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	10	607	-	-	-	-	157	-	1	-	158	158
10.75	8,818	6,386	-	-	6,009	-	1,434	-	-	-	7,443	7,443
11.00	152	413	-	-	2,499	-	5,038	-	1	-	7,538	7,538
11.25	3	18,724	-	3,128	54,636	-	46,344	-	-	-	104,109	104,109
11.50	129,666	161,018	-	38,216	129,624	2,798	25,194	190	11	-	196,032	196,032
11.75	-	59,987	-	-	36,980	292	35,170	-	-	-	72,442	72,442
12.00	62,817	78,343	-	-	69,379	644	34,818	-	7	-	104,848	104,848
12.25	6	129,385	-	598	5,000	3,088	30,273	100	470	-	39,530	39,530
12.50	9	47,326	-	1,049	-	12,975	25,420	-	81	-	39,525	39,525
12.75	929	30,177	-	18	2,247	125	28,389	-	72	-	30,851	30,851
13.00	410	38,402	-	266	17	702	19,468	240	215	-	20,909	20,909
13.25	65,082	93,138	-	-	58,627	1,101	14,220	-	911	-	74,859	74,859
13.50	17	19,219	-	-	8	-	9,048	-	272	-	9,329	9,329
13.75	943	19,255	-	-	6,057	-	5,591	-	1,181	-	12,829	12,829
14.00	6,048	13,584	-	-	-	495	16,816	-	845	-	18,156	18,156
14.25	32	17,209	-	-	1,036	1,250	12,395	-	703	-	15,383	15,383
14.50	7,447	7,071	-	-	-	-	4,607	-	611	-	5,219	5,219
14.75	6,504	25,956	-	-	-	90	10,869	-	767	-	11,725	11,725
15.00	11,099	13,360	-	-	4,871	-	10,068	-	1,687	-	16,626	16,626
15.25	17,823	35,359	-	-	-	-	15,446	-	673	-	16,119	16,119
15.50	7,062	2,795	-	-	-	-	1,934	-	598	-	2,532	2,532
15.75	12,436	16,748	-	-	-	-	5,956	-	787	-	6,743	6,743
16.00	34,064	17,541	-	-	8,748	-	12,520	10	874	-	22,152	22,152
16.25	3,759	14,356	-	-	-	-	12,360	-	2,510	-	14,870	14,870
16.50	37,345	21,110	-	-	9,247	36	9,472	-	1,203	-	19,958	19,958
16.75	23,382	2,654	-	-	998	-	937	-	11	-	1,946	1,946
17.00	25,275	522,137	-	22	97,574	19,815	211,639	-	49,898	267	379,214	379,214
17.25	19,336	23,687	-	-	-	-	18,968	-	2,020	-	20,988	20,988
17.50	137,326	130,242	-	-	15,136	149	49,077	-	982	-	65,345	65,345
17.75	29,810	5,510	-	-	-	-	6,647	-	8	-	6,654	6,654
18.00	72,646	69,176	-	-	27,755	-	41,985	-	200	-	69,939	69,939
18.25	3,877	11,952	-	-	-	-	9,967	-	367	-	10,333	10,333
18.50	19,400	12,629	-	-	-	-	12,085	-	297	-	12,382	12,382
18.75	8,869	296	-	-	-	-	201	-	13	-	214	214
19.00	62,046	7,211	-	-	-	-	38,722	-	131	-	38,852	38,852
19.25	17,571	26,716	-	-	-	-	38,827	-	114	-	38,941	38,941
19.50	7,636	1,313	-	-	-	-	493	-	389	-	882	882
19.75	7,985	25,396	-	-	-	-	1,029	0	211	-	1,240	1,240
20.00	36,255	20,246	-	-	-	-	18,934	-	191	-	19,125	19,125
20.25	37,508	24,856	-	-	-	-	12,420	-	14	-	12,434	12,434
20.50	19,658	643	-	-	-	-	569	-	64	-	632	632
20.75	65,642	711	-	-	-	-	216	-	2	-	218	218
21.00	42,470	12,187	-	-	-	-	11,849	396	757	-	13,002	13,002
21.25	32,289	1,060	-	-	-	-	1,187	-	25	-	1,212	1,212
21.50	11,298	311	-	-	-	-	207	-	2	-	209	209
21.75	19,616	430	-	-	-	-	155	-	6	-	161	161
22.00	55,318	15,850	-	-	-	-	16,773	165	136	-	17,075	17,075
22.25	18,818	1,307	-	-	-	-	452	-	3	-	455	455
22.50	20,655	7,060	-	-	-	-	620	-	1	-	621	621
22.75	22,966	20	-	-	-	-	1	-	-	-	1	1
23.00	5,633	271	-	-	-	-	-	-	50	-	50	50
23.25	15,477	1,134	-	-	-	-	180	-	-	-	180	180
23.50	362,532	151,172	-	-	2,000	240	6,948	-	118,144	-	127,332	127,332
23.75	10,331	126	-	-	-	-	8	-	1	-	9	9
24.00	7,357	182	-	-	-	-	64	-	187	-	251	251
24.25	7,333	469	-	-	-	-	1	-	1	-	2	2
24.50	10,883	574	-	-	-	-	12	-	5	-	17	17
24.75	7,574	7	-	-	-	-	2	-	2	-	4	4
25.00 & above	166,638	21,410	-	1	-	-	4,093	-	22,000	-	26,094	26,094
Total	2,362,416	2,636,891	-	96,405	699,870	47,700	1,504,076	1,101	273,567	1,035	2,623,753	2,623,753

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Sep-24	Jun-25	Sep-25 P									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial	NBFI	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
					Public Sector Enterprises							
00.00	640,269	604,568	-	2,246	7,943	10,620	586,492	3	68,345	-	675,648	675,648
01.00*	13,238	20,982	-	-	488	489	14,842	212	2,349	-	18,379	18,379
02.00*	158,434	169,390	-	-	-	4,899	168,856	171	10,699	-	184,627	184,627
03.00*	318,875	250,936	-	-	-	-	224,514	630	70,397	1	295,542	295,542
04.00*	180,009	175,566	-	80	15	2	131,277	12	53,587	1	184,974	184,974
05.00*	236,026	269,190	-	-	124	-	155,036	583	103,598	15	259,355	259,355
06.00*	97,970	96,115	-	347	163,661	476	95,257	18	10,981	-	270,740	270,740
07.00*	123,266	326,186	-	32	32,615	-	118,715	-	33,891	-	185,253	185,253
08.00*	62,065	389,632	-	-	2,503	-	460,859	-	8,130	-	471,492	471,492
08.25	2,390	3,963	-	-	-	-	4,079	-	71	-	4,150	4,150
08.50	42,184	19,255	-	-	-	-	8,659	-	600	-	9,259	9,259
08.75	25,884	5,455	-	145	-	-	1,111	-	9	-	1,265	1,265
09.00	42,777	126,499	-	-	-	-	71,923	-	1,384	-	73,307	73,307
09.25	4,344	7,130	-	-	-	-	9,608	334	52	-	9,994	9,994
09.50	14,589	106,403	-	-	-	100,000	6,108	-	275	-	106,383	106,383
09.75	1,232	4,955	-	-	-	150,000	6,668	-	298	-	156,965	156,965
10.00	31,767	234,454	-	31	-	50,000	8,709	-	3,201	-	61,942	61,942
10.25	30,766	1,760	-	-	313	-	31,058	-	72	-	31,442	31,442
10.50	12,237	34,526	-	-	-	-	16,875	-	5,385	-	22,261	22,261
10.75	1,410	30,853	-	8,000	10,097	400	43,542	95	381	-	62,515	62,515
11.00	11,755	95,676	-	-	121,427	38,697	176,608	19	2,795	-	339,546	339,546
11.25	1,359	377,681	-	68,582	544,387	57,449	490,981	5	2,464	-	1,163,869	1,163,869
11.50	1,932	488,454	-	35,608	74,018	27,372	461,399	1,033	2,208	-	601,639	601,639
11.75	988	455,806	-	8,563	203,412	31,598	370,932	1,108	2,636	-	618,249	618,249
12.00	29,517	655,971	-	25,367	171,011	11,520	512,094	1,500	8,647	-	730,139	730,139
12.25	887	786,240	-	356	138,659	8,636	418,709	-	5,921	-	572,282	572,282
12.50	6,321	579,175	-	2,509	3,386	5,351	270,853	94	4,457	-	286,650	286,650
12.75	3,255	535,806	-	5,046	24,180	5,605	287,181	699	3,132	-	325,842	325,842
13.00	4,653	440,666	-	373	12,037	1,827	217,278	-	6,689	38	238,242	238,242
13.25	2,756	332,951	-	53	2,530	8,720	161,529	81	7,538	-	180,452	180,452
13.50	3,020	336,048	-	-	35,751	2,454	90,053	16	12,768	123	141,165	141,165
13.75	13,748	245,220	-	-	23,948	2,242	121,817	-	6,821	-	154,827	154,827
14.00	29,200	135,592	-	228	2,078	3,779	104,362	-	24,638	145	135,230	135,230
14.25	10,458	140,634	-	10	20,023	7,214	86,519	2	25,976	4	139,746	139,746
14.50	142,932	89,844	-	3,702	-	28	54,425	27	28,664	5	86,851	86,851
14.75	1,914	118,433	-	29	140	16	67,685	-	17,205	-	85,075	85,075
15.00	9,304	165,116	-	64	62,625	132	17,676	-	38,991	5	119,494	119,494
15.25	6,483	84,731	-	-	846	340	65,416	33	29,938	-	96,573	96,573
15.50	14,396	46,434	-	-	-	103	11,514	3	19,330	-	30,951	30,951
15.75	34,958	69,134	-	-	-	25	9,577	-	11,597	-	21,198	21,198
16.00	95,224	43,625	-	18	-	25	14,175	20	17,168	-	31,407	31,407
16.25	150,341	44,259	-	70	-	4	14,321	-	14,976	-	29,371	29,371
16.50	267,665	41,307	-	-	-	4	17,005	-	13,054	5	30,068	30,068
16.75	123,647	26,480	-	-	15	0	17,814	-	7,978	-	25,808	25,808
17.00	171,666	115,230	-	-	-	75,445	31,573	-	10,025	-	117,043	117,043
17.25	113,050	19,279	-	-	-	-	51,235	5	7,435	-	58,675	58,675
17.50	131,868	31,818	-	-	5,867	715	14,001	-	5,977	-	26,559	26,559
17.75	74,194	11,490	-	-	-	-	9,168	30	2,827	-	12,025	12,025
18.00	121,826	24,424	-	5	-	-	14,671	-	4,640	-	19,316	19,316
18.25	81,446	59,381	-	-	-	1	15,859	-	4,730	-	20,589	20,589
18.50	127,372	10,334	-	-	-	8	2,818	-	3,454	-	6,281	6,281
18.75	62,493	19,698	-	-	-	3	4,953	-	5,174	-	10,131	10,131
19.00	153,250	26,613	-	-	-	2	21,051	-	9,888	-	30,942	30,942
19.25	75,441	39,282	-	-	-	-	5,519	-	2,758	-	8,277	8,277
19.50	226,435	8,453	-	-	-	297	2,145	-	3,870	-	6,311	6,311
19.75	351,478	8,261	-	-	-	4	2,953	-	2,447	-	5,404	5,404
20.00	364,010	24,120	-	-	-	1	58,595	-	10,905	-	69,501	69,501
20.25	537,066	20,433	-	-	6,000	24	2,834	-	3,836	-	12,694	12,694
20.50	476,412	9,403	-	-	-	16	3,462	-	3,128	-	6,607	6,607
20.75	376,145	14,618	-	-	-	11	10,396	-	25,130	-	35,538	35,538
21.00	246,063	8,542	-	-	-	1	1,269	-	2,359	-	3,629	3,629
21.25	258,248	8,148	-	-	-	7	3,075	-	1,120	1	4,203	4,203
21.50	223,877	7,617	-	200	-	-	2,915	-	2,923	-	6,038	6,038
21.75	339,284	24,062	-	-	-	4	21,291	-	831	-	22,126	22,126
22.00	144,245	10,266	-	-	-	44	6,799	-	5,074	-	11,917	11,917
22.25	191,815	9,324	-	-	-	5	3,290	-	3,026	-	6,321	6,321
22.50	97,100	10,188	-	-	-	0	1,705	-	1,596	-	3,301	3,301
22.75	162,499	3,236	-	-	-	10	1,227	-	824	-	2,061	2,061
23.00	63,600	24,430	-	-	-	568	15,602	-	3,214	1	19,385	19,385
23.25	182,415	13,434	-	-	-	1	3,008	-	2,642	-	5,651	5,651
23.50	55,987	6,721	-	-	-	0	3,165	-	3,025	-	6,190	6,190
23.75	110,561	4,144	-	-	-	-	1,703	-	968	-	2,671	2,671
24.00	35,967	14,961	-	-	-	-	720	-	12,569	-	13,289	13,289
24.25	37,787	2,603	-	-	-	-	592	-	2,124	-	2,715	2,715
24.50	14,589	2,452	-	-	-	-	1,061	-	1,298	-	2,360	2,360
24.75	20,280	2,080	-	-	-	-	354	-	1,098	-	1,452	1,452
25.00 & above	453,805	254,748	-	-	-	-	38,755	-	193,428	-	232,183	232,183
Total	9,088,717	10,062,895	-	161,665	1,670,099	607,196	6,581,874	6,730	1,033,642	344	10,061,551	10,061,551

*01.00 stands for 00.25 to 01.24

*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)

(Million Rupees)												
Rate of Interest/ Return	Sep-24	Jun-25	Sep-25 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total	
00.00	461	392	-	-	-	-	328	-	65	-	393	393
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	338	219	-	-	-	-	-	-	260	-	260	260
04.00*	36	73	-	-	-	-	-	-	33	-	33	33
05.00*	29	368,486	-	367,012	-	-	-	-	12	-	367,025	367,025
06.00*	16	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.25	361,027	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	4,214	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	263	-	-	-	263	263
11.25	-	2,296	-	-	-	-	6,319	-	-	-	6,319	6,319
11.50	-	3,044	-	-	-	-	2,935	-	-	-	2,935	2,935
11.75	-	3,114	-	-	-	-	6,669	-	-	-	6,669	6,669
12.00	-	1,270	-	-	-	-	4,400	-	-	-	4,400	4,400
12.25	-	18,529	-	-	-	-	14,608	-	-	-	14,608	14,608
12.50	-	1,343	-	-	-	-	-	-	-	-	-	-
12.75	-	5,844	-	-	-	-	7,649	-	-	-	7,649	7,649
13.00	-	1,637	-	-	-	-	1,108	-	-	-	1,108	1,108
13.25	-	173	-	-	-	-	2,303	-	-	-	2,303	2,303
13.50	-	167	-	-	-	-	154	-	-	-	154	154
13.75	-	665	-	-	-	-	-	-	-	-	-	-
14.00	-	246	-	-	-	-	-	-	-	-	-	-
14.25	-	6,688	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	70	-	-	-	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	250	-	-	-	-	-	-	-	-	-	-	-
17.50	3	-	-	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-	-	-	-
18.25	2	-	-	-	-	-	-	-	-	-	-	-
18.50	1,029	-	-	-	-	-	-	-	-	-	-	-
18.75	1,400	-	-	-	-	-	-	-	-	-	-	-
19.00	8	-	-	-	-	-	-	-	-	-	-	-
19.25	3,928	-	-	-	-	-	-	-	-	-	-	-
19.50	4,717	-	-	-	-	-	-	-	-	-	-	-
19.75	5,618	-	-	-	-	-	-	-	-	-	-	-
20.00	6,337	-	-	-	-	-	-	-	-	-	-	-
20.25	2,104	-	-	-	-	-	-	-	-	-	-	-
20.50	15,988	-	-	-	-	-	-	-	-	-	-	-
20.75	549	-	-	-	-	-	-	-	-	-	-	-
21.00	9,430	-	-	-	-	-	-	-	-	-	-	-
21.25	705	-	-	-	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-	-	-	-	-
21.75	7	-	-	-	-	-	-	-	-	-	-	-
22.00	3,005	-	-	-	-	-	-	-	-	-	-	-
22.25	4,713	-	-	-	-	-	-	-	-	-	-	-
22.50	700	-	-	-	-	-	-	-	-	-	-	-
22.75	28	-	-	-	-	-	-	-	-	-	-	-
23.00	394	1	-	-	-	-	-	-	-	-	-	-
23.25	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	-
Total	422,891	418,418	-	367,012	-	-	46,737	-	386	-	414,135	414,135

*01.00 stands for 00.25 to 01.24

*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)

(Million Rupees)												
Rate of Interest/Return	Sep-24	Jun-25	Sep-25 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	753,579	806,926	-	52,167	64,367	6,028	755,798	2	82,607	768	961,737	961,737
01.00*	11,992	16,697	-	1,143	488	489	11,074	212	1,913	-	15,320	15,320
02.00*	100,283	108,244	-	-	-	5,520	104,655	171	8,863	-	119,210	119,210
03.00*	255,373	225,815	-	-	-	-	200,754	31	52,723	-	253,509	253,509
04.00*	131,316	130,958	-	80	15	2	98,271	12	41,552	-	139,931	139,931
05.00*	213,223	593,168	-	367,012	124	-	134,928	-	64,342	-	566,407	566,407
06.00*	92,185	76,900	-	300	114,367	476	72,724	18	8,603	-	196,488	196,488
07.00*	110,105	263,897	-	9	32,615	-	121,226	-	15,555	-	169,404	169,404
08.00*	40,320	243,939	-	-	-	938	277,326	-	7,718	-	285,982	285,982
08.25	362,329	2,096	-	-	-	-	1,165	-	71	-	1,236	1,236
08.50	36,916	15,615	-	-	-	-	6,542	-	5	-	6,547	6,547
08.75	3,593	5,036	-	145	-	-	843	-	6	-	994	994
09.00	50,206	113,682	-	-	-	-	64,390	-	1,373	-	65,763	65,763
09.25	3,546	2,178	-	-	-	-	5,616	334	15	-	5,965	5,965
09.50	13,789	101,901	-	-	-	100,000	4,210	-	0	-	104,210	104,210
09.75	975	3,690	-	-	-	150,000	6,217	-	60	-	156,277	156,277
10.00	27,891	216,527	-	31	-	50,000	3,909	-	2,746	-	56,686	56,686
10.25	30,581	4,468	-	-	-	-	6,892	-	1	-	6,893	6,893
10.50	11,272	9,347	-	-	-	-	8,137	-	72	-	8,209	8,209
10.75	9,799	19,126	-	8,000	9,551	400	16,658	95	260	-	34,965	34,965
11.00	7,564	48,137	-	-	57,130	38,697	78,008	19	2,222	-	176,075	176,075
11.25	1,075	166,189	-	71,699	321,461	57,449	268,353	5	2,075	-	721,042	721,042
11.50	131,017	426,494	-	73,759	134,442	26,095	256,210	190	755	-	491,451	491,451
11.75	388	325,909	-	8,557	185,489	28,491	242,595	708	2,321	-	468,160	468,160
12.00	90,760	502,670	-	25,367	168,759	11,307	308,988	1,500	6,302	-	522,224	522,224
12.25	263	593,949	-	954	32,896	8,023	327,873	100	1,226	-	371,072	371,072
12.50	5,477	300,339	-	3,539	3,386	4,412	171,711	-	1,792	-	184,841	184,841
12.75	1,131	350,327	-	1,226	26,031	5,302	225,166	688	688	-	259,101	259,101
13.00	4,422	323,592	-	365	1,235	2,086	165,580	240	3,132	-	172,638	172,638
13.25	65,119	300,440	-	53	61,123	7,248	133,933	78	3,399	-	205,835	205,835
13.50	1,476	179,466	-	-	20,836	2,092	53,673	-	3,773	-	80,374	80,374
13.75	7,503	162,997	-	-	25,026	1,822	59,383	-	2,826	-	89,057	89,057
14.00	16,644	94,061	-	228	2,078	3,817	76,134	-	11,363	-	93,620	93,620
14.25	6,057	133,028	-	10	20,019	8,140	56,358	2	9,414	-	93,943	93,943
14.50	82,931	62,035	-	3,702	-	2	34,385	-	15,755	-	53,844	53,844
14.75	7,155	108,348	-	-	140	97	64,746	-	5,437	-	70,419	70,419
15.00	8,599	55,256	-	-	4,871	102	19,764	-	15,687	-	40,424	40,424
15.25	19,962	87,120	-	-	-	340	33,614	4	13,946	-	47,904	47,904
15.50	13,136	22,037	-	-	-	101	5,425	-	7,829	-	13,356	13,356
15.75	32,786	70,340	-	-	-	20	11,440	-	4,941	-	16,401	16,401
16.00	114,829	42,434	-	-	8,748	-	20,172	10	6,898	-	35,827	35,827
16.25	126,774	44,627	-	70	-	1	22,527	-	6,451	-	29,050	29,050
16.50	218,310	38,228	-	-	1,455	36	19,274	-	4,812	-	25,577	25,577
16.75	111,177	13,089	-	-	998	-	8,641	-	4,672	-	14,311	14,311
17.00	167,199	508,359	-	22	97,574	95,256	240,152	-	52,563	267	485,833	485,833
17.25	105,371	36,408	-	-	-	-	68,265	5	3,808	-	72,078	72,078
17.50	224,297	139,951	-	-	15,136	149	55,162	-	2,531	-	72,978	72,978
17.75	82,149	12,397	-	-	-	-	14,396	30	758	-	15,184	15,184
18.00	153,896	84,566	-	5	27,755	-	51,268	-	1,530	-	80,558	80,558
18.25	53,637	65,101	-	-	-	-	23,399	-	2,031	-	25,430	25,430
18.50	101,389	16,555	-	-	-	-	13,399	-	902	-	14,302	14,302
18.75	43,341	11,442	-	-	-	-	2,189	-	1,934	-	4,123	4,123
19.00	134,636	19,163	-	-	-	-	51,850	-	4,384	-	56,234	56,234
19.25	59,660	41,211	-	-	-	-	43,549	-	760	-	44,309	44,309
19.50	139,618	4,904	-	-	-	-	2,295	-	782	-	3,077	3,077
19.75	162,506	27,774	-	-	-	-	1,771	0	421	-	2,192	2,192
20.00	218,174	33,793	-	-	-	-	69,159	-	8,711	-	77,870	77,870
20.25	385,632	32,896	-	-	-	1	13,332	-	2,199	-	15,532	15,532
20.50	275,277	5,819	-	-	-	-	758	-	884	-	1,642	1,642
20.75	304,060	6,672	-	-	-	-	4,856	-	71	-	4,927	4,927
21.00	225,884	17,684	-	-	-	-	11,949	396	2,131	-	14,476	14,476
21.25	216,709	3,539	-	-	-	-	1,651	-	642	-	2,293	2,293
21.50	165,994	2,133	-	200	-	-	492	-	791	-	1,482	1,482
21.75	233,790	13,515	-	-	-	-	12,019	-	175	-	12,194	12,194
22.00	121,499	19,881	-	-	-	-	20,252	165	3,428	-	23,845	23,845
22.25	159,769	6,484	-	-	-	0	1,617	-	2,461	-	4,079	4,079
22.50	76,804	10,082	-	-	-	0	1,251	-	937	-	2,189	2,189
22.75	135,019	1,113	-	-	-	-	161	-	248	-	409	409
23.00	32,332	3,219	-	-	-	565	103	-	1,900	-	2,567	2,567
23.25	155,636	3,696	-	-	-	-	491	-	1,931	-	2,422	2,422
23.50	350,824	152,613	-	-	2,000	240	6,901	-	120,278	-	129,419	129,419
23.75	85,007	974	-	-	-	-	263	-	106	-	369	369
24.00	22,813	9,558	-	-	-	-	461	-	8,202	-	8,663	8,663
24.25	30,706	1,184	-	-	-	-	172	-	1,107	-	1,279	1,279
24.50	16,334	1,401	-	-	-	-	358	-	812	-	1,169	1,169
24.75	18,270	536	-	-	-	-	88	-	110	-	199	199
25.00 & above	527,700	253,045	-	1	-	-	40,335	-	196,788	-	237,124	237,124
Total	8,519,756	8,958,990	-	618,645	1,440,115	615,743	5,319,656	5,016	852,517	1,035	8,852,725	8,852,725

*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)

(Million Rupees)												
Rate of Return	Sep-24	Jun-25	Sep-25 P									
	Domestic Constituents											
	Non-financial					Trust Funds and						
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	231,269	220,518	-	1,978	105,000	6,933	242,043	0	19,239	-	375,193	375,193
01.00*	3,141	6,682	-	-	-	-	4,178	-	435	-	4,614	4,614
02.00*	66,655	68,267	-	-	-	-	69,775	-	2,442	1	72,218	72,218
03.00*	84,710	65,786	-	-	-	-	61,619	599	22,856	1	85,075	85,075
04.00*	61,392	55,245	-	-	-	-	46,072	-	13,576	1	59,648	59,648
05.00*	106,935	110,404	-	-	-	-	52,944	583	58,499	15	112,040	112,040
06.00*	18,771	25,570	-	47	49,294	-	33,060	-	2,880	-	85,282	85,282
07.00*	38,024	95,462	-	43	-	-	27,414	-	20,811	-	48,267	48,267
08.00*	31,602	179,233	-	-	2,503	-	231,040	-	602	-	234,145	234,145
08.25	1,179	2,073	-	-	-	-	2,999	-	0	-	3,000	3,000
08.50	5,539	3,933	-	-	-	-	2,386	-	595	-	2,981	2,981
08.75	22,308	1,383	-	-	-	-	336	-	3	-	338	338
09.00	10,547	38,466	-	45	-	-	23,704	-	11	-	23,761	23,761
09.25	809	4,967	-	-	-	-	4,005	-	37	-	4,042	4,042
09.50	802	4,553	-	-	-	-	2,092	-	275	-	2,368	2,368
09.75	260	1,267	-	-	-	-	528	-	238	-	766	766
10.00	4,190	19,266	-	-	-	-	4,995	-	456	-	5,451	5,451
10.25	186	1,507	-	-	313	-	24,165	-	71	-	24,549	24,549
10.50	975	25,786	-	-	-	-	8,896	-	5,314	-	14,210	14,210
10.75	428	18,113	-	-	6,556	-	28,317	-	121	-	34,994	34,994
11.00	4,343	47,952	-	-	66,796	-	103,901	-	574	-	171,271	171,271
11.25	287	232,512	-	12	277,563	-	275,292	-	388	-	553,255	553,255
11.50	582	226,022	-	65	69,200	4,075	233,318	1,033	1,464	-	309,154	309,154
11.75	600	192,999	-	6	54,902	3,399	170,176	400	315	-	229,199	229,199
12.00	1,575	232,915	-	-	71,631	858	242,323	-	2,352	-	317,163	317,163
12.25	630	340,205	-	-	110,763	3,702	135,717	-	5,166	-	255,347	255,347
12.50	853	327,506	-	18	-	13,914	124,562	94	2,746	-	141,334	141,334
12.75	3,053	221,500	-	3,838	396	429	98,053	10	2,516	-	105,242	105,242
13.00	641	157,113	-	274	10,819	443	72,275	-	3,772	38	87,622	87,622
13.25	2,718	125,822	-	-	34	2,573	44,119	3	5,050	-	51,780	51,780
13.50	1,561	175,969	-	-	14,923	362	45,583	16	9,268	123	70,275	70,275
13.75	7,188	102,143	-	-	4,979	419	68,024	-	5,177	-	78,599	78,599
14.00	18,604	55,362	-	-	-	457	45,044	-	14,120	145	59,766	59,766
14.25	4,432	31,503	-	-	1,040	323	42,556	-	17,264	4	61,186	61,186
14.50	67,448	34,880	-	-	-	26	24,648	27	13,520	5	38,226	38,226
14.75	1,263	36,041	-	29	-	10	13,807	-	12,535	-	26,381	26,381
15.00	11,803	123,219	-	64	62,625	30	7,981	-	24,991	5	95,696	95,696
15.25	4,343	32,970	-	-	846	-	47,249	29	16,665	-	64,788	64,788
15.50	8,322	27,193	-	-	-	2	8,023	3	12,099	-	20,127	20,127
15.75	14,609	15,541	-	-	-	5	4,093	-	7,442	-	11,540	11,540
16.00	14,459	18,732	-	18	-	25	6,523	20	11,144	-	17,731	17,731
16.25	27,326	13,988	-	-	-	3	4,154	-	11,035	-	15,191	15,191
16.50	86,701	24,190	-	-	7,792	4	7,203	-	9,446	5	24,449	24,449
16.75	35,923	16,045	-	-	15	0	10,111	-	3,317	-	13,443	13,443
17.00	29,742	129,008	-	-	-	3	3,060	-	7,360	-	10,424	10,424
17.25	27,264	6,558	-	-	-	-	1,937	-	5,648	-	7,585	7,585
17.50	44,899	22,109	-	-	5,867	715	7,916	-	4,428	-	18,926	18,926
17.75	21,855	4,603	-	-	-	-	1,419	-	2,077	-	3,495	3,495
18.00	40,575	9,034	-	-	-	-	5,387	-	3,310	-	8,697	8,697
18.25	31,689	6,232	-	-	-	1	2,427	-	3,066	-	5,493	5,493
18.50	46,411	6,407	-	-	-	8	1,504	-	2,849	-	4,361	4,361
18.75	29,421	8,553	-	-	-	3	2,965	-	3,254	-	6,222	6,222
19.00	80,667	14,661	-	-	-	2	7,923	-	5,635	-	13,560	13,560
19.25	37,280	24,787	-	-	-	-	797	-	2,112	-	2,909	2,909
19.50	99,171	4,861	-	-	-	297	343	-	3,476	-	4,116	4,116
19.75	202,575	5,882	-	-	-	4	2,211	-	2,237	-	4,452	4,452
20.00	188,428	10,573	-	-	-	1	8,370	-	2,385	-	10,756	10,756
20.25	191,047	12,392	-	-	6,000	23	1,923	-	1,651	-	9,597	9,597
20.50	236,781	4,226	-	-	-	16	3,273	-	2,308	-	5,597	5,597
20.75	138,275	8,657	-	-	-	11	5,757	-	25,062	-	30,829	30,829
21.00	72,078	3,044	-	-	-	1	1,169	-	985	-	2,155	2,155
21.25	74,534	5,668	-	-	-	7	2,611	-	503	1	3,121	3,121
21.50	69,181	5,795	-	-	-	-	2,630	-	2,135	-	4,765	4,765
21.75	125,117	10,978	-	-	-	4	9,427	-	661	-	10,092	10,092
22.00	81,068	6,235	-	-	-	44	3,321	-	1,782	-	5,147	5,147
22.25	55,578	4,148	-	-	-	5	2,125	-	568	-	2,697	2,697
22.50	41,650	7,167	-	-	-	-	1,073	-	660	-	1,733	1,733
22.75	50,474	2,143	-	-	-	10	1,067	-	576	-	1,653	1,653
23.00	37,295	21,484	-	-	-	3	15,500	-	1,364	1	16,868	16,868
23.25	42,256	10,872	-	-	-	1	2,697	-	711	-	3,409	3,409
23.50	67,695	5,280	-	-	-	0	3,212	-	891	-	4,103	4,103
23.75	35,885	3,296	-	-	-	-	1,448	-	863	-	2,311	2,311
24.00	20,510	5,584	-	-	-	-	323	-	4,554	-	4,877	4,877
24.25	14,414	1,888	-	-	-	-	421	-	1,017	-	1,438	1,438
24.50	9,139	1,625	-	-	-	-	716	-	492	-	1,207	1,207
24.75	9,584	1,551	-	-	-	-	268	-	989	-	1,257	1,257
25.00 & above	92,743	23,113	-	-	-	-	2,513	-	18,640	-	21,153	21,153
Total	3,354,269	4,159,215	-	6,438	929,855	39,153	2,813,031	2,815	455,077	344	4,246,714	4,246,714

*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 30th Sep, 2025 (P)

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	371,423	26,662	5,030	933,815	1,336,930
01.00*	2,284	192	-	17,457	19,933
02.00*	13,751	1,028	0	176,648	191,428
03.00*	88,996	8,582	32	240,975	338,584
04.00*	55,178	5,269	332	138,801	199,579
05.00*	128,376	15,911	3,126	531,034	678,447
06.00*	19,627	1,435	89	260,618	281,769
07.00*	85,297	6,182	5,509	120,685	217,672
08.00*	13,199	1,019	54	505,855	520,127
08.25	229	20	-	3,987	4,236
08.50	620	9	-	8,899	9,528
08.75	84	-	-	1,248	1,333
09.00	17,467	521	4	71,532	89,523
09.25	104	5	-	9,897	10,007
09.50	62	65	168	106,283	106,577
09.75	279	30	-	156,733	157,043
10.00	3,424	270	30	58,414	62,138
10.25	83	23	-	31,337	31,442
10.50	5,078	490	-	16,852	22,419
10.75	777	30	9	69,143	69,958
11.00	3,828	342	18	343,159	347,347
11.25	3,745	264	351	1,269,937	1,274,297
11.50	5,198	192	2	795,213	800,605
11.75	6,823	2,695	286	687,555	697,359
12.00	21,881	1,130	878	815,498	839,387
12.25	15,570	964	902	608,983	626,419
12.50	9,447	306	8	316,414	326,175
12.75	10,046	693	13	353,591	364,343
13.00	15,940	1,305	607	242,408	260,259
13.25	17,116	1,669	159	238,670	257,614
13.50	18,342	1,261	74	130,972	150,649
13.75	12,885	870	22	153,879	167,656
14.00	45,738	2,431	254	104,964	153,386
14.25	41,323	2,976	194	110,636	155,130
14.50	32,259	2,531	112	57,169	92,070
14.75	24,128	1,579	62	71,032	96,800
15.00	51,671	3,832	269	80,348	136,120
15.25	44,204	3,115	401	64,971	112,692
15.50	20,765	1,848	1,166	9,703	33,483
15.75	19,468	1,182	112	7,178	27,941
16.00	24,974	1,551	1,145	25,888	53,558
16.25	27,291	1,468	105	15,377	44,241
16.50	18,252	1,271	16	30,486	50,026
16.75	10,989	878	75	15,812	27,754
17.00	76,120	1,102	160	418,876	496,257
17.25	54,819	2,275	92	22,476	79,663
17.50	25,262	1,535	1,436	63,671	91,904
17.75	6,423	234	19	12,005	18,679
18.00	18,163	650	110	70,332	89,255
18.25	11,254	585	5	19,079	30,923
18.50	14,473	410	12	3,768	18,663
18.75	5,106	427	33	4,778	10,345
19.00	39,078	3,314	120	27,283	69,794
19.25	41,141	2,837	201	3,039	47,218
19.50	4,588	310	72	2,224	7,193
19.75	3,599	358	30	2,657	6,644
20.00	30,003	1,893	106	56,624	88,626
20.25	15,041	1,214	83	8,790	25,129
20.50	3,486	338	14	3,401	7,239
20.75	23,938	1,738	15	10,065	35,756
21.00	14,548	467	1	1,614	16,631
21.25	2,149	236	92	2,937	5,414
21.50	3,575	375	48	2,250	6,247
21.75	1,110	131	35	21,010	22,287
22.00	21,372	1,024	20	6,576	28,992
22.25	2,997	714	77	2,988	6,776
22.50	2,401	294	90	1,137	3,922
22.75	792	33	44	1,192	2,062
23.00	3,122	301	68	15,944	19,435
23.25	2,577	151	344	2,759	5,832
23.50	121,222	7,150	140	5,010	133,522
23.75	989	39	308	1,345	2,680
24.00	11,569	1,347	41	583	13,540
24.25	1,837	231	268	381	2,717
24.50	1,282	118	83	893	2,377
24.75	934	80	229	213	1,455
25.00 & above	213,099	29,415	555	15,209	258,277
Total	2,086,293	165,420	26,559	10,821,165	13,099,438

*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		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	29	0	75	-	106	0	242,218	49
5,000 to 10,000	-	-	-	-	-	-	-	-	43,873	289
10,000 to 20,000	-	-	-	-	-	-	2	0	47,609	663
20,000 to 25,000	-	-	-	-	-	-	-	-	24,985	533
25,000 to 50,000	-	-	1	0	3	0	3	0	154,716	5,504
50,000 to 100,000	-	-	-	-	2	0	7	0	272,054	19,370
100,000 to 150,000	-	-	-	-	3	0	9	1	188,623	23,281
150,000 to 200,000	-	-	-	-	1	0	6	1	122,203	20,699
200,000 to 300,000	-	-	-	-	4	1	24	6	161,090	39,701
300,000 to 400,000	-	-	-	-	2	1	108	39	100,530	33,456
400,000 to 500,000	-	-	-	-	18	7	23	10	63,040	28,314
500,000 to 750,000	-	-	2	1	8	5	59	37	128,168	77,244
750,000 to 1,000,000	-	-	9	8	19	16	37	32	55,091	48,377
1,000,000 to 2,000,000	-	-	27	39	28	47	116	178	102,682	149,697
2,000,000 to 3,000,000	-	-	45	121	17	41	131	336	46,332	111,795
3,000,000 to 4,000,000	-	-	39	140	4	13	77	276	24,730	85,025
4,000,000 to 5,000,000	-	-	39	180	27	118	70	308	18,922	85,307
5,000,000 to 6,000,000	-	-	9	50	9	51	55	294	11,000	59,759
6,000,000 to 7,000,000	-	-	11	71	7	46	15	99	8,890	57,690
7,000,000 to 8,000,000	-	-	3	22	5	37	31	228	7,182	53,755
8,000,000 to 9,000,000	-	-	1	9	5	42	12	103	4,736	40,223
9,000,000 to 10,000,000	-	-	-	-	8	76	14	132	4,845	46,195
10,000,000 to 100,000,000	-	-	44	1,612	129	5,366	182	7,639	47,046	1,423,152
100,000,000 to 500,000,000	-	-	32	7,968	129	31,543	152	36,966	9,025	1,930,068
500,000,000 to 1,000,000,000	-	-	5	3,225	40	29,202	58	39,390	1,432	985,534
1,000,000,000 to 5,000,000,000	-	-	9	18,132	103	247,601	66	127,076	1,068	2,072,792
5,000,000,000 to 10,000,000,000	-	-	4	28,744	68	464,454	2	14,743	77	468,110
10,000,000,000 & Over	-	-	9	564,759	56	1,591,300	7	427,000	19	266,103
Total	-	-	318	625,083	770	2,369,970	1,372	654,896	1,892,186	8,132,686

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

30th September, 2025 (P)

(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	
3,333	2	2,149,377	3,010	4	-	2,395,142	3,062	2,395,142	3,062	Less Than 5000
43	0	273,287	1,766	-	-	317,203	2,055	317,203	2,055	5,000 to 10,000
552	9	214,144	3,050	-	-	262,307	3,723	262,307	3,723	10,000 to 20,000
25	1	84,739	1,827	-	-	109,749	2,361	109,749	2,361	20,000 to 25,000
755	26	247,613	8,727	-	-	403,091	14,257	403,091	14,257	25,000 to 50,000
533	38	866,221	73,124	-	-	1,138,817	92,531	1,138,817	92,531	50,000 to 100,000
74	9	220,597	26,870	-	-	409,306	50,161	409,306	50,161	100,000 to 150,000
11	2	155,372	27,467	-	-	277,593	48,169	277,593	48,169	150,000 to 200,000
57	14	208,890	52,091	-	-	370,065	91,813	370,065	91,813	200,000 to 300,000
13	5	149,744	51,352	-	-	250,397	84,853	250,397	84,853	300,000 to 400,000
109	50	202,137	88,478	5	2	265,332	116,862	265,332	116,862	400,000 to 500,000
52	33	87,808	53,473	6	4	216,103	130,797	216,103	130,797	500,000 to 750,000
34	28	50,000	43,420	1	1	105,191	91,883	105,191	91,883	750,000 to 1,000,000
100	150	167,710	243,809	14	21	270,677	393,941	270,677	393,941	1,000,000 to 2,000,000
46	111	62,494	153,007	5	12	109,070	265,422	109,070	265,422	2,000,000 to 3,000,000
15	49	16,861	58,415	1	3	41,727	143,922	41,727	143,922	3,000,000 to 4,000,000
4	18	13,512	60,455	1	5	32,575	146,391	32,575	146,391	4,000,000 to 5,000,000
10	52	7,241	39,518	-	-	18,324	99,724	18,324	99,724	5,000,000 to 6,000,000
4	25	5,935	38,394	-	-	14,862	96,324	14,862	96,324	6,000,000 to 7,000,000
5	37	4,006	29,942	-	-	11,232	84,022	11,232	84,022	7,000,000 to 8,000,000
4	35	3,074	26,217	1	8	7,833	66,638	7,833	66,638	8,000,000 to 9,000,000
5	47	3,839	36,370	-	-	8,711	82,820	8,711	82,820	9,000,000 to 10,000,000
40	1,638	8,228	157,330	7	425	55,676	1,597,162	55,676	1,597,162	10,000,000 to 100,000,000
8	1,773	91	13,148	7	898	9,444	2,022,365	9,444	2,022,365	100,000,000 to 500,000,000
2	1,147	2	1,315	-	-	1,539	1,059,813	1,539	1,059,813	500,000,000 to 1,000,000,000
2	2,533	8	15,021	-	-	1,256	2,483,155	1,256	2,483,155	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	151	976,050	151	976,050	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	91	2,849,163	91	2,849,163	10,000,000,000 & Over
5,836	7,831	5,202,930	1,307,594	52	1,378	7,103,464	13,099,438	7,103,464	13,099,438	Total

mber 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 30th September, 2025 (P)

Size of Account (Rs.)	(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
Less Than 5000	1,846,444	2,207	526,093	851	98	0	22,507	4	2,395,142	3,062
5,000 to 10,000	227,559	1,491	69,912	437	3	0	19,729	127	317,203	2,055
10,000 to 20,000	231,058	3,297	27,211	370	1	0	4,037	55	262,307	3,723
20,000 to 25,000	99,503	2,140	9,715	210	3	0	528	12	109,749	2,361
25,000 to 50,000	353,572	12,551	36,929	1,253	11	0	12,579	453	403,091	14,257
50,000 to 100,000	1,015,333	83,859	97,978	7,212	22	2	25,484	1,459	1,138,817	92,531
100,000 to 150,000	321,873	39,681	43,463	5,023	23	3	43,947	5,455	409,306	50,161
150,000 to 200,000	251,488	43,624	21,019	3,629	19	3	5,067	913	277,593	48,169
200,000 to 300,000	336,149	83,451	29,314	7,219	43	10	4,559	1,132	370,065	91,813
300,000 to 400,000	217,431	73,870	29,107	9,638	30	11	3,829	1,335	250,397	84,853
400,000 to 500,000	244,972	107,804	13,872	6,155	60	28	6,428	2,875	265,332	116,862
500,000 to 750,000	143,674	87,209	14,835	8,942	193	123	57,401	34,523	216,103	130,797
750,000 to 1,000,000	85,978	75,279	7,876	6,859	204	178	11,133	9,568	105,191	91,883
1,000,000 to 2,000,000	217,698	314,624	15,937	22,873	910	1,376	36,132	55,067	270,677	393,941
2,000,000 to 3,000,000	73,224	179,131	10,344	25,031	649	1,584	24,853	59,676	109,070	265,422
3,000,000 to 4,000,000	22,681	78,305	2,185	7,561	449	1,557	16,412	56,499	41,727	143,922
4,000,000 to 5,000,000	18,938	84,771	1,675	7,475	369	1,651	11,593	52,495	32,575	146,391
5,000,000 to 6,000,000	9,899	53,987	875	4,767	303	1,640	7,247	39,330	18,324	99,724
6,000,000 to 7,000,000	8,489	55,005	562	3,653	167	1,082	5,644	36,584	14,862	96,324
7,000,000 to 8,000,000	5,998	44,906	442	3,289	139	1,035	4,653	34,793	11,232	84,022
8,000,000 to 9,000,000	4,079	34,728	324	2,759	157	1,334	3,273	27,818	7,833	66,638
9,000,000 to 10,000,000	4,630	43,940	369	3,494	176	1,638	3,536	33,748	8,711	82,820
10,000,000 to 100,000,000	14,552	308,058	790	16,333	261	6,423	40,073	1,266,347	55,676	1,597,162
100,000,000 to 500,000,000	562	105,807	23	4,341	16	3,703	8,843	1,908,514	9,444	2,022,365
500,000,000 to 1,000,000,000	41	28,920	1	615	3	1,795	1,494	1,028,483	1,539	1,059,813
1,000,000,000 to 5,000,000,000	58	120,570	3	5,434	1	1,383	1,194	2,355,768	1,256	2,483,155
5,000,000,000 to 10,000,000,000	1	6,668	-	-	-	-	150	969,382	151	976,050
10,000,000,000 & Over	1	10,411	-	-	-	-	90	2,838,752	91	2,849,163
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

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

Loan Tenure	(Million Rupees)					
	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,609,897	6,362,768	5,590,220	6,825,998	5,216,458	6,444,408
1.1. Overnight	196,988	302,871	140,749	534,391	516,782	622,145
1.2. 2 days to 7 days	1,344	88,413	1,253	79,154	1,204	90,633
1.3. For 8 days to 1 month	63,126	249,268	507,210	213,773	296,714	210,449
1.4. For above 1 month but <= 3 month	656,187	437,207	2,812,172	801,151	2,099,128	658,757
1.5. For above 3 months but <= 6 months	45,982	1,265,402	534,126	1,081,410	716,472	1,190,491
1.6. For above 6 months but <= one year	1,646,270	4,019,607	1,594,710	4,116,120	1,586,158	3,671,933
2. Medium Term	298,574	942,428	481,418	1,289,756	617,130	1,295,207
2.1. For above 1 year but <= 2 years	134,263	425,157	348,858	1,063,844	378,931	1,073,749
2.2. For above 2 years but <= 3 years	164,311	517,271	132,560	225,912	238,199	221,458
3. Long Term	1,199,912	4,568,828	1,273,316	5,002,451	1,269,876	5,359,823
3.1. For above 3 years but <= 4 years	231,041	941,945	244,421	1,043,883	225,634	708,390
3.2. For above 4 years but <= 5 years	383,548	677,824	414,656	948,110	390,922	1,138,153
3.3. For above 5 years but <= 7 years	436,219	1,120,135	445,864	1,178,503	430,929	1,148,027
3.4. For above 7 years but <= 10 years	76,860	876,002	65,455	910,149	64,729	849,448
3.5. For above 10 years but <= 15 years	25,843	676,451	26,045	605,044	23,370	545,220
3.6. For above 15 years but <= 20 years	21,014	134,051	20,069	117,543	19,319	116,318
3.7. For above 20 years but <= 25 years	21,064	119,972	50,106	155,026	49,061	167,884
3.8. For above 25 years but <= 30 years	3,956	18,087	6,318	38,251	10,833	242,818
3.9. For above 30 years	367	4,361	382	5,940	55,079	443,565
Total	4,108,383	11,874,024	7,344,954	13,118,205	7,103,464	13,099,438

Note(s)

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3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,292,631	4,583,372	5,258,767	4,559,896	4,881,766	4,158,395
1.1. Overnight	196,564	260,302	139,947	295,032	516,057	356,109
1.2. 2 days to 7 days	1,112	65,116	579	7,430	603	12,573
1.3. For 8 days to 1 month	62,347	189,507	505,956	148,892	295,767	160,610
1.4. For above 1 month but <= 3 month	640,448	257,598	2,794,107	436,948	2,081,402	323,619
1.5. For above 3 months but <= 6 months	37,938	543,712	525,616	669,523	708,999	828,083
1.6. For above 6 months but <= one year	1,354,222	3,267,137	1,292,562	3,002,071	1,278,938	2,477,401
2. Medium Term	269,591	843,736	443,305	1,059,829	576,386	1,095,895
2.1. For above 1 year but <= 2 years	126,072	368,967	336,100	909,092	365,608	955,138
2.2. For above 2 years but <= 3 years	143,519	474,770	107,205	150,737	210,778	140,757
3. Long Term	993,683	3,092,647	1,046,741	3,339,265	1,050,729	3,598,435
3.1. For above 3 years but <= 4 years	180,988	648,595	184,367	728,290	169,094	496,970
3.2. For above 4 years but <= 5 years	341,795	459,340	352,330	700,578	339,453	698,387
3.3. For above 5 years but <= 7 years	361,133	843,416	384,369	847,197	372,409	835,488
3.4. For above 7 years but <= 10 years	63,768	604,788	51,475	540,921	52,097	520,827
3.5. For above 10 years but <= 15 years	16,908	385,208	15,026	350,845	11,812	314,280
3.6. For above 15 years but <= 20 years	13,641	83,549	13,338	66,952	11,550	55,840
3.7. For above 20 years but <= 25 years	12,504	59,974	41,673	94,819	39,865	98,414
3.8. For above 25 years but <= 30 years	2,746	6,930	4,065	9,469	6,568	198,564
3.9. For above 30 years	200	848	98	196	47,881	379,664
Total	3,555,905	8,519,756	6,748,813	8,958,990	6,508,881	8,852,725

Note(s)

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3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	317,266	1,779,396	331,453	2,266,102	334,692	2,286,013
1.1. Overnight	424	42,568	802	239,359	725	266,036
1.2. 2 days to 7 days	232	23,297	674	71,724	601	78,060
1.3. For 8 days to 1 month	779	59,761	1,254	64,880	947	49,838
1.4. For above 1 month but <= 3 month	15,739	179,609	18,065	364,203	17,726	335,138
1.5. For above 3 months but <= 6 months	8,044	721,690	8,510	411,887	7,473	362,408
1.6. For above 6 months but <= one year	292,048	752,470	302,148	1,114,049	307,220	1,194,532
2. Medium Term	28,983	98,692	38,113	229,927	40,744	199,312
2.1. For above 1 year but <= 2 years	8,191	56,190	12,758	154,752	13,323	118,612
2.2. For above 2 years but <= 3 years	20,792	42,501	25,355	75,175	27,421	80,701
3. Long Term	206,229	1,476,181	226,575	1,663,186	219,147	1,761,388
3.1. For above 3 years but <= 4 years	50,053	293,351	60,054	315,593	56,540	211,421
3.2. For above 4 years but <= 5 years	41,753	218,484	62,326	247,533	51,469	439,766
3.3. For above 5 years but <= 7 years	75,086	276,719	61,495	331,306	58,520	312,539
3.4. For above 7 years but <= 10 years	13,092	271,215	13,980	369,229	12,632	328,621
3.5. For above 10 years but <= 15 years	8,935	291,243	11,019	254,200	11,558	230,940
3.6. For above 15 years but <= 20 years	7,373	50,502	6,731	50,592	7,769	60,478
3.7. For above 20 years but <= 25 years	8,560	59,998	8,433	60,207	9,196	69,470
3.8. For above 25 years but <= 30 years	1,210	11,157	2,253	28,782	4,265	44,254
3.9. For above 30 years	167	3,513	284	5,745	7,198	63,900
Total	552,478	3,354,269	596,141	4,159,215	594,583	4,246,714

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th September, 2025 (P)

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	4,268,404	635,118	801,370	37,195	385	7,066	146,299	5,765,029	5,216,458	6,444,408
1.1. Overnight	448,183	77,008	58,487	6,865	65	1,926	10,047	536,347	516,782	622,145
1.2. 2 days to 7 days	663	3,079	77	499	45	185	419	86,870	1,204	90,633
1.3. For 8 days to 1 month	243,950	49,847	50,618	2,729	51	333	2,095	157,540	296,714	210,449
1.4. For above 1 month but <= 3 month	1,567,352	36,918	527,395	3,335	20	282	4,361	618,222	2,099,128	658,757
1.5. For above 3 months but <= 6 months	669,296	82,577	31,343	3,672	19	57	15,814	1,104,185	716,472	1,190,491
1.6. For above 6 months but <= one year	1,338,960	385,689	133,450	20,096	185	4,283	113,563	3,261,865	1,586,158	3,671,933
2. Medium Term	474,028	226,472	64,658	16,230	50	130	78,394	1,052,375	617,130	1,295,207
2.1. For above 1 year but <= 2 years	303,853	158,055	47,515	11,059	20	84	27,543	904,552	378,931	1,073,749
2.2. For above 2 years but <= 3 years	170,175	68,417	17,143	5,171	30	46	50,851	147,824	238,199	221,458
3. Long Term	1,013,453	1,224,704	94,826	111,995	3,875	19,364	157,722	4,003,760	1,269,876	5,359,823
3.1. For above 3 years but <= 4 years	167,379	177,532	33,703	26,778	86	569	24,466	503,511	225,634	708,390
3.2. For above 4 years but <= 5 years	329,822	259,952	28,423	24,557	95	213	32,582	853,432	390,922	1,138,153
3.3. For above 5 years but <= 7 years	337,499	310,766	17,654	19,085	188	596	75,588	817,581	430,929	1,148,027
3.4. For above 7 years but <= 10 years	51,475	78,985	6,181	9,008	508	2,096	6,565	759,360	64,729	849,448
3.5. For above 10 years but <= 15 years	16,520	61,066	2,542	7,459	488	3,307	3,820	473,388	23,370	545,220
3.6. For above 15 years but <= 20 years	16,600	82,309	2,088	8,246	498	3,265	133	22,498	19,319	116,318
3.7. For above 20 years but <= 25 years	45,822	134,815	2,064	9,814	1,093	6,849	82	16,405	49,061	167,884
3.8. For above 25 years but <= 30 years	9,405	22,786	846	3,084	50	430	532	216,518	10,833	242,818
3.9. For above 30 years	38,931	96,493	1,325	3,964	869	2,038	13,954	341,069	55,079	443,565
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

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	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,555,905	8,519,756	6,748,813	8,958,990	6,508,881	8,852,725
2. ISLAMIC	552,478	3,354,269	596,141	4,159,215	594,583	4,246,714
A. Ijara Finance	66,698	104,832	76,367	144,521	82,076	166,524
B. Diminishing Musharaka	68,192	920,710	76,290	1,130,456	77,605	1,178,641
C. Istisna	5,295	340,298	5,669	403,114	5,724	385,787
D. Mudaraba	83	1,551	113	1,747	109	1,759
E. Murabaha	13,585	120,740	14,224	159,420	14,473	141,705
F. Musawamah finance	25,992	84,186	30,834	83,331	31,831	103,568
G. Musharaka Finance	15,353	277,651	15,014	339,275	16,326	273,951
H. Salam Finance	1,479	53,084	1,567	55,448	1,631	40,829
I. Commodity Murabahah / Tawwaruq	294,046	24,928	306,516	32,994	295,020	36,281
J. Advance against financing	1,184	8,756	1,274	44,415	1,351	47,135
K. Other Islamic Modes of Financing	60,571	1,417,533	68,273	1,764,495	68,437	1,870,533
Total	4,108,383	11,874,024	7,344,954	13,118,205	7,103,464	13,099,438

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 30th September, 2025 (P)

Nature	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,261,669	1,577,265	912,091	123,125	1,221	6,678	333,900	7,145,658	6,508,881	8,852,725
2. ISLAMIC	494,216	509,029	48,763	42,296	3,089	19,882	48,515	3,675,507	594,583	4,246,714
A. Ijara Finance	63,921	100,726	5,338	7,563	8	16	12,809	58,219	82,076	166,524
B. Diminishing Musharaka	59,004	104,298	5,583	7,324	921	3,033	12,097	1,063,985	77,605	1,178,641
C. Istisna	518	9,994	21	2,361	-	-	5,185	373,432	5,724	385,787
D. Mudaraba	109	1,759	-	-	-	-	-	-	109	1,759
E. Murabaha	8,171	14,875	564	591	20	32	5,718	126,208	14,473	141,705
F. Musawamah finance	26,015	11,837	3,691	1,318	-	-	2,125	90,412	31,831	103,568
G. Musharaka Finance	13,713	31,826	1,430	2,348	9	58	1,174	239,719	16,326	273,951
H. Salam Finance	229	314	-	-	-	-	1,402	40,514	1,631	40,829
I. Commodity Murabahah / Tawwaruq	269,559	33,487	25,460	2,794	-	-	1	1	295,020	36,281
J. Advance against financing	1,155	1,742	98	86	-	-	98	45,307	1,351	47,135
K. Other Islamic Modes of Financing	51,822	198,170	6,578	17,911	2,131	16,743	7,906	1,637,710	68,437	1,870,533
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

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

3.8 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	690,862	13,000	42,144	22,468	95,298	248,085	21,790	293	10,095	8,711	10,337
01.00*	8,195	1,110	613	288	1,136	1,763	740	26	205	168	53
02.00*	39,951	8,515	18,295	5,505	9,936	27,848	7,192	251	5,002	6,714	4,440
03.00*	136,108	6,115	40,727	10,697	9,412	44,990	8,708	2,143	2,119	15,279	5,373
04.00*	82,997	2,027	25,746	2,242	13,556	25,503	2,264	-	2,600	1,482	6,171
05.00*	496,981	6,930	22,464	7,316	18,546	59,433	6,652	291	5,392	7,430	2,495
06.00*	98,269	4,568	59,976	1,647	15,956	16,943	817	2	1,671	2,411	297
07.00*	88,378	3,374	7,875	4,847	22,055	34,252	5,462	197	4,087	4,557	3,132
08.00*	198,732	8,430	55,994	5,203	19,384	98,633	4,901	30	9,399	8,141	5,275
09.00*	42,633	2,024	8,561	151	13,857	11,398	2,924	-	1,245	816	1,049
10.00*	318,978	2,261	948	149	112	3,016	331	1	368	135	160
10.25	7,230	22,662	44	7	10	46	5	-	-	-	5
10.50	3,736	16	4,577	1	141	3,794	4	-	-	1	-
10.75	53,741	0	5,621	0	4	7,356	13	-	21	21	8
11.00	132,899	612	54,297	85	8,299	26,831	3,131	-	50,531	146	57
11.25	698,253	6,021	131,632	20,141	14,245	217,824	5,205	800	4,498	14,722	2,885
11.50	364,529	5,552	155,356	4,153	15,714	135,264	6,754	298	3,312	8,324	250
11.75	296,311	7,818	70,676	5,180	15,626	124,740	13,054	-	5,477	2,323	18,916
12.00	421,228	6,693	100,269	10,120	16,247	120,655	8,274	326	5,829	3,497	5,666
12.25	258,396	14,931	57,224	7,263	36,846	121,248	13,884	-	16,156	6,024	3,074
12.50	118,297	8,865	20,803	6,625	7,237	94,845	14,181	987	1,443	11,693	2,191
12.75	135,023	4,248	26,460	4,084	28,093	100,467	6,249	-	1,417	5,400	1,935
13.00	131,123	2,580	18,590	2,721	6,737	49,927	4,949	19	3,945	5,192	823
13.25	137,926	17,234	17,414	3,168	11,171	25,111	7,378	762	3,352	5,914	543
13.50	61,494	4,156	15,379	2,424	6,894	22,255	4,397	-	2,570	2,457	1,081
13.75	60,841	8,087	25,778	2,424	10,057	21,341	7,049	-	1,170	4,007	565
14.00	49,179	7,082	10,325	4,048	21,978	12,206	7,248	148	3,315	14,857	1,031
14.25	21,945	8,390	46,275	3,487	15,736	26,419	6,876	198	2,520	4,176	1,272
14.50	26,825	4,848	12,543	844	13,667	5,360	2,723	124	4,123	4,403	1,859
14.75	12,104	15,971	4,130	5,201	9,113	22,676	3,806	659	1,378	2,371	1,201
15.00	78,668	995	17,616	1,048	10,563	3,101	5,763	180	2,437	3,614	1,534
15.25	6,654	4,947	50,224	1,111	12,819	12,822	6,568	155	2,177	3,037	959
15.50	5,400	799	5,225	796	2,821	5,851	2,447	78	1,355	1,750	747
15.75	3,674	623	2,762	184	1,638	1,010	7,573	23	736	874	473
16.00	20,104	914	4,063	257	3,338	5,525	3,254	172	1,337	1,618	828
16.25	8,172	1,596	5,268	373	4,770	4,030	5,935	106	2,201	1,589	646
16.50	12,605	784	6,745	264	8,027	6,721	4,140	8	1,168	3,188	822
16.75	9,780	1,554	1,860	289	711	2,083	1,728	-	6,616	456	131
17.00	453,415	3,546	14,146	193	1,791	2,025	3,073	3	1,418	1,612	482
17.25	3,675	44,164	2,264	163	3,158	12,874	4,481	8	2,505	1,086	434
17.50	23,992	3,319	1,825	4,176	10,422	31,132	1,893	15	1,182	2,542	249
17.75	2,088	6,869	1,340	36	367	5,730	700	-	278	253	86
18.00	38,502	1,250	2,387	477	4,676	31,985	1,059	8	1,398	1,611	366
18.25	8,407	6,787	3,156	88	4,395	3,188	1,404	-	1,293	632	171
18.50	2,165	400	248	46	1,261	8,792	919	-	761	1,867	113
18.75	2,191	46	2,171	19	301	187	784	-	759	348	122
19.00	13,445	2,549	7,064	92	31,116	6,199	857	3	1,107	1,109	1,225
19.25	406	40	4,750	66	38,095	249	933	5	820	296	73
19.50	1,602	67	691	57	713	1,938	670	-	148	173	109
19.75	304	49	814	35	1,235	107	645	-	310	258	258
20.00	16,522	7,014	1,142	2,701	15,611	190	865	5	7,168	741	200
20.25	8,213	85	631	38	11,557	1,335	700	-	256	71	28
20.50	2,484	48	146	2	288	98	197	-	171	262	86
20.75	23,109	94	447	91	348	350	1,414	-	222	319	94
21.00	4,340	78	115	73	208	25	598	-	172	256	56
21.25	1,519	59	118	19	150	116	569	68	103	64	46
21.50	1,162	37	45	12	1,019	346	536	-	242	330	150
21.75	405	111	3,855	101	1,950	10,053	5,349	-	86	57	24
22.00	22,978	60	142	35	85	1,113	945	-	229	234	106
22.25	2,936	66	324	80	321	184	1,008	-	46	48	74
22.50	1,526	32	234	28	146	105	795	-	182	70	56
22.75	280	83	61	41	298	74	198	-	39	32	39
23.00	10,080	22	169	3,568	4,536	91	216	-	96	79	48
23.25	1,951	12	1,500	57	171	406	311	-	119	55	36
23.50	129,579	15	64	44	224	131	213	-	155	103	1,995
23.75	281	5	95	34	193	126	200	-	89	74	75
24.00	5,020	1	7,938	21	33	90	147	-	48	38	18
24.25	1,096	40	213	19	402	200	172	-	97	110	73
24.50	1,141	14	43	3	139	93	91	-	37	474	25
24.75	70	2	68	7	189	109	209	-	112	197	74
25.00 & over	233,856	196	1,019	97	2,078	1,042	1,282	29	374	15,317	215
Total	6,356,959	293,492	1,213,723	159,328	629,225	1,872,856	247,960	8,421	193,288	198,221	95,489

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

of Interest/Return and Rate of Margin

Banks

30th September, 2025 (P)

(Million Rupees)

Rate of Margin														Rate of
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Int./Return	(in Rupees)	
83,048	4,803	6,196	5,122	3,968	10,847	1,805	2,883	5,294	14,423	35,457	1,336,930	00.00		
285	61	342	30	12	24	20	13	4	373	4,470	19,933	01.00*		
8,745	2,090	1,621	4,127	4,818	1,025	1,650	3,600	1,342	7,337	21,425	191,428	02.00*		
4,210	1,892	5,322	2,519	2,012	7,913	2,541	2,058	1,516	3,766	23,165	338,584	03.00*		
1,500	662	1,403	2,939	3,646	6,110	1,769	851	2,251	1,487	12,275	199,579	04.00*		
2,727	1,087	8,609	3,499	1,308	3,088	632	537	757	709	21,562	678,447	05.00*		
4,809	271	3,081	242	293	10,583	213	286	19,046	15,939	24,450	281,769	06.00*		
3,386	2,308	1,481	3,508	900	4,134	739	760	641	966	20,635	217,672	07.00*		
8,609	5,161	6,676	6,386	1,661	47,774	3,261	1,521	7,836	2,274	14,847	520,127	08.00*		
3,290	3,731	704	3,239	303	596	1,207	133	4,427	1,356	976	104,620	09.00*		
129	466	653	581	698	2,997	227	1,452	460	951	690	335,764	10.00*		
0	-	-	3	2	1,401	0	-	27	1	-	31,442	10.25		
2	30	6	17	32	5,001	3	4,002	35	430	593	22,419	10.50		
41	-	1	-	-	2,009	10	5	11	78	1,018	69,958	10.75		
460	-	811	450	106	51,814	81	2,051	2,184	9,711	2,790	347,347	11.00		
2,749	9,418	9,583	1,071	713	70,198	7,228	15,782	51,888	26,028	10,115	1,274,297	11.25		
929	8,374	2,228	2,456	1,148	23,328	5,434	11,525	2,914	2,777	39,986	800,605	11.50		
1,764	2,770	3,874	2,439	6,532	13,666	5,402	2,454	3,748	53,267	41,322	697,359	11.75		
6,620	1,788	3,549	24,903	30,337	15,053	1,076	814	7,664	3,400	45,379	839,367	12.00		
9,219	2,230	2,924	5,243	3,967	10,063	5,699	2,280	1,559	3,603	44,587	626,419	12.25		
1,490	3,207	1,850	4,494	1,520	4,051	373	559	565	2,013	18,888	326,175	12.50		
1,739	1,793	465	10,550	197	4,856	751	3,279	397	3,970	22,970	364,343	12.75		
4,277	436	1,541	853	1,413	3,188	743	219	583	1,702	18,698	260,259	13.00		
3,187	485	925	613	1,633	3,138	740	828	993	3,769	11,331	257,614	13.25		
2,680	608	1,003	1,263	1,199	859	137	222	9,046	1,467	9,059	150,649	13.50		
1,192	896	4,137	609	228	461	1,168	997	492	9,375	6,785	167,656	13.75		
2,366	940	815	1,773	1,664	758	715	323	545	766	11,303	153,386	14.00		
3,843	843	829	786	563	560	313	371	429	512	8,789	155,130	14.25		
2,053	775	2,035	332	436	365	287	266	527	647	7,029	92,070	14.50		
3,516	1,479	759	2,442	1,037	713	186	243	125	4,115	3,577	96,800	14.75		
3,308	1,243	911	781	521	416	463	251	253	318	2,135	136,120	15.00		
2,549	936	962	734	617	1,158	464	353	224	737	2,485	112,692	15.25		
1,820	751	576	350	317	263	175	124	151	288	1,400	33,483	15.50		
1,247	633	405	338	302	3,151	224	130	173	248	1,521	27,941	15.75		
1,882	714	690	564	351	539	366	173	344	1,939	4,588	53,558	16.00		
1,565	670	747	439	289	347	177	181	1,482	263	3,394	44,241	16.25		
1,332	212	343	689	381	149	161	119	687	323	1,157	50,026	16.50		
974	163	163	140	62	58	78	37	83	104	683	27,754	16.75		
886	300	455	292	271	153	128	114	685	735	10,535	496,257	17.00		
1,491	379	254	172	130	62	52	65	253	418	1,575	79,663	17.25		
2,760	126	4,000	177	489	39	36	43	167	2,649	673	91,904	17.50		
328	68	57	51	12	17	53	19	51	28	247	18,679	17.75		
507	310	190	82	108	14	80	95	455	717	2,976	89,255	18.00		
252	66	97	51	207	22	15	5	11	330	345	30,923	18.25		
889	203	116	176	109	44	58	62	55	46	337	18,663	18.50		
525	40	38	30	16	17	14	9	391	1,974	361	10,345	18.75		
347	75	143	91	276	381	41	22	12	2,114	1,526	69,794	19.00		
358	43	20	24	64	13	11	2	5	474	471	47,218	19.25		
340	152	51	118	28	65	64	32	22	20	132	7,193	19.50		
471	64	80	48	131	1,514	25	4	28	153	110	6,644	19.75		
592	478	1,154	4,575	512	24	18	2,288	42	37	26,750	88,626	20.00		
111	53	38	182	13	3	3	42	1,450	250	68	25,129	20.25		
209	21	5	-	96	8	-	-	-	3,036	80	7,239	20.50		
4,771	57	12	422	2	3	1	3	28	3,886	83	35,756	20.75		
10,098	10	19	8	4	3	86	18	1	416	45	16,631	21.00		
101	122	9	21	10	95	2	3	64	2,080	77	5,414	21.25		
869	41	17	112	-	0	1	942	0	344	42	6,247	21.50		
155	27	6	9	-	1	3	1	2	70	22	22,287	21.75		
363	936	21	21	34	16	5	-	-	926	741	28,992	22.00		
41	1	5	8	17	7	1	16	1,320	48	224	6,776	22.25		
19	590	0	2	6	1	-	-	-	94	37	3,922	22.50		
65	14	4	8	8	3	-	1	46	737	30	2,062	22.75		
116	4	8	5	6	4	110	3	-	224	48	19,435	23.00		
98	24	27	17	21	5	4	18	956	14	29	5,832	23.25		
40	151	148	5	4	2	106	-	8	486	49	133,522	23.50		
282	38	21	5	19	756	257	21	37	33	39	2,680	23.75		
63	15	7	2	3	9	10	-	11	34	32	13,540	24.00		
63	14	15	19	17	15	13	12	83	1	42	2,717	24.25		
44	20	59	31	3	-	97	5	13	9	34	2,377	24.50		
145	26	19	21	11	23	9	3	6	14	140	1,455	24.75		
618	199	92	78	141	391	48	35	46	849	275	258,277	25.00 & over		
211,563	68,594	85,408	103,389	77,955	316,365	47,866	65,562	90,250	204,679	549,707	13,099,438	Total		

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th September, 2025 (P)

(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	4,990,999	947,071	893,615	84,105	139	1,080	255,675	5,324,703	6,140,428	6,356,959
05.00	38,680	56,815	1,727	3,115	17	330	15,233	233,232	55,657	293,492
10.00	87,024	159,218	7,595	15,044	293	1,519	28,223	1,037,942	123,135	1,213,723
15.00	12,386	26,436	4,238	10,736	86	703	4,354	121,454	21,064	159,328
20.00	352,987	229,156	21,308	17,267	365	2,515	8,888	390,286	383,548	639,225
25.00	40,144	236,179	1,976	6,404	776	6,002	24,803	1,623,470	67,699	1,872,056
30.00	57,502	84,255	2,274	4,233	96	966	8,536	158,446	68,408	247,900
33.33	747	2,533	107	82	-	-	24	5,806	878	8,421
35.00	24,127	35,644	2,319	2,444	534	2,724	1,768	152,476	28,748	193,288
40.00	61,130	46,971	18,876	7,124	113	2,479	4,616	141,646	84,735	198,221
45.00	6,874	26,302	592	1,393	401	2,141	878	65,652	8,745	95,489
50.00	14,691	74,133	1,347	3,087	86	480	2,561	133,863	18,685	211,563
55.00	8,775	16,854	958	1,239	64	372	481	50,128	10,278	68,594
60.00	6,815	14,912	613	973	78	406	1,064	69,116	8,570	85,408
65.00	3,939	10,550	419	1,146	90	253	897	91,440	5,345	103,389
70.00	2,824	7,360	259	562	133	354	867	69,680	4,083	77,955
75.00	2,873	6,716	247	456	106	227	2,457	308,965	5,683	316,365
80.00	2,472	6,291	213	345	116	179	684	41,050	3,485	47,866
85.00	2,700	4,911	249	360	107	405	479	59,886	3,535	65,562
90.00	2,381	5,936	178	429	100	538	1,045	83,347	3,704	90,250
95.00	2,949	7,542	280	891	46	1,887	3,228	194,359	6,503	204,679
99.99	32,866	80,508	1,464	3,985	564	997	15,654	464,217	50,548	549,707
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

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 30th September, 2025 (P)

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	180,954	89,415	28	79	-	-	180,982	89,494
05.00	-	-	12	35	-	-	12	35
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	10	32	95	304	-	-	105	336
25.00	-	-	455	896	-	-	455	896
35.00	-	-	2,706	2,593	-	-	2,706	2,593
45.00	3	319	54,914	14,646	-	-	54,917	14,965
55.00	2	2,449	-	-	-	-	2	2,449
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	365	432	-	-	365	432
99.99	-	-	-	-	-	-	-	-
Total	180,969	92,215.3	58,575	18,985.8	-	-	239,544	111,201.1
Weighted Average		1.47		38.63		-		7.82
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	45	1,690	-	-	45	1,690
05.00	-	-	77	547	-	-	77	547
10.00	2	1,723	21	1,570	-	-	23	3,293
15.00	-	-	-	-	-	-	-	-
20.00	-	-	11	2,168	-	-	11	2,168
25.00	4	1,028	11	1,979	-	-	15	3,007
35.00	7	747	18	3,426	-	-	25	4,173
45.00	3	475	21	301	-	-	24	775
55.00	-	-	3	185	-	-	3	185
65.00	-	-	2	726	-	-	2	726
75.00	-	-	7	3,973	-	-	7	3,973
85.00	1	437	1	197	-	-	2	633
95.00	1	100	9	403	-	-	10	503
99.99	-	-	16	3,623	-	-	16	3,623
Total	18	4,509.0	242	20,789.2	-	-	260	25,298.2
Weighted Average		28.86		47.35		-		44.06
Securities Shares and Other Financial Instruments - To Others								
00.00	7	31,665	54	206,122	-	-	61	237,787
05.00	-	-	22	19	-	-	22	19
10.00	16	33	21	48,596	-	-	37	48,629
15.00	-	-	5	226	-	-	5	226
20.00	2	755	24	7,376	-	-	26	8,130
25.00	36	10,019	26	3,514	-	-	62	13,533
35.00	8	1,592	29	3,029	-	-	37	4,622
45.00	3	2,531	11	68	-	-	14	2,598
55.00	3	42	3	3	-	-	6	45
65.00	1	15,000	15	7,770	-	-	16	22,770
75.00	-	-	60	5,624	-	-	60	5,624
85.00	2	20,000	13	772	-	-	15	20,772
95.00	-	-	41	350	-	-	41	350
99.99	-	-	32	9,028	-	-	32	9,028
Total	78	81,637.1	356	292,496.3	-	-	434	374,133.4
Weighted Average		37.97		9.29		-		15.55
Merchandise - Food Items								
00.00	58	26,261	7,326	198,041	-	-	7,384	224,301
05.00	1	30	2,065	18,692	-	-	2,066	18,722
10.00	16	3,158	2,395	39,027	-	-	2,411	42,185
15.00	43	2,707	403	4,473	-	-	446	7,180
20.00	257	8,606	347	15,118	-	-	604	23,724
25.00	477	36,096	833	94,462	-	-	1,310	130,559
35.00	211	3,372	583	64,201	-	-	794	67,573
45.00	26	235	381	9,175	-	-	407	9,410
55.00	113	68,026	48	5,220	-	-	161	73,246
65.00	-	-	66	10,851	-	-	66	10,851
75.00	1	20	163	10,184	-	-	164	10,205
85.00	2	122	65	4,197	-	-	67	4,318
95.00	5	103	86	14,909	-	-	91	15,012
99.99	5	47	857	10,281	-	-	862	10,328
Total	1,215	148,784.1	15,618	498,830.2	-	-	16,833	647,614.3
Weighted Average		31.51		20.64		-		23.14

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2025 (P)

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	179	11,577	3,285	188,965	2	1,062	3,466	201,605
05.00	4	411	889	16,751	-	-	893	17,162
10.00	47	2,138	1,457	299,063	-	-	1,504	301,201
15.00	56	784	107	11,442	-	-	163	12,226
20.00	357	10,631	179	16,673	-	-	536	27,304
25.00	15,507	118,153	770	65,044	-	-	16,277	183,197
35.00	44	550	255	22,772	-	-	299	23,322
45.00	69	388	105	12,323	-	-	174	12,711
55.00	386	5,120	79	17,069	-	-	465	22,189
65.00	-	-	36	5,956	-	-	36	5,956
75.00	3	525	71	16,109	-	-	74	16,634
85.00	3	550	70	11,220	-	-	73	11,770
95.00	8	875	37	5,105	-	-	45	5,980
99.99	9	284	379	18,832	-	-	388	19,116
Total	16,672	151,988.0	7,719	707,324.1	2	1,062.4	24,393	860,374.6
Weighted Average		24.25		17.26		-		18.48
Merchandise - Finished/Manufactured Goods								
00.00	192	9,279	3,577	298,766	5	328	3,774	308,373
05.00	1	369	457	18,528	-	-	458	18,897
10.00	31	2,359	2,175	86,851	-	-	2,206	89,210
15.00	38	2,642	230	12,074	-	-	268	14,717
20.00	634	9,259	277	47,276	-	-	911	56,535
25.00	1,425	129,413	1,540	127,324	-	-	2,965	256,736
35.00	81	3,494	571	37,724	-	-	652	41,217
45.00	66	972	314	37,386	-	-	380	38,358
55.00	260	12,805	114	33,193	-	-	374	45,998
65.00	5	3,689	192	28,510	-	-	197	32,199
75.00	2	1	631	90,333	-	-	633	90,334
85.00	6	412	49	6,077	-	-	55	6,489
95.00	9	720	224	29,331	-	-	233	30,051
99.99	43	324	460	11,642	-	-	503	11,966
Total	2,793	175,736.6	10,811	865,015.3	5	327.6	13,609	1,041,079.5
Weighted Average		26.37		26.27		-		26.28
Fixed Assets Including Machinery								
00.00	8,573	91,053	101,747	318,398	19	65	110,339	409,516
05.00	1	1	6,618	32,649	-	-	6,619	32,650
10.00	508	2,329	77,919	316,864	4	2	78,431	319,195
15.00	9,897	32,101	3,925	20,309	-	-	13,822	52,409
20.00	11,110	51,034	16,484	92,887	21	51	27,615	143,972
25.00	8,616	158,964	9,943	282,267	2	910	18,561	442,142
35.00	43,221	32,559	29,375	128,284	-	-	72,596	160,843
45.00	11,845	7,178	14,956	66,743	-	-	26,801	73,921
55.00	5,608	6,640	15,516	65,440	-	-	21,124	72,080
65.00	173	1,363	9,461	32,276	-	-	9,634	33,639
75.00	162	1,189	4,579	166,600	-	-	4,741	167,789
85.00	55	1,358	3,220	31,700	-	-	3,275	33,058
95.00	70	1,683	3,627	135,476	-	-	3,697	137,158
99.99	69	1,148	19,830	73,698	-	-	19,899	74,846
Total	99,908	388,599.8	317,200	1,763,590.9	46	1,028.8	417,154	2,153,219.5
Weighted Average		19.84		33.95		23.14		31.40
Real Estate - Land								
00.00	3,181	59,604	8,232	164,104	-	-	11,413	223,708
05.00	-	-	383	10,463	-	-	383	10,463
10.00	16	129	937	14,056	-	-	953	14,185
15.00	794	7,513	579	6,880	-	-	1,373	14,392
20.00	894	10,672	2,016	60,087	-	-	2,910	70,759
25.00	3,124	50,586	4,949	97,106	2	272	8,075	147,964
35.00	637	6,009	3,260	19,552	-	-	3,897	25,561
45.00	1,349	4,362	1,736	7,698	-	-	3,085	12,060
55.00	271	2,311	2,296	7,072	-	-	2,567	9,382
65.00	38	218	1,137	8,429	-	-	1,175	8,647
75.00	41	163	1,114	11,528	-	-	1,155	11,691
85.00	58	341	1,407	9,514	-	-	1,465	9,855
95.00	55	490	2,360	9,385	-	-	2,415	9,875
99.99	32	94	14,509	41,746	-	-	14,541	41,840
Total	10,490	142,492.3	44,915	467,619.1	2	272.0	55,407	610,383.4
Weighted Average		15.27		26.60		25.00		23.95

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2025 (P)

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	47,490	112,664	24,532	251,441	12	34	72,034	364,139
05.00	8	45	3,868	42,839	-	-	3,876	42,884
10.00	43	2,505	16,833	188,336	-	-	16,876	190,841
15.00	1,458	8,947	834	8,206	2	14	2,294	17,168
20.00	621	15,368	8,184	78,870	25	210	8,830	94,448
25.00	1,320	50,625	8,314	112,631	2	896	9,636	164,153
35.00	429	9,755	3,680	47,183	-	-	4,109	56,938
45.00	199	3,749	2,165	35,674	-	-	2,364	39,423
55.00	1,343	7,235	1,522	18,025	-	-	2,865	25,260
65.00	116	613	1,514	26,938	-	-	1,630	27,551
75.00	166	2,206	1,533	17,604	-	-	1,699	19,810
85.00	163	2,432	1,290	8,490	-	-	1,453	10,923
95.00	197	2,619	1,281	21,389	-	-	1,478	24,008
99.99	55	833	2,545	49,730	-	-	2,600	50,564
Total	53,608	219,598.1	78,095	907,356.6	41	1,154.4	131,744	1,128,109.0
Weighted Average		14.88		23.37		23.24		21.72
Against Fixed Deposits								
00.00	21	54	9,462	156,527	-	-	9,483	156,581
05.00	-	-	421	11,680	-	-	421	11,680
10.00	135	2,743	7,696	116,321	-	-	7,831	119,064
15.00	22	330	127	4,009	-	-	149	4,339
20.00	34	200	632	33,672	-	-	666	33,872
25.00	97	9,075	3,423	214,485	-	-	3,520	223,560
35.00	13	419	751	17,032	-	-	764	17,452
45.00	19	1,243	1,325	34,488	-	-	1,344	35,731
55.00	4	492	341	4,885	-	-	345	5,377
65.00	6	4	247	7,265	-	-	253	7,269
75.00	-	-	222	6,686	-	-	222	6,686
85.00	2	0	177	5,127	-	-	179	5,128
95.00	3	119	969	59,713	-	-	972	59,832
99.99	163	58	446	11,091	-	-	609	11,149
Total	519	14,738.1	26,239	682,982.3	-	-	26,758	697,720.5
Weighted Average		24.99		25.72		-		25.71
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	3	12	-	-	3	12
10.00	-	-	3	11	-	-	3	11
15.00	-	-	1	4	-	-	1	4
20.00	-	-	1	0	-	-	1	0
25.00	-	-	14	88	-	-	14	88
35.00	-	-	1	4	-	-	1	4
45.00	-	-	1	0	-	-	1	0
55.00	-	-	1	1	-	-	1	1
65.00	-	-	-	-	-	-	-	-
75.00	-	-	6	88	-	-	6	88
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	1	4	-	-	1	4
Total	-	-	36	212.9	-	-	36	212.9
Weighted Average		-		45.31		-		45.31
Other Secured Advances								
00.00	368	9,607	81,824	889,697	22	9	82,214	899,314
05.00	1	14	40,642	140,407	-	-	40,643	140,422
10.00	2	500	6,625	82,838	1	2,572	6,628	85,909
15.00	162	5,481	751	30,238	-	-	913	35,719
20.00	173	6,589	1,692	40,680	-	-	1,865	47,268
25.00	704	77,555	3,007	228,250	2	416	3,713	306,221
35.00	186	5,723	1,784	34,748	-	-	1,970	40,472
45.00	2	3	1,444	53,753	-	-	1,446	53,756
55.00	51	3,002	678	20,941	-	-	729	23,943
65.00	2	1	773	39,188	-	-	775	39,188
75.00	2	105	826	61,381	-	-	828	61,486
85.00	1	1	345	10,481	-	-	346	10,482
95.00	5	29	654	11,696	-	-	659	11,725
99.99	3	1,014	9,071	316,229	-	-	9,074	317,243
Total	1,662	109,622.8	150,116	1,960,528.4	25	2,996.9	151,803	2,073,148.1
Weighted Average		23.64		27.27		12.05		27.06

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 30th September, 2025 (P)

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	288,839	827,375	36,905	1,584,121	130	40,280	325,874	2,451,777
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	288,839	827,375.4	36,905	1,584,121.1	130	40,280.2	325,874	2,451,776.7
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	743,621	113,972	4,080,365	291,698	1	367,012	4,823,987	772,682
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	743,621	113,971.7	4,080,365	291,698.2	1	367,012.4	4,823,987	772,682.3
Weighted Average		-		-		-		-
Grand Total	1,400,392	2,471,268.1	4,827,192	10,061,550.5	252	414,134.7	6,227,836	12,946,953.4
Weighted Average		13.15		21.29		0.23		19.06

Note(s)

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

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

All Banks

										(Percent)
As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**
<u>Conventional Banking</u>										
2024	Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
		(15.98)	(17.89)	(15.39)	(14.73)	(13.53)	(15.76)	(18.02)	(33.69)	(16.15)
2025	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
		(16.50)	(10.75)	(9.64)	(10.60)	(10.40)	(10.38)	(12.87)	(29.09)	(11.88)
	Sep P	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
		(16.49)	(10.67)	(9.07)	(10.46)	(10.12)	(9.87)	(11.90)	(23.07)	(11.29)
<u>Islamic Banking</u>										
2024	Sep	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
		-	(18.56)	(14.84)	(17.14)	(14.77)	(15.45)	(17.07)	(32.01)	(15.96)
2025	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
		-	(10.32)	(10.43)	(12.35)	(10.84)	(12.33)	(10.56)	(21.50)	(11.19)
	Sep P	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58
		-	(13.16)	(9.95)	(11.77)	(10.31)	(12.32)	(9.47)	(21.90)	(10.64)
<u>Overall Banking</u>										
2024	Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
		(15.98)	(17.91)	(15.21)	(15.63)	(13.91)	(15.71)	(17.79)	(33.48)	(16.09)
2025	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
		(16.50)	(10.56)	(9.92)	(11.28)	(10.56)	(10.91)	(12.12)	(28.25)	(11.64)
	Sep P	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
		(16.49)	(11.86)	(9.40)	(11.00)	(10.19)	(10.56)	(11.15)	(22.95)	(11.07)

* 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	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	8,698	902,757	9,603	1,066,617	10,122	1,113,455
1.1. Export finance schemes	4,377	640,207	5,048	738,961	4,608	634,711
1.2. Others	4,321	262,550	4,555	327,655	5,514	478,744
2. Import financing	8,809	596,490	8,343	638,366	8,893	602,903
3. Government self employment schemes	52,357	59,187	57,295	98,849	58,331	102,365
4. Working capital/short term	2,567,344	4,904,856	5,665,560	5,792,360	5,375,154	5,734,322
4.1. Small Loans	942,759	358,682	4,169,513	497,380	3,817,617	521,481
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)	589	13,577	635	12,106	636	11,560
4.4. Others	1,623,666	3,393,293	1,495,112	4,240,343	1,556,596	4,167,349
4.5. Commodity Operations Financing	330	1,139,304	300	1,042,530	305	1,033,932
5. Fixed investment/long term	1,471,175	5,410,734	1,604,153	5,522,013	1,650,964	5,546,393
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,442	552,527	12,173	416,519	12,852	417,828
5.2. Financing Power Plants Using Renewable Energy	2,838	95,738	2,960	86,990	2,804	77,374
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	52	976	53	632	53	556
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,032	4,346	1,130	5,533	1,163	5,442
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	174	4,420	196	5,140	213	5,180
5.6. Small Loans	400,038	273,456	433,020	327,014	453,511	403,536
5.7. Others	916,712	3,677,360	1,022,768	3,934,141	1,057,670	3,936,216
5.8. Financing for Construction Purposes	118,733	686,991	123,466	627,634	115,687	603,956
5.9. SME Asaan Finance (SAAF) Scheme	8,732	34,784	8,039	30,721	6,694	23,990
5.10 Machinery	422	80,134	348	87,688	317	72,314
Total	4,108,383	11,874,024	7,344,954	13,118,205	7,103,464	13,099,438

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	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,661	675,835	7,491	780,128	7,911	784,857
1.1. Export finance schemes	2,669	435,325	3,331	487,626	2,988	370,337
1.2. Others	3,992	240,510	4,160	292,502	4,923	414,520
2. Import financing	8,167	562,958	7,572	598,192	8,205	564,873
3. Government self employment schemes	51,456	57,083	56,015	95,624	56,896	99,022
4. Working capital/short term	2,266,406	3,394,062	5,352,460	3,850,877	5,075,983	3,759,629
4.1. Small Loans	662,887	264,566	3,883,486	390,265	3,543,253	412,208
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Area	-	-	-	-	-	-
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)	584	13,566	621	12,095	614	11,547
4.4. Others	1,602,746	2,488,931	1,468,160	2,973,809	1,531,920	2,853,305
4.5. Commodity Operations Financing	189	626,998	193	474,708	196	482,568
5. Fixed investment/long term	1,223,215	3,829,818	1,325,275	3,634,169	1,359,886	3,644,345
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,333	393,307	9,466	285,858	9,906	286,043
5.2. Financing Power Plants Using Renewable Energy	2,158	61,588	2,098	55,722	2,160	47,368
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	29	654	31	418	32	365
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,004	4,071	1,090	5,149	1,103	5,036
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	132	1,920	151	2,277	164	2,266
5.6. Small Loans	322,512	176,673	344,859	188,584	364,595	241,511
5.7. Others	782,129	2,691,376	869,739	2,659,124	892,572	2,674,514
5.8. Financing for Construction Purposes	88,790	426,284	91,719	369,646	84,234	341,125
5.9. SME Asaan Finance (SAAF) Scheme	6,816	27,951	5,882	24,883	4,907	18,441
5.10 Machinery	312	45,994	240	42,509	213	27,677
Total	3,555,905	8,519,756	6,748,813	8,958,990	6,508,881	8,852,725

Note(s)

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3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,037	226,922	2,112	286,489	2,211	328,599
1.1. Export finance schemes	1,708	204,882	1,717	251,335	1,620	264,375
1.2. Others	329	22,041	395	35,153	591	64,224
2. Import financing	642	33,532	771	40,174	688	38,030
3. Government self employment schemes	901	2,105	1,280	3,226	1,435	3,343
4. Working capital/short term	300,938	1,510,794	313,100	1,941,483	299,171	1,974,694
4.1. Small Loans	279,872	94,115	286,027	107,115	274,364	109,273
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)	5	11	14	11	22	13
4.4. Others	20,920	904,361	26,952	1,266,534	24,676	1,314,044
4.5. Commodity Operations Financing	141	512,306	107	567,822	109	551,364
5. Fixed investment/long term	247,960	1,580,915	278,878	1,887,844	291,078	1,902,048
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	3,109	159,220	2,707	130,661	2,946	131,785
5.2. Financing Power Plants Using Renewable Energy	680	34,150	862	31,268	644	30,006
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)	23	322	22	214	21	192
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	28	275	40	384	60	406
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	42	2,500	45	2,863	49	2,914
5.6. Small Loans	77,526	96,783	88,161	138,430	88,916	162,025
5.7. Others	134,583	985,984	153,029	1,275,017	165,098	1,261,702
5.8. Financing for Construction Purposes	29,943	260,707	31,747	257,988	31,453	262,831
5.9. SME Asaan Finance (SAAF) Scheme	1,916	6,834	2,157	5,839	1,787	5,550
5.10 Machinery	110	34,140	108	45,179	104	44,637
Total	552,478	3,354,269	596,141	4,159,215	594,583	4,246,714

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 30th September, 2025 (P)

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	717	37,558	25	886	-	-	9,380	1,075,011	10,122	1,113,455
1.1. Export finance schemes	440	24,777	11	529	-	-	4,157	609,406	4,608	634,711
1.2. Others	277	12,781	14	358	-	-	5,223	465,605	5,514	478,744
2. Import financing	342	3,897	84	560	-	-	8,467	598,445	8,893	602,903
3. Government self employment schemes	44,657	67,089	3,145	4,391	15	38	10,514	30,846	58,331	102,365
4. Working capital/short term	4,363,077	766,408	778,624	41,890	560	4,240	232,893	4,921,784	5,375,154	5,734,322
4.1. Small Loans	3,101,846	257,855	666,069	17,721	19	31	49,683	245,874	3,817,617	521,481
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	-	-	-	611	11,556	636	11,560
4.4. Others	1,261,151	507,722	112,551	24,169	541	4,209	182,353	3,631,248	1,556,596	4,167,349
4.5. Commodity Operations Financing	59	827	-	-	-	-	246	1,033,106	305	1,033,932
5. Fixed investment/long term	1,347,092	1,211,340	178,976	117,692	3,735	22,281	121,161	4,195,079	1,650,964	5,546,393
5.1. Long Term Financing Facility (LTFF and ILTFF)	-	-	-	-	-	-	-	-	-	-
Temporary Economic Refinance Facility (TERF and ITERF)	271	2,961	3	5	-	-	12,578	414,861	12,852	417,828
5.2. Financing Power Plants Using Renewable Energy	454	965	26	142	6	11	2,318	76,256	2,804	77,374
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	3	35	-	-	-	-	50	521	53	556
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	66	690	345	300	-	-	752	4,453	1,163	5,442
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	31	768	-	-	-	-	182	4,412	213	5,180
5.6. Small Loans	361,973	229,578	59,363	24,642	696	1,885	31,479	147,431	453,511	403,536
5.7. Others	885,491	584,650	101,654	56,372	626	2,569	69,899	3,292,624	1,057,670	3,936,216
5.8. Financing for Construction Purposes	94,477	376,453	17,471	35,825	2,407	17,816	1,332	173,861	115,687	603,956
5.9. SME Assam Finance (SAAF) Scheme	4,308	15,214	113	402	-	-	2,273	8,374	6,694	23,990
5.10 Machinery	18	25	1	4	-	-	298	72,285	317	72,314
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Note(s)

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3.12 Advances to Textile & Readymade Garments Sectors

All Banks
As on 30th September, 2025 (P)

(Million Rupees)

Description	Working Capital / Short Term						Fixed Investment / Long Term						Total Outstanding
	SRP Export Finance Schemes (EFS)	Export Financing Other than SRP EFS	Import Financing	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total	
A - Manufacture of textiles	370,586	285,799	70,518	48,971	513,735	1,289,608	1,449	1,052	206,147	12,158	294,126	514,931	1,804,539
i. Preparation and spinning of textile fibres	62,849	71,528	34,761	26,726	215,115	410,979	32	606	63,751	3,600	98,076	166,064	577,044
1. Cotton	41,172	49,012	29,070	23,718	157,013	299,986	14	606	45,266	2,361	58,123	106,371	406,356
2. Woolen	-	449	672	530	3,468	5,120	-	-	1,446	493	452	2,392	7,511
3. Synthetic fibre	6,793	1,740	459	314	17,471	26,776	-	-	6,042	718	19,848	26,608	53,384
4. Others	14,884	20,328	4,559	2,164	37,163	79,098	17	-	10,996	28	19,652	30,694	109,792
ii. Weaving of textiles	82,280	65,890	17,544	4,940	94,989	265,644	492	-	49,182	3,393	72,093	125,160	390,804
1. Cotton	63,581	48,952	12,283	3,742	61,401	189,958	211	-	42,676	1,803	46,894	91,585	281,543
2. Woolen	344	293	-	0	32	668	-	-	-	-	6	6	674
3. Synthetic textile	2,085	610	163	724	3,701	7,283	-	-	2,246	19	2,195	4,459	11,743
4. Others	16,271	16,035	5,098	474	29,855	67,733	281	-	4,260	1,571	22,999	29,110	96,843
iii. Finishing of textiles	67,767	52,654	6,513	4,403	90,691	222,029	96	446	38,360	428	56,148	95,478	317,507
1. Cotton	35,452	33,026	4,794	3,847	44,061	121,180	8	129	26,634	321	38,432	65,524	186,704
2. Woolen	180	449	-	-	238	467	-	-	-	-	7	7	874
3. Synthetic textile	2,304	-	25	158	4,198	6,685	-	-	382	73	151	606	7,291
4. Others	29,831	19,178	1,694	399	42,194	93,296	88	317	11,345	34	17,559	29,342	122,639
iv. Manufacture of knitted and crocheted fabrics	26,954	26,558	885	628	6,262	61,287	51	-	3,840	375	8,506	12,772	74,059
v. Manufacture of made-up textile articles, except apparel	74,516	45,663	2,344	4,855	47,210	174,019	91	-	26,546	3,037	27,239	56,914	236,933
a. Manufacture of bed wear	17,658	6,757	618	1,101	1,756	27,891	0	-	9,301	105	3,406	12,812	40,703
b. Manufacture of other made up textile articles	56,858	38,306	1,727	3,783	45,453	146,128	91	-	17,246	2,932	23,833	44,102	190,230
vi. Manufacture of carpets and rugs	14	166	61	30	228	500	-	-	8	36	196	240	740
vii. Manufacture of other textiles n.e.c.	56,205	23,939	8,410	7,358	59,239	155,151	688	-	24,459	1,288	31,868	58,303	213,453
B - Manufacture of wearing apparel	73,886	40,485	5,716	13,320	50,232	183,639	432	419	25,278	709	34,689	61,527	245,166
i. Manufacture of wearing apparel	9,410	18,490	1,743	11,225	7,091	47,960	262	325	5,533	149	9,149	15,417	63,377
ii. Manufacture of Ready made garments	53,733	16,208	1,594	1,523	36,908	109,967	86	94	18,936	557	17,163	36,836	146,804
iii. Manufacture of articles of fur	350	768	-	27	4,311	5,455	-	-	83	-	709	791	6,247
iv. Manufacture of knitted and crocheted apparel	10,392	5,019	2,379	546	1,921	20,257	85	-	726	2	7,669	8,482	28,739
Total (A + B)	444,472	326,284	76,234	62,291	563,967	1,473,247	1,882	1,471	231,424	12,866	328,815	576,458	2,049,705

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