

6.1 Scheduled Banks' Liabilities and Assets

All Banks

(Billion Rupees)

Item	Amount	Amount
	Jun-24	Jun-25 ^P
Assets	52,442	60,106
I. Currency and Deposits	3,546	3,240
1. Currency	638	703
2. Transferable Deposits	2,645	2,290
3. Restricted/ compulsory deposits	65	67
4 Other Deposits	198	179
II. Securities(other than shares)	30,538	36,806
1. Short-term	8,049	6,076
2. Long-term	22,488	30,730
III. Loans extended (Advances)	14,307	14,873
1. Short-term	8,501	8,799
A) Money at call	182	330
B) Reverse Repo	1,025	571
C) Bills purchased and discounted	346	359
D) Other short-term advances and financial lease:	6,948	7,539
2. Long-term	5,807	6,074
IV. Shares and other equity	673	787
1. Quoted	261	353
2. Non quoted	409	424
3. Investment fund shares	3	9
V. Insurance Technical Reserve	-	-
VI. Financial Derivatives	12	10
VII. Other accounts receivable	1,927	2,664
1. Trade credit and advances	-	-
2. Others	1,927	2,664
A) Dividends receivable resident sector	0	0
B) Settlement accounts resident sector	45	38
C) Items in the process of collection	0	0
D) Miscellaneous assets residents sector	1,878	2,598
E) Other non- resident accounts receivable	4	26
VIII. Non-financial assets	1,438	1,726
1. Produced assets	1,067	1,301
A) Tangible fixed assets	953	1,169
a) Dwellings	171	245
i) Building on freehold land	6	10
ii) Building on leasehold land	165	235
b) Other buildings and structures	348	392
i) Building on freehold land	112	120
ii) Building on leasehold land	235	272
c) Machinery and equipment	354	436
i) Transport equipments	31	44
ii) Furniture & Fixtures	55	71
iii) Office equipments	197	253
iv) Other machinery & equipment:	70	67
d) Other tangible fixed assets n.e.s	81	96
B) Intangible fixed assets	114	133
a) Computer software	79	97
b) Other intangible fixed assets n.e.s	35	35
C) Inventories	-	-
D) Valuables	-	-
2. Non-produced assets	337	393
A) Tangible non-produced assets	312	363
a) Land	201	225
i) Land underlying Buildings and structure:	201	225
1. Freehold land	81	94
2. Leasehold land	120	132
ii) Recreational land	-	-
iii) Other land n.e.s	-	-
b) Other tangible non-produced assets n.e.s	110	138
B) Intangible non-produced assets	25	29
a) Leases and other transferable contracts	18	21
b) Purchased goodwill	2	2
c) Other intangible non-produced assets n.e.s	5	6
3. Capital work in progress	34	32

6.1 Scheduled Banks' Liabilities and Assets

All Banks

(Billion Rupees)

Item	Amount	Amount
	Jun-24	Jun-25 ^P
Liabilities	52,442	60,106
I. Deposits	32,248	36,487
1. Transferable Deposits	26,312	30,460
2. Restricted/ compulsory deposits	595	681
3. Other deposits	5,342	5,346
II. Securities (other than shares bonds/ debentures etc.)	125	119
1. Short-term	-	-
2. Long-term	125	119
III. Loans (Borrowings)	13,231	14,994
1. Short-term	12,392	14,599
A) Money at call	81	443
B) Repurchase agreements (Repo)	10,449	12,607
C) Other short-term borrowings and financial lease:	1,863	1,549
2. Long-term borrowings	839	396
IV. Financial Derivatives	33	19
V. Other accounts payable	3,766	4,768
1. Provision for losses	893	987
A) Provision for loan losses-Specific	807	912
B) Provision for loan losses-General	54	48
C) Provision for other losses	32	28
2. Accumulated Depreciation	413	496
3. Other accounts payable other resident Sectors	2,436	3,245
A) Dividends payable	6	7
B) Settlement accounts	35	37
C) Items in the process of collection	14	24
D) Miscellaneous liability items:	2,381	3,176
a) Suspense account	127	145
b) Provision for expected costs	202	221
c) Deferred tax liabilities	30	58
d) Accrued wages	13	17
e) Accrued rent	1	1
f) Accrued taxes	714	901
g) Other miscellaneous liability item:	1,293	1,833
4. Other non- resident accounts payable	24	40
A) Dividends payable non-residents	13	28
B) Settlement accounts non-residents	-	-
C) Items in the process of collection	-	-
D) Miscellaneous liability items - non-resident:	10	12
VI. Insurance, pension, and standardized guarantee scheme:	-	-
VII. Shares and other equity	3,038	3,719
1. Quoted	440	360
2. Non quoted	267	274
3. Investment fund shares	-	-
4. Retained earnings	666	580
5. Current year result	546	629
6. General and special reserve	764	1,291
7. Valuation adjustments	355	584
VIII. Contingencies and Commitments	17,980	19,445

Source: Statistics and Data Services Department, SBI

Notes:

1: Total advances shown in assets may differ from advances presented in Table 6.2 due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in Table 6.5 due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. June, 2023.

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2024						2025 ^P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. FOREIGN CONSTITUENTS	3.5	0.0	3.5	0.0	-	-	0.0	0.0	0.0	0.0	-	-
2. DOMESTIC CONSTITUENTS	12,066.1	100.0	11,927.9	100.0	430.9	100.0	13,118.2	100.0	12,971.7	100.0	418.4	100.0
I. GOVERNMENT	975.0	8.1	975.0	8.2	361.8	84.0	644.9	4.9	644.9	5.0	368.5	88.1
A. Federal Government	392.6	3.3	392.6	3.3	361.8	84.0	407.5	3.1	407.5	3.1	368.5	88.1
B. Provincial Governments	582.4	4.8	582.4	4.9	-	-	237.4	1.8	237.4	1.8	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,398.0	19.9	2,398.0	20.1	-	-	2,389.1	18.2	2,389.1	18.4	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	254.9	2.1	254.7	2.1	-	-	718.7	5.5	718.7	5.5	-	-
MFIs and DFIs	151.2	1.3	151.2	1.3	-	-	578.7	4.4	578.7	4.5	-	-
Others	103.7	0.9	103.5	0.9	-	-	140.0	1.1	140.0	1.1	-	-
IV. PRIVATE SECTOR (BUSINESS)	7,285.1	60.4	7,149.8	59.9	68.5	15.9	8,135.4	62.0	7,991.7	61.6	49.6	11.8
A. Agriculture, forestry and fishing	400.8	3.3	286.0	2.4	1.3	0.3	492.9	3.8	362.9	2.8	0.0	0.0
B. Mining and quarrying	87.9	0.7	87.9	0.7	-	-	86.4	0.7	86.4	0.7	-	-
C. Manufacturing	4,754.0	39.4	4,741.7	39.7	46.9	10.9	5,183.5	39.5	5,173.9	39.9	39.9	9.5
D. Electricity, gas, steam and air conditioning supply	514.1	4.3	514.1	4.3	6.1	1.4	483.7	3.7	483.7	3.7	0.9	0.2
E. Water supply; sewerage, waste management and remediation activities	23.9	0.2	23.9	0.2	-	-	32.2	0.2	32.2	0.2	-	-
F. Construction	192.7	1.6	192.5	1.6	0.1	0.0	209.5	1.6	209.5	1.6	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	521.9	4.3	518.2	4.3	6.3	1.5	647.1	4.9	647.1	5.0	4.4	1.1
H. Transportation and storage	121.8	1.0	118.2	1.0	-	-	123.4	0.9	120.1	0.9	-	-
I. Accommodation and food service activities	38.2	0.3	38.1	0.3	1.3	0.3	42.1	0.3	42.1	0.3	0.9	0.2
J. Information and communication	389.4	3.2	389.3	3.3	6.4	1.5	525.7	4.0	525.7	4.1	3.4	0.8
K. Real estate activities	37.8	0.3	37.8	0.3	-	-	42.5	0.3	42.5	0.3	-	-
L. Professional, scientific and technical activities	58.3	0.5	58.3	0.5	0.1	0.0	69.1	0.5	69.1	0.5	-	-
M. Administrative and support service activities	47.9	0.4	47.4	0.4	-	-	57.1	0.4	56.3	0.4	-	-
N. Education	29.1	0.2	29.0	0.2	-	-	30.0	0.2	30.0	0.2	-	-
O. Human health and social work activities	18.2	0.2	18.2	0.2	-	-	15.8	0.1	15.8	0.1	-	-
P. Arts, entertainment and recreation	1.7	0.0	1.7	0.0	-	-	2.3	0.0	2.3	0.0	-	-
Q. Other service activities	47.5	0.4	47.5	0.4	-	-	92.0	0.7	92.0	0.7	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15.1	0.1	14.6	0.1	-	-	9.3	0.1	8.7	0.1	-	-
VI. PERSONAL	1,135.6	9.4	1,133.3	9.5	0.5	0.1	1,219.2	9.3	1,217.0	9.4	0.4	0.1
A. Bank Employees	332.6	2.8	330.5	2.8	0.4	0.1	305.3	2.3	303.5	2.3	0.4	0.1
B. Consumer Financing	802.4	6.6	802.2	6.7	0.1	0.0	913.3	7.0	912.9	7.0	-	-
1) For house building	203.6	1.7	203.6	1.7	0.1	0.0	207.0	1.6	207.0	1.6	-	-
2) For transport i.e. purchase of car etc	230.5	1.9	230.5	1.9	0.0	0.0	276.6	2.1	276.4	2.1	-	-
3) Credit cards	122.3	1.0	122.3	1.0	-	-	158.6	1.2	158.6	1.2	-	-
4) Consumers durable	7.4	0.1	7.3	0.1	-	-	8.5	0.1	8.4	0.1	-	-
5) Personal loans	238.6	2.0	238.6	2.0	0.0	0.0	262.6	2.0	262.6	2.0	-	-
C) Other	0.6	0.0	0.6	0.0	-	-	0.6	0.0	0.6	0.0	-	-
VII. OTHER	2.4	0.0	2.4	0.0	-	-	1.7	0.0	1.7	0.0	-	-
Total	12,069.6	100.0	11,931.4	100.0	430.9	100.0	13,118.2	100.0	12,971.7	100.0	418.4	100.0
Growth (%)	2.2		2.15		(4.9)		8.7		8.7		(2.9)	

^P: Provisional

* All Banks excluding specialised banks

Source: Statistics and Data Services Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2024						2025 ^P					
	All Banks		Commercial Banks [*]		Foreign Banks		All Banks		Commercial Banks [*]		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver												
Ornaments and Precious Metals	98.6	0.8	98.6	0.8	-	-	127.0	1.0	127.0	1.0	-	-
II. Securities, Shares and other												
Financial Instruments:	101.5	0.8	101.5	0.9	-	-	393.9	3.0	393.9	3.0	-	-
A.Quoted on the Stock Exchange	61.7	0.5	61.7	0.5	-	-	78.0	0.6	78.0	0.6	-	-
1.To Stock Brokers and Dealers	31.6	0.3	31.6	0.3	-	-	34.9	0.3	34.9	0.3	-	-
2.To Others	30.1	0.2	30.1	0.3	-	-	43.0	0.3	43.0	0.3	-	-
B.Unquoted on the Stock Exchange	39.8	0.3	39.8	0.3	-	-	315.9	2.4	315.9	2.4	-	-
1.To Stock Brokers and Dealers	11.5	0.1	11.5	0.1	-	-	3.2	0.0	3.2	0.0	-	-
2.To others	28.2	0.2	28.2	0.2	-	-	312.7	2.4	312.7	2.4	-	-
III. Merchandise	3,189.8	26.4	3,189.8	26.7	1.0	0.2	2,840.4	21.7	2,840.3	21.9	1.0	0.2
A.Food Items:	1,098.2	9.1	1,098.2	9.2	-	-	765.8	5.8	765.7	5.9	-	-
1.Wheat	448.3	3.7	448.3	3.8	-	-	232.9	1.8	232.9	1.8	-	-
2.Rice and Paddy	101.9	0.8	101.9	0.9	-	-	127.8	1.0	127.8	1.0	-	-
3.Other Grain and Pulses	22.5	0.2	22.5	0.2	-	-	6.5	0.0	6.5	0.1	-	-
4.Edible Oil	79.7	0.7	79.7	0.7	-	-	58.5	0.4	58.5	0.5	-	-
5.Sugar	356.4	3.0	356.4	3.0	-	-	250.5	1.9	250.5	1.9	-	-
6.Kariana and Spices	1.1	0.0	1.1	0.0	-	-	0.9	0.0	0.9	0.0	-	-
7.Fish and Fish Preparation	0.4	0.0	0.4	0.0	-	-	0.6	0.0	0.6	0.0	-	-
8.Other Food Items	87.8	0.7	87.8	0.7	-	-	88.0	0.7	88.0	0.7	-	-
B.Raw Materials	769.9	6.4	769.9	6.5	0.7	0.2	848.6	6.5	848.6	6.5	0.7	0.2
1.Cotton Raw	145.4	1.2	145.4	1.2	-	-	154.7	1.2	154.7	1.2	-	-
2.Synthetic Fibres	12.5	0.1	12.5	0.1	-	-	14.6	0.1	14.6	0.1	-	-
3.Fertilizers	60.9	0.5	60.9	0.5	-	-	61.4	0.5	61.4	0.5	-	-
4.Petroleum Crude	163.9	1.4	163.9	1.4	-	-	95.3	0.7	95.3	0.7	-	-
5.Iron and Steel	141.7	1.2	141.7	1.2	-	-	104.9	0.8	104.9	0.8	-	-
6.Wool and Goat Hair	0.0	0.0	0.0	0.0	-	-	0.1	0.0	0.1	0.0	-	-
7.Hides and Skins	5.3	0.0	5.3	0.0	-	-	6.2	0.0	6.2	0.0	-	-
8.Oil Seeds	10.6	0.1	10.6	0.1	-	-	3.6	0.0	3.6	0.0	-	-
9.Pesticides and Insecticides	5.6	0.0	5.6	0.0	-	-	9.3	0.1	9.3	0.1	-	-
10.Other Raw Materials	224.0	1.9	224.0	1.9	0.7	0.2	398.5	3.0	398.5	3.1	0.7	0.2
C.Finished/Manufactured Goods	1,321.7	11.0	1,321.7	11.1	0.3	0.1	1,226.0	9.3	1,226.0	9.5	0.3	0.1
1.Cotton Textiles	320.8	2.7	320.8	2.7	-	-	243.1	1.9	243.1	1.9	-	-
2.Cotton Yarn	93.0	0.8	93.0	0.8	-	-	67.2	0.5	67.2	0.5	-	-
3.Other Textiles	231.7	1.9	231.7	1.9	0.2	0.0	218.5	1.7	218.5	1.7	0.2	0.1
4.Machinery	54.8	0.5	54.8	0.5	-	-	90.6	0.7	90.6	0.7	-	-
5.Handloom Products	0.1	0.0	0.1	0.0	-	-	0.0	0.0	0.0	0.0	-	-
6.Carpets and Rugs	0.5	0.0	0.5	0.0	-	-	0.1	0.0	0.1	0.0	-	-
7.Readymade Garments	71.9	0.6	71.9	0.6	-	-	60.5	0.5	60.5	0.5	-	-
8.Cement and Cement Products	110.4	0.9	110.4	0.9	-	-	92.8	0.7	92.8	0.7	-	-
9.Sports Goods	1.2	0.0	1.2	0.0	-	-	2.7	0.0	2.7	0.0	-	-
10.Surgical Instruments	6.1	0.1	6.1	0.1	-	-	2.3	0.0	2.3	0.0	-	-
11.Chemicals and Dyes	61.6	0.5	61.6	0.5	0.0	0.0	56.5	0.4	56.5	0.4	0.0	0.0
12.Other finished goods	369.7	3.1	369.7	3.1	0.1	0.0	391.9	3.0	391.9	3.0	0.1	0.0
IV. Fixed Assets Including Machinery	2,071.9	17.2	2,071.0	17.4	1.5	0.4	2,253.7	17.2	2,252.7	17.4	1.0	0.2
V. Real Estate	1,748.7	14.5	1,619.8	13.6	2.4	0.5	1,877.8	14.3	1,738.3	13.4	1.5	0.4
VI. Fixed Deposits & Insurance Policies	496.6	4.1	496.6	4.2	0.4	0.1	680.0	5.2	680.0	5.2	0.1	0.0
VII. Others	4,118.8	34.1	4,118.2	34.5	425.6	98.8	4,217.0	32.1	4,216.9	32.5	46.3	11.1
VIII. Unsecured Advances	243.7	2.0	236.0	2.0	0.0	0.0	728.3	5.6	722.6	5.6	368.5	88.1
Total	12,069.6	100.0	11,931.4	100.0	430.9	100.0	13,118.2	100.0	12,971.7	100.0	418.4	100.0

Source: Statistics and Data Services Department, SBP

* All Banks excluding specialised banks.

**6.4 Classification of Scheduled Banks' Advances
by Size of Accounts
All Banks**

(End June: Amount in Billion Rupees)

SIZE OF ACCOUNTS (Rs.)	2024						2025 ¹					
	All Banks			Commercial Banks*			All Banks			Commercial Banks*		
	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)
Less Than 25,000	566.5	5.0	8.9	481.5	4.5	9.4	3,413.0	13.2	3.9	3,328.8	12.6	3.8
25,000 to 50,000	579.6	21.6	37.2	554.1	20.6	37.2	484.1	17.5	36.2	465.0	16.8	36.2
50,000 to 100,000	1,061.0	71.2	67.1	1,014.1	67.8	66.8	977.3	78.5	80.3	940.0	75.8	80.6
100,000 to 150,000	262.3	32.7	124.7	220.7	27.6	125.1	622.2	78.0	125.4	590.4	74.1	125.5
150,000 to 200,000	183.5	31.9	174.1	143.8	25.0	173.9	217.1	37.8	174.2	186.9	32.6	174.2
200,000 to 300,000	245.0	60.2	245.9	177.0	43.4	245.0	307.1	76.2	248.0	253.8	63.1	248.7
300,000 to 400,000	150.4	51.7	343.7	110.1	37.9	344.4	190.0	65.4	344.0	150.4	51.8	344.5
400,000 to 500,000	106.0	47.8	450.4	72.4	32.6	449.4	282.5	124.5	440.7	253.3	111.5	440.2
500,000 to 750,000	299.0	187.1	625.8	263.4	165.3	627.3	206.7	126.3	611.3	164.7	101.0	613.3
750,000 to 1,000,000	119.8	105.7	881.7	105.2	92.8	882.5	99.4	87.3	878.3	81.0	71.4	880.8
1,000,000 to 2,000,000	217.0	312.2	1,438.9	201.9	289.7	1,434.4	255.2	374.4	1,467.2	232.7	342.4	1,471.7
2,000,000 to 3,000,000	86.7	210.7	2,431.6	81.8	198.9	2,432.4	98.4	240.7	2,445.9	92.6	227.2	2,453.4
3,000,000 to 4,000,000	31.9	110.8	3,474.0	31.5	109.3	3,474.4	38.9	134.3	3,449.8	38.6	133.2	3,450.6
4,000,000 to 5,000,000	23.7	106.3	4,476.2	23.5	105.2	4,476.5	33.2	147.4	4,440.5	33.0	146.4	4,440.2
5,000,000 to 6,000,000	17.6	96.4	5,489.4	17.5	96.1	5,489.2	16.2	87.8	5,429.5	16.1	87.5	5,428.6
6,000,000 to 7,000,000	12.5	81.1	6,486.0	12.4	80.8	6,486.7	12.6	81.7	6,500.5	12.5	81.4	6,500.7
7,000,000 to 8,000,000	10.1	75.6	7,458.2	10.1	75.1	7,458.0	10.2	76.3	7,481.6	10.1	75.6	7,480.9
8,000,000 to 9,000,000	7.0	59.1	8,495.3	6.9	58.9	8,495.7	7.5	63.1	8,463.9	7.4	62.8	8,464.6
9,000,000 to 10,000,000	8.5	81.5	9,538.9	8.5	81.3	9,539.1	8.4	79.8	9,515.3	8.4	79.6	9,514.5
10,000,000 to 100,000,000	48.2	1,453.5	30,141.8	48.1	1,451.5	30,167.6	52.2	1,544.7	29,573.4	52.1	1,541.8	29,605.9
100,000,000 to 500,000,000	9.3	2,058.6	220,548.3	9.3	2,058.4	220,555.9	9.8	2,076.7	212,882.2	9.8	2,076.5	212,891.8
500,000,000 to 1,000,000,000	1.6	1,079.0	686,397.1	1.6	1,079.0	686,397.1	1.6	1,093.9	687,566.8	1.6	1,093.9	687,566.8
1,000,000,000 to 5,000,000,000	1.2	2,237.6	1,932,289.9	1.2	2,237.6	1,932,289.9	1.3	2,498.2	1,989,000.9	1.3	2,498.2	1,989,000.9
5,000,000,000 to 10,000,000,000	0.1	824.4	6,491,649.1	0.1	824.4	6,491,649.1	0.1	927.8	6,533,959.1	0.1	927.8	6,533,959.1
10,000,000,000 & Over	0.1	2,667.9	31,386,938.9	0.1	2,667.9	31,386,938.9	0.1	2,986.6	32,114,000.0	0.1	2,986.6	32,114,000.0
Total	4,048.5	12,069.6	2,981.2	3,596.8	11,931.4	3,317.3	7,345.0	13,118.2	1,786.0	6,930.7	12,971.7	1,871.6

The upper limits of the range is exclusive of amounts e.g Rs. 25,000 to 50,000 stands for Rs.25,000 and over but less than Rs.50,000

Source: Statistics and Data Services Department, SBP

* All Banks excluding specialised banks

Note:

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.

6.5 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Type of Accounts

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2024	2025*	2024	2025*	2024	2025*	2024	2025*	2024	2025*	2024	2025*
I. FOREIGN CONSTITUENTS	848.9	1,008.8	411.8	498.5	5.6	6.2	15.5	11.1	319.6	398.7	96.3	94.3
1) Official	130.3	97.0	50.0	42.1	2.2	2.6	-	-	65.0	45.5	13.1	6.8
2) Business	170.0	164.2	124.6	122.1	0.1	0.4	8.6	10.9	22.1	25.5	14.5	5.3
3) Personal	548.5	747.2	237.2	334.2	3.2	3.2	6.9	0.2	232.4	327.5	68.7	82.2
4) Trust Funds and Non Profit Organizations	0.1	0.5	0.0	0.2	-	-	-	-	0.1	0.3	-	-
2. DOMESTIC CONSTITUENTS	29,332.0	33,531.6	9,854.7	12,433.3	538.7	630.4	914.0	1,074.2	13,192.4	14,569.1	4,832.1	4,824.5
I. GOVERNMENT	4,380.1	5,221.3	433.6	500.4	63.6	71.5	674.8	915.8	1,770.3	2,058.9	1,437.8	1,674.7
A. Federal Government	2,709.6	3,164.4	276.2	309.9	55.3	60.4	560.6	803.6	927.0	1,207.3	890.5	783.1
B. Provincial Governments	1,486.9	1,837.8	134.2	149.6	8.1	10.9	113.9	111.9	688.2	719.2	542.5	846.2
C. Local Bodies	183.7	219.1	23.3	40.9	0.2	0.1	0.3	0.3	155.1	132.4	4.9	45.3
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,883.5	1,996.5	136.7	143.9	38.4	22.6	139.5	96.5	668.3	761.9	900.6	971.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,392.7	1,748.5	71.0	146.5	35.7	62.2	15.9	29.5	1,091.2	1,395.2	178.8	115.1
MFIs and DFIs	40.3	47.6	5.5	4.4	0.1	0.1	0.0	0.0	28.4	36.2	6.3	6.9
Others	1,352.3	1,700.9	65.5	142.1	35.7	62.1	15.9	29.5	1,062.8	1,359.0	172.5	108.2
IV. PRIVATE SECTOR (BUSINESS)	6,643.9	7,229.3	2,996.6	3,548.2	218.6	267.3	19.8	21.8	2,540.0	2,516.0	868.9	876.0
A. Agriculture, forestry and fishing	213.8	248.1	91.2	107.7	7.4	17.1	0.1	0.6	97.7	113.0	17.5	9.8
B. Mining and quarrying	325.0	386.3	56.2	80.3	1.0	1.4	1.4	0.0	206.7	175.9	59.7	128.7
C. Manufacturing	1,630.7	1,794.5	763.4	920.2	77.6	78.2	7.3	5.5	487.5	535.6	294.8	255.0
D. Electricity, gas, steam and air conditioning supply	707.9	610.8	72.1	119.9	8.9	3.0	0.5	0.1	563.1	373.2	63.3	114.6
E. Water supply; sewerage, waste management and remediation activities	11.1	14.2	6.4	9.2	0.6	1.3	-	-	2.8	2.3	1.3	1.4
F. Construction	506.7	561.9	254.1	283.7	29.4	37.8	0.2	0.3	183.3	201.4	39.8	38.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,163.2	1,388.7	757.5	925.7	43.3	51.4	0.5	1.3	283.9	341.2	78.0	69.0
H. Transportation and storage	461.6	400.0	204.8	175.7	5.4	5.4	0.2	0.0	175.2	179.8	76.0	39.1
I. Accommodation and food service activities	35.0	40.0	19.1	22.9	1.1	1.4	0.0	0.0	11.1	12.7	3.7	2.9
J. Information and communication	257.3	291.9	124.2	157.6	2.5	3.7	2.8	2.7	75.9	96.9	51.9	31.0
K. Real estate activities	165.9	146.2	90.8	74.3	10.4	9.6	0.1	0.2	44.7	48.5	20.0	13.7
L. Professional, scientific and technical activities	163.7	200.5	72.0	84.6	2.4	3.0	0.3	0.4	69.4	88.0	19.6	24.4
M. Administrative and support service activities	137.4	176.9	85.4	107.0	3.8	10.6	0.0	0.0	38.3	46.8	9.8	12.6
N. Education	133.2	138.5	37.7	41.6	5.5	10.3	0.1	0.0	56.5	55.1	33.5	31.4
O. Human health and social work activities	103.1	115.7	31.2	36.1	3.5	4.6	0.0	0.0	36.7	35.0	31.7	40.0
P. Arts, entertainment and recreation	3.0	3.3	1.9	2.1	0.1	0.0	0.0	0.0	0.6	0.9	0.3	0.3
Q. Other service activities	625.1	711.9	328.5	399.8	15.7	28.5	6.2	10.6	206.7	209.7	68.1	63.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	737.9	757.8	124.7	151.1	14.9	16.8	0.0	0.1	276.8	306.4	321.6	283.4
VI. PERSONAL	14,205.4	16,527.9	6,060.0	7,915.4	134.8	180.1	57.3	10.2	6,831.8	7,520.2	1,121.5	902.0
VII. OTHER	88.5	50.2	32.1	27.8	32.8	9.9	6.9	0.2	13.9	10.5	2.9	1.8
Total	30,180.9	34,540.3	10,266.5	12,931.8	544.4	636.6	929.6	1,085.3	13,512.0	14,967.9	4,928.5	4,918.8
Growth (%)	22.3	14.4	14.2	26.0	8.2	16.9	36.4	16.7	34.4	10.8	10.6	(0.2)

Source: Statistics and Data Services Department, SBP

Note: Totals may differ due to rounding off.

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June: Accounts in Thousand, Amount in Billion Rupees)

Types of Accounts	2024 ^R		2025 ^P	
	Accounts	Amount	Accounts	Amount
Current Deposits	82,746.5	10,266.5	145,019.9	12,931.8
Call Deposits	342.6	544.4	341.0	636.6
Other Deposit Accounts	231.9	929.6	109.5	1,085.3
Saving Deposits	20,969.9	13,512.0	25,656.3	14,967.9
Fixed Deposits	939.1	4,928.5	549.6	4,918.8
Less than 6 months	139.1	1,455.2	82.0	1,528.7
For 6 months and over				
but less than 1 year	41.3	597.4	14.1	616.2
For 1 year and over				
but less than 2 years	483.2	2,488.0	322.6	2,391.6
For 2 years and over				
but less than 3 years	11.3	47.7	5.2	46.9
For 3 years and over				
but less than 4 years	26.0	74.9	13.6	106.9
For 4 years and over				
but less than 5 years	29.4	13.9	6.0	5.2
For 5 years and over	208.8	251.3	106.1	223.3
All Deposits	105,230.0	30,180.9	171,676.3	34,540.3
Growth				
Current Deposits	15.3	14.2	75.3	26.0
Call Deposits	11.3	8.2	(0.5)	16.9
Other Deposit Accounts	44.3	36.4	(52.8)	16.7
Saving Deposits	(4.1)	34.4	22.3	10.8
Fixed Deposits	9.5	10.6	(41.5)	(0.2)
Less than 6 months	32.8	(0.5)	(41.1)	5.0
For 6 months and over				
but less than 1 year	6.2	9.9	(66.0)	3.1
For 1 year and over				
but less than 2 years	13.3	26.9	(33.2)	(3.9)
For 2 years and over				
but less than 3 years	(49.8)	(26.1)	(54.2)	(1.8)
For 3 years and over				
but less than 4 years	(19.5)	(6.9)	(47.6)	42.8
For 4 years and over				
but less than 5 years	(18.0)	(71.2)	(79.5)	(62.3)
For 5 years and over	6.0	(15.2)	(49.2)	(11.2)
All Deposits	10.8	22.3	63.1	14.4

Source: Statistics and Data Services Department, SBP

Notes:

1. Totals may differ due to rounding off and growth (%) / averages are arrived at from original value.

2. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (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.

6.7 Province/Region wise Deposits by Categories - Scheduled Banks

(Billion Rupees)

Provinces/Regions	Categories	Jun-25			Jun-25 ^a		
		Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	65.79	783.14	848.93	90.96	917.82	1,008.78
	Govt.	108.99	4,271.13	4,380.12	144.30	5,077.02	5,221.32
	NFPSEs	65.79	1,817.72	1,883.51	25.97	1,970.56	1,996.53
	NBFCs & Fin Aux.	3.51	1,389.18	1,392.68	2.52	1,745.94	1,748.47
	Private Sector	537.26	6,106.59	6,643.85	548.24	6,681.10	7,229.34
	Trust Fund	15.35	722.57	737.92	19.63	738.18	757.80
	Personal	2,303.74	11,901.62	14,205.35	2,578.25	13,949.65	16,527.90
	Others	18.78	69.76	88.54	2.49	47.70	50.19
	Total	3,119.21	27,061.70	30,180.91	3,412.36	31,127.97	34,540.33
Punjab	Foreign	48.59	309.04	357.63	65.22	374.59	439.81
	Govt.	32.81	1,700.69	1,733.50	25.81	1,885.56	1,911.37
	NFPSEs	14.83	868.86	883.69	8.03	974.08	982.11
	NBFCs & Fin Aux.	0.52	149.06	149.58	0.42	158.88	159.31
	Private Sector	315.42	2,407.86	2,723.28	354.75	2,865.84	3,220.60
	Trust Fund	7.63	287.61	295.24	12.00	243.68	255.68
	Personal	1,303.58	6,061.33	7,364.91	1,500.83	6,794.63	8,295.46
	Others	1.76	30.88	32.65	1.24	26.40	27.64
	Total	1,725.14	11,815.34	13,540.48	1,968.29	13,323.67	15,291.97
Sindh	Foreign	2.28	340.19	342.48	0.67	383.09	383.76
	Govt.	16.56	1,076.32	1,092.88	69.17	1,693.34	1,762.51
	NFPSEs	22.56	349.17	371.73	11.66	414.89	426.54
	NBFCs & Fin Aux.	0.04	1,163.25	1,163.28	0.08	1,477.79	1,477.86
	Private Sector	87.38	2,512.70	2,600.08	41.15	2,601.77	2,642.91
	Trust Fund	1.87	293.27	295.14	2.74	347.93	350.67
	Personal	238.18	3,470.19	3,708.37	221.64	4,244.60	4,466.25
	Others	0.02	5.23	5.25	0.02	8.86	8.88
	Total	368.90	9,210.31	9,579.21	347.13	11,172.26	11,519.39
Khyber Pakhtunkhwa	Foreign	5.85	21.84	27.70	9.28	31.65	40.94
	Govt.	23.14	377.20	400.34	27.57	489.85	517.41
	NFPSEs	0.32	25.63	25.94	1.20	39.35	40.55
	NBFCs & Fin Aux.	1.12	4.30	5.41	0.08	10.94	11.03
	Private Sector	74.81	190.05	264.86	82.39	196.44	278.83
	Trust Fund	1.93	31.79	33.73	1.20	28.89	30.09
	Personal	402.52	888.68	1,291.20	485.21	1,219.99	1,705.20
	Others	1.50	14.10	15.60	0.80	6.79	7.59
	Total	511.18	1,553.59	2,064.78	607.73	2,023.91	2,631.65
Balochistan	Foreign	0.02	1.65	1.68	0.09	1.72	1.81
	Govt.	24.31	186.99	211.29	8.90	139.68	148.58
	NFPSEs	0.69	13.48	14.17	4.40	12.78	17.18
	NBFCs & Fin Aux.	0.00	0.26	0.26	0.00	0.12	0.12
	Private Sector	31.22	98.98	130.20	35.49	118.77	154.26
	Trust Fund	0.24	8.87	9.11	0.24	8.74	8.98
	Personal	83.47	244.81	328.28	80.20	305.52	385.71
	Others	15.30	1.11	16.40	0.29	0.54	0.83
	Total	155.24	556.15	711.39	129.60	587.87	717.47
Islamabad	Foreign	1.13	92.70	93.83	1.44	103.17	104.60
	Govt.	2.59	885.84	888.42	0.93	825.02	825.95
	NFPSEs	0.01	548.63	548.64	0.00	515.47	515.47
	NBFCs & Fin Aux.	-	59.58	59.58	0.01	82.53	82.54
	Private Sector	5.24	837.56	842.80	4.80	842.67	847.47
	Trust Fund	1.26	95.83	97.10	1.13	101.43	102.55
	Personal	29.12	857.18	886.31	30.87	1,013.94	1,044.81
	Others	0.19	18.35	18.54	-	4.96	4.96
	Total	39.54	3,395.69	3,435.23	39.17	3,489.19	3,528.35
Gilgit-Baltistan	Foreign	0.27	0.43	0.70	1.24	0.71	1.95
	Govt.	8.50	20.61	29.11	11.48	7.87	19.35
	NFPSEs	0.21	9.73	9.95	0.47	12.80	13.27
	NBFCs & Fin Aux.	1.64	4.91	6.55	1.67	7.01	8.68
	Private Sector	7.16	15.53	22.69	10.73	15.68	26.40
	Trust Fund	1.07	0.62	1.69	0.90	1.17	2.07
	Personal	27.15	54.69	81.85	32.05	49.01	81.07
	Others	0.02	0.03	0.05	0.08	0.09	0.17
	Total	46.02	106.57	152.59	58.63	94.34	152.96
AJK	Foreign	7.65	17.28	24.92	13.02	22.88	35.90
	Govt.	1.09	23.48	24.56	0.44	35.71	36.15
	NFPSEs	27.17	2.22	29.38	0.21	1.19	1.40
	NBFCs & Fin Aux.	0.19	7.82	8.01	0.26	8.67	8.93
	Private Sector	16.05	43.90	59.95	18.95	39.93	58.87
	Trust Fund	1.34	4.57	5.91	1.42	6.34	7.76
	Personal	219.71	324.72	544.44	227.45	321.95	549.40
	Others	0.00	0.05	0.05	0.06	0.06	0.12
	Total	273.19	424.04	697.23	261.81	436.73	698.54

Source: Statistics and Data Services Department, SBP

Note: FATA has been merged into KPK

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-24			Jun-25		
		Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	3.53	3.53	-	0.03	0.03
	Govt.	2.06	972.95	975.01	0.05	644.85	644.90
	NFPSEs	-	2,397.99	2,397.99	-	2,389.08	2,389.08
	NBFCs & Fin Aux.	0.00	254.88	254.88	0.00	718.70	718.70
	Private Sector	311.91	6,973.22	7,285.13	436.75	7,698.66	8,135.41
	Trust Fund	0.46	14.60	15.07	0.58	8.67	9.25
	Personal	79.62	1,055.96	1,135.57	107.40	1,111.76	1,219.16
	Others	0.69	1.75	2.44	0.28	1.37	1.66
	Total	394.74	11,674.87	12,069.61	545.07	12,573.11	13,118.18
Punjab	Foreign	-	-	-	-	0.00	0.00
	Govt.	-	313.29	313.29	-	26.96	26.96
	NFPSEs	-	1,001.71	1,001.71	-	776.85	776.85
	NBFCs & Fin Aux.	-	42.72	42.72	-	38.04	38.04
	Private Sector	211.22	3,035.30	3,246.52	351.90	3,380.80	3,732.70
	Trust Fund	0.46	6.46	6.92	0.58	2.46	3.04
	Personal	34.57	335.83	370.39	30.67	344.33	375.00
	Others	0.52	0.12	0.64	0.28	0.79	1.07
	Total	246.77	4,735.43	4,982.20	383.44	4,570.23	4,953.67
Sindh	Foreign	-	3.53	3.53	-	0.02	0.02
	Govt.	2.06	286.89	288.95	0.05	228.44	228.50
	NFPSEs	-	1,068.93	1,068.93	-	1,310.97	1,310.97
	NBFCs & Fin Aux.	0.00	143.68	143.68	0.00	659.10	659.10
	Private Sector	38.93	3,066.71	3,105.64	40.75	3,397.10	3,437.86
	Trust Fund	-	3.20	3.20	-	2.40	2.40
	Personal	27.92	625.94	653.86	10.22	680.68	690.90
	Others	-	1.63	1.63	-	0.58	0.58
	Total	68.90	5,200.51	5,269.42	51.03	6,279.30	6,330.33
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-
	Govt.	-	0.01	0.01	-	0.05	0.05
	NFPSEs	-	17.80	17.80	-	44.16	44.16
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06
	Private Sector	51.83	70.63	122.46	35.25	93.86	129.12
	Trust Fund	-	0.01	0.01	-	0.00	0.00
	Personal	6.51	50.50	57.01	61.52	42.58	104.09
	Others	-	-	-	-	-	-
	Total	58.34	139.01	197.34	96.77	180.71	277.48
Balochistan	Foreign	-	-	-	-	-	-
	Govt.	-	1.63	1.63	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	4.59	5.98	10.57	3.50	5.78	9.28
	Trust Fund	-	-	-	-	-	-
	Personal	7.74	5.08	12.82	1.89	4.23	6.12
	Others	0.17	-	0.17	-	-	-
	Total	12.50	12.70	25.20	5.40	10.01	15.40
Islamabad	Foreign	-	-	-	-	-	-
	Govt.	-	371.13	371.13	-	389.39	389.39
	NFPSEs	-	309.55	309.55	-	257.10	257.10
	NBFCs & Fin Aux.	-	68.42	68.42	-	21.50	21.50
	Private Sector	0.41	767.47	767.88	0.40	783.74	784.13
	Trust Fund	-	4.93	4.93	-	3.81	3.81
	Personal	0.37	32.83	33.20	0.23	34.63	34.86
	Others	-	0.00	0.00	-	0.00	0.00
	Total	0.78	1,554.33	1,555.11	0.63	1,490.17	1,490.79
Gilgit-Baltistan	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	Govt.	0.0	0.0	0.0	0.0	0.0	0.0
	NFPSEs	0.0	0.0	0.0	0.0	0.0	0.0
	NBFCs & Fin Aux.	0.0	0.0	0.0	0.0	0.0	0.0
	Private Sector	3.5	3.2	6.6	3.6	2.3	5.9
	Trust Fund	0.0	0.0	0.0	0.0	0.0	0.0
	Personal	0.7	1.5	2.2	0.8	1.4	2.2
	Others	0.0	0.0	0.0	0.0	0.0	0.0
	Total	4.1	4.7	8.8	4.4	3.7	8.1
AJK	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	Govt.	0.0	0.0	0.0	0.0	0.0	0.0
	NFPSEs	0.0	0.0	0.0	0.0	0.0	0.0
	NBFCs & Fin Aux.	0.0	0.0	0.0	0.0	0.0	0.0
	Private Sector	1.5	24.0	25.4	1.3	35.1	36.4
	Trust Fund	0.0	0.0	0.0	0.0	0.0	0.0
	Personal	1.9	4.3	6.1	2.1	3.9	6.0
	Others	0.0	0.0	0.0	0.0	0.0	0.0
	Total	3.3	28.2	31.5	3.4	38.9	42.4

Source: Statistics and Data Services Department, SBP

Note: FATA has been merged into KPK

6.9 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)											
Period	Province/ Region	Disbursements	(%)	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Apr-Jun 2025 ⁶	Punjab	5,688.48	38.45	5,491.82	96.54	196.66	3.46	245.73	5,737.55	38.78	100.86
	Sindh	6,878.75	46.49	6,702.99	97.44	175.76	2.56	170.26	6,873.25	46.46	99.92
	KPK	119.44	0.81	115.65	96.82	3.79	3.18	662.77	778.42	5.26	651.72
	Balochistan	10.39	0.07	10.27	98.83	0.12	1.17	8.23	18.50	0.13	178.00
	Islamabad	2,079.90	14.06	1,325.75	63.74	754.15	36.26	39.01	1,364.76	9.22	65.62
	Gilgit-Baltistan	5.95	0.04	5.83	97.93	0.12	2.07	3.13	8.96	0.06	150.58
	AJK	12.29	0.08	12.23	99.50	0.06	0.50	1.54	13.77	0.09	112.00
Total		14,795.21	100.00	13,664.54	92.36	1,130.67	7.64	1,130.67	14,795.21	100.00	
Jan-Mar 2025	Punjab	5,452.68	39.00	5,295.64	97.12	157.04	2.88	317.79	5,613.43	40.15	102.95
	Sindh	7,053.79	50.45	6,832.79	96.87	221.00	3.13	145.10	6,977.89	49.90	98.92
	KPK	79.94	0.57	76.99	96.30	2.95	3.70	84.32	161.30	1.15	201.78
	Balochistan	12.43	0.09	12.35	99.38	0.08	0.62	8.94	21.29	0.15	171.33
	Islamabad	1,365.27	9.76	1,151.79	84.36	213.48	15.64	37.00	1,188.78	8.50	87.07
	Gilgit-Baltistan	6.17	0.04	6.10	98.79	0.07	1.21	0.07	6.17	0.04	99.89
	AJK	12.11	0.09	12.07	99.67	0.04	0.33	1.46	13.53	0.10	111.71
Total		13,982.39	100.00	13,387.72	95.75	594.67	4.25	594.67	13,982.39	100.00	
Oct-Dec 2024	Punjab	6,850.61	35.14	6,343.69	92.60	506.92	7.40	417.38	6,761.07	34.68	98.69
	Sindh	10,397.33	53.33	9,811.24	94.36	586.08	5.64	252.65	10,063.89	51.63	96.79
	KPK	77.96	0.40	74.86	96.03	3.09	3.97	361.56	436.43	2.24	559.82
	Balochistan	12.20	0.06	11.92	97.72	0.28	2.28	73.41	85.33	0.44	699.52
	Islamabad	2,140.32	10.98	1,861.89	86.99	278.43	13.01	265.69	2,127.59	10.91	99.41
	Gilgit-Baltistan	5.21	0.03	5.15	98.93	0.06	1.07	1.65	6.80	0.03	130.52
	AJK	10.98	0.06	10.96	99.86	0.02	0.14	2.53	13.49	0.07	122.92
Total		19,494.60	100.00	18,119.72	92.95	1,374.88	7.05	1,374.88	19,494.60	100.00	
Jul-Sep 2024	Punjab	4,925.42	38.60	4,508.01	91.53	350.24	7.11	423.82	4,858.25	39.42	100.13
	Sindh	6,377.09	49.98	5,476.14	85.87	727.52	15.31	178.51	6,452.28	45.20	88.67
	KPK	61.86	0.48	58.02	93.80	3.56	5.76	491.51	61.58	4.39	888.31
	Balochistan	10.10	0.08	9.65	95.57	0.40	3.92	118.90	10.05	1.03	1,273.09
	Islamabad	1,370.45	10.74	1,081.55	78.92	281.22	20.52	149.49	1,362.77	9.84	89.83
	Gilgit-Baltistan	5.16	0.04	5.07	98.21	0.09	1.69	0.05	5.16	0.04	99.15
	AJK	9.68	0.08	9.68	99.97	..	0.03	0.74	9.68	0.08	107.64
Total		12,759.76	100.00	11,148.12	87.37	1,363.03	10.68	1,363.03	12,759.76	100.00	

Source: Statistics and Data Services Department, SBP

Notes:

1. Numbers are rounded to the Nearest Billion

2. Totals may differ due to rounding off

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

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

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

6. FATA has been merged into KPK.

6.10 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Apr-Jun 2025 ^P		Jan-Mar 2025		Oct-Dec 2024		Jul-Sep 2024	
		Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,491.82	96.54	5,295.64	97.12	6,343.69	92.60	4,575.18	92.89
	Sindh	154.22	2.71	122.92	2.25	239.82	3.50	150.40	3.05
	KPK	6.73	0.12	8.03	0.15	44.70	0.65	34.94	0.71
	Balochistan	0.95	0.02	1.47	0.03	7.87	0.11	28.50	0.58
	Islamabad	30.53	0.54	23.41	0.43	213.63	3.12	135.92	2.76
	Gilgit-Baltistan	2.92	0.05	0.03	0.00	0.17	0.00	0.02	0.00
	AJK	1.31	0.02	1.17	0.02	0.72	0.01	0.45	0.01
Punjab Total		5,688.48	100.00	5,452.68	100.00	6,850.61	100.00	4,925.42	100.00
Sindh	Punjab	139.68	2.03	193.89	2.75	281.26	2.71	501.38	7.86
	Sindh	6,702.99	97.44	6,832.79	96.87	9,811.24	94.36	5,476.14	85.87
	KPK	23.80	0.35	8.80	0.12	187.04	1.80	320.60	5.03
	Balochistan	7.00	0.10	7.32	0.10	65.28	0.63	67.14	1.05
	Islamabad	5.06	0.07	10.82	0.15	49.26	0.47	11.54	0.18
	Gilgit-Baltistan	0.03	0.00	0.02	0.00	1.47	0.01	0.01	0.00
	AJK	0.18	0.00	0.15	0.00	1.78	0.02	0.28	0.00
Sindh Total		6,878.75	100.00	7,053.79	100.00	10,397.33	100.00	6,377.09	100.00
KPK	Punjab	0.11	0.10	0.12	0.16	0.12	0.16	0.33	0.54
	Sindh	0.25	0.21	0.08	0.10	0.18	0.23	1.51	2.44
	KPK	115.65	96.82	76.99	96.30	74.86	96.03	58.02	93.80
	Balochistan	0.02	0.01	0.02	0.02	0.01	0.02	0.03	0.05
	Islamabad	3.34	2.80	2.71	3.38	2.76	3.54	1.95	3.15
	Gilgit-Baltistan	0.06	0.05	0.00	0.00	0.00	0.00	0.00	0.00
	AJK	0.01	0.01	0.03	0.03	0.02	0.02	0.01	0.02
KPK Total		119.44	100.00	79.94	100.00	77.96	100.00	61.86	100.00
Balochistan	Punjab	0.04	0.43	0.01	0.10	0.00	0.02	0.05	0.54
	Sindh	0.08	0.72	0.06	0.50	0.27	2.25	0.39	3.89
	KPK	0.00	0.01	0.00	0.02	0.00	0.00	0.00	0.00
	Balochistan	10.27	98.83	12.35	99.38	11.92	97.72	9.65	95.57
	Islamabad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gilgit-Baltistan	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
	AJK	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
Balochistan Total		10.39	100.00	12.43	100.00	12.20	100.00	10.10	100.00
Islamabad	Punjab	105.86	5.09	123.73	9.06	135.99	6.35	103.49	7.55
	Sindh	15.70	0.75	22.03	1.61	12.37	0.58	26.21	1.91
	KPK	632.22	30.40	67.47	4.94	129.81	6.06	135.96	9.92
	Balochistan	0.26	0.01	0.13	0.01	0.24	0.01	23.22	1.69
	Islamabad	1,325.75	63.74	1,151.79	84.36	1,861.89	86.99	1,081.55	78.92
	Gilgit-Baltistan	0.08	0.00	0.01	0.00	0.00	0.00	0.01	0.00
	AJK	0.04	0.00	0.11	0.01	0.02	0.00	0.00	0.00
Islamabad Total		2,079.90	100.00	1,365.27	100.00	2,140.32	100.00	1,370.45	100.00
Gilgit-Baltistan	Punjab	0.03	0.43	0.02	0.31	0.00	0.09	0.01	0.13
	Sindh	0.01	0.12	0.00	0.01	0.00	0.01	0.00	0.00
	KPK	0.01	0.25	0.01	0.14	0.01	0.16	0.01	0.19
	Balochistan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Islamabad	0.08	1.26	0.05	0.74	0.04	0.82	0.08	1.46
	Gilgit-Baltistan	5.83	97.93	6.10	98.79	5.15	98.93	5.07	98.21
	AJK	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00
Gilgit-Baltistan Total		5.95	100.00	6.17	100.00	5.21	100.00	5.16	100.00
AJK	Punjab	0.01	0.06	0.01	0.11	0.01	0.08	0.00	0.02
	Sindh	0.00	0.02	0.00	0.02	0.00	0.02	0.00	0.00
	KPK	0.00	0.02	0.00	0.02	0.00	0.00	0.00	0.00
	Balochistan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Islamabad	0.01	0.06	0.02	0.17	0.00	0.04	0.00	0.00
	Gilgit-Baltistan	0.04	0.33	0.00	0.00	0.00	0.00	0.00	0.00
	AJK	12.23	99.50	12.07	99.67	10.96	99.86	9.68	99.97
AJK Total		12.29	100.00	12.11	100.00	10.98	100.00	9.68	100.00
Grand Total		14,795.21		13,982.39		19,494.60		12,759.76	

Source: Statistics and Data Services Department, SBP

Notes:

1. Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off
2. FATA has been merged into KPK.

6.11 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Apr - Jun 2025 ^P		Jan-Mar 2025		Oct - Dec 2024		Jul - Sep 2024	
		Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,491.8	95.7	5,295.6	94.3	6,343.7	93.8	4,785.4	91.9
	Sindh	139.7	2.4	193.9	3.5	281.3	4.2	316.8	6.1
	KPK	0.1	-	0.1	-	0.1	-	0.1	-
	Balochistan	0.0	-	0.0	-	0.0	-	0.0	-
	Islamabad	105.9	1.8	123.7	2.2	136.0	2.0	106.0	2.0
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-	0.0	-
Punjab Total		5,737.6	100.0	5,613.4	100.0	6,761.1	100.0	5,208.2	100.0
Sindh	Punjab	154.2	2.2	122.9	1.8	239.8	2.4	179.4	3.2
	Sindh	6,703.0	97.5	6,832.8	97.9	9,811.2	97.5	5,419.9	96.5
	KPK	0.3	-	0.1	-	0.2	-	2.2	0.0
	Balochistan	0.1	-	0.1	-	0.3	-	0.2	-
	Islamabad	15.7	0.2	22.0	0.3	12.4	0.1	12.2	0.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-	-	-
Sindh Total		6,873.2	100.0	6,977.9	100.0	10,063.9	100.0	5,614.0	100.0
KPK	Punjab	6.7	0.9	8.0	5.0	44.7	10.2	15.5	13.2
	Sindh	23.8	3.1	8.8	5.5	187.0	42.9	20.3	17.2
	KPK	115.6	14.9	77.0	47.7	74.9	17.2	67.0	56.7
	Balochistan	0.0	-	0.0	-	-	-	-	-
	Islamabad	632.2	81.2	67.5	41.8	129.8	29.7	15.3	12.9
	Gilgit-Baltistan	0.0	-	0.0	0.0	0.0	-	0.0	0.0
	AJK	0.0	-	0.0	-	0.0	-	0.0	-
KPK Total		778.4	100.0	161.3	100.0	436.4	100.0	118.2	100.0
Balochistan	Punjab	1.0	5.2	1.5	6.9	7.9	9.2	0.0	0.0
	Sindh	7.0	37.9	7.3	34.4	65.3	76.5	106.4	91.6
	KPK	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0
	Balochistan	10.3	55.5	12.4	58.0	11.9	14.0	9.7	8.3
	Islamabad	0.3	1.4	0.1	0.6	0.2	0.3	0.0	-
	Gilgit-Baltistan	-	-	-	-	-	-	0.0	0.0
	AJK	-	-	-	-	-	-	-	-
Balochistan Total		18.5	100.0	21.3	100.0	85.3	100.0	116.1	100.0
Islamabad	Punjab	30.5	2.2	23.4	2.0	213.6	10.0	108.7	7.7
	Sindh	5.1	0.4	10.8	0.9	49.3	2.3	27.4	1.9
	KPK	3.3	0.2	2.7	0.2	2.8	0.1	2.0	0.1
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	1,325.8	97.1	1,151.8	96.9	1,861.9	87.5	1,275.8	90.2
	Gilgit-Baltistan	0.1	0.0	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-	0.0	-
Islamabad Total		1,364.8	100.0	1,188.8	100.0	2,127.6	100.0	1,413.9	100.0
Gilgit Baltistan	Punjab	2.9	32.6	0.0	0.5	0.2	2.5	0.1	1.9
	Sindh	0.0	0.3	0.0	0.4	1.5	21.7	2.0	29.6
	KPK	0.1	0.7	0.0	0.0	0.0	0.0	0.0	0.0
	Balochistan	0.0	0.0	-	-	-	-	0.0	-
	Islamabad	0.1	0.9	0.0	0.2	0.0	0.1	0.0	0.1
	Gilgit-Baltistan	5.8	65.0	6.1	98.9	5.2	75.8	4.7	68.4
	AJK	0.0	0.5	0.0	0.0	0.0	-	0.0	-
Gilgit-Baltistan Total		9.0	100.0	6.2	100.0	6.8	100.0	6.9	100.0
AJK	Punjab	1.3	9.5	1.2	8.7	0.7	5.4	1.3	10.7
	Sindh	0.2	1.3	0.1	1.1	1.8	13.2	0.7	6.3
	KPK	0.0	0.1	0.0	0.2	0.0	0.1	-	-
	Balochistan	0.0	-	0.0	0.0	0.0	-	-	-
	Islamabad	0.0	0.3	0.1	0.8	0.0	0.1	0.0	0.0
	Gilgit-Baltistan	0.0	-	0.0	-	-	-	-	-
	AJK	12.2	88.8	12.1	89.2	11.0	81.2	9.8	82.9
AJK Total		13.8	100.0	13.5	100.0	13.5	100.0	11.8	100.0
Grand Total		14,795.2		13,982.4		19,494.6		12,489.0	

Source: Statistics and Data Services Department, SBP

Notes:

1. Numbers are rounded to the nearest Billion, 2. Totals may differ due to rounding off
3. FATA has been merged into KPK.

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2024		2025 ^P	
	No. of Accounts	Total Amount	No. of Accounts	Total Amount
Less Than 25,000	71,136,832	229	136,889,601	315
25,000 to 50,000	5,618,888	206	6,158,484	221
50,000 to 100,000	7,566,178	542	9,629,900	744
100,000 to 150,000	4,532,336	557	3,964,603	484
150,000 to 200,000	3,204,541	555	2,664,398	460
200,000 to 300,000	4,061,230	997	4,018,117	1,019
300,000 to 400,000	2,408,142	836	1,763,790	610
400,000 to 500,000	1,517,726	673	1,141,560	509
500,000 to 750,000	1,883,391	1,122	1,620,030	979
750,000 to 1,000,000	789,049	674	784,823	679
1,000,000 to 2,000,000	1,169,341	1,581	1,342,269	1,840
2,000,000 to 3,000,000	423,127	1,022	520,830	1,262
3,000,000 to 4,000,000	217,348	744	331,001	1,154
4,000,000 to 5,000,000	125,437	558	185,366	827
5,000,000 to 6,000,000	112,802	606	132,574	714
6,000,000 to 7,000,000	74,190	479	78,980	509
7,000,000 to 8,000,000	54,878	409	63,129	471
8,000,000 to 9,000,000	38,026	321	47,244	399
9,000,000 to 10,000,000	30,386	288	37,073	351
10,000,000 to 100,000,000	245,919	5,688	278,949	6,458
100,000,000 to 500,000,000	15,871	3,006	18,454	3,764
500,000,000 to 1,000,000,000	2,200	1,463	2,433	1,612
1,000,000,000 to 5,000,000,000	1,850	3,611	2,256	4,231
5,000,000,000 to 10,000,000,000	188	1,295	268	1,814
10,000,000,000 & Over	139	2,720	149	3,114
Total	105,230,015	30,181	171,676,281	34,540

Source: Statistics and Data Services Department, SBP

Notes:

1. The upper limits of the range is exclusive of amounts e.g Rs.25,000 to 50,000 stands for Rs.25,000 and over but less than Rs. 50,000 and over but less than Rs.50,000.

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

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls
Jun-25																
1.Scheduled Banks (SBs)	11.67	11.71	11.86	11.94	11.81	11.84	12.69	12.77	3.39	3.67	8.85	8.78	5.34	5.16	8.69	8.61
a. Public	11.34	11.28	12.60	12.79	13.48	13.53	15.48	15.60	7.89	7.89	9.16	9.16	6.43	6.47	8.75	8.73
b. Private	12.11	12.24	12.28	12.45	11.58	11.60	12.26	12.33	3.00	3.20	8.94	8.87	5.08	4.84	8.82	8.74
c. Foreign	5.29	5.23	5.29	5.23	5.67	5.67	5.68	5.67	3.63	3.63	4.65	4.65	4.18	4.21	5.21	5.20
d. Specialized	19.47	19.47	19.47	19.47	15.24	15.24	18.55	18.55	2.66	1.73	8.64	8.62	6.78	6.79	8.39	8.38
2. DFIs	12.57	12.57	12.58	12.59	10.83	10.75	11.62	11.76	10.88	10.87	10.88	10.87	11.73	12.12	11.73	12.12
3. MFBs	36.91	36.91	37.68	37.68	35.50	35.50	36.80	36.80	6.03	5.13	10.10	10.07	10.34	10.13	13.39	13.78
4. Overall (SBs, MFBs, DFIs)	11.80	11.87	11.99	12.10	12.48	12.56	13.39	13.54	3.40	3.68	8.86	8.79	5.44	5.26	8.81	8.73
May-25																
1.Scheduled Banks (SBs)	12.24	12.26	12.64	12.72	12.12	12.15	13.14	13.23	3.49	3.94	8.57	8.39	5.70	5.66	9.21	9.18
a. Public	11.06	10.96	12.06	12.25	13.75	13.78	15.60	15.69	7.73	7.72	9.16	9.16	7.09	7.43	9.56	9.56
b. Private	12.43	12.47	12.80	12.89	11.77	11.78	12.59	12.65	3.16	3.53	8.50	8.28	5.37	5.24	9.24	9.20
c. Foreign	12.68	12.68	12.68	12.68	12.57	12.68	12.64	12.76	3.10	3.12	6.54	6.54	4.49	4.60	6.02	6.02
d. Specialized	19.95	19.95	19.95	19.95	15.05	15.05	18.75	18.75	5.94	4.95	9.14	9.42	7.36	7.36	8.59	8.58
2. DFIs	13.03	13.00	13.06	13.03	10.97	10.78	11.83	11.85	11.04	10.86	11.04	10.87	12.53	13.26	12.53	13.26
3. MFBs	36.81	36.81	37.62	37.62	35.45	35.45	36.84	36.84	5.36	4.31	10.16	9.67	10.74	10.52	13.95	14.35
4. Overall (SBs, MFBs, DFIs)	12.47	12.52	12.87	12.98	12.80	12.88	13.85	14.00	3.50	3.94	8.58	8.40	5.82	5.76	9.34	9.30
Apr-25																
1.Scheduled Banks (SBs)	12.77	12.92	12.94	13.14	12.31	12.38	13.21	13.35	4.90	4.59	8.74	8.55	5.83	5.81	9.38	9.35
a. Public	12.13	12.10	12.71	12.78	13.93	13.97	15.76	15.85	7.32	7.36	9.17	9.21	7.61	8.00	9.96	9.96
b. Private	12.90	13.09	13.05	13.29	11.86	11.91	12.55	12.66	4.77	4.42	8.75	8.53	5.39	5.28	9.34	9.30
c. Foreign	9.14	9.14	9.14	9.14	12.87	12.87	12.95	12.95	3.07	3.08	6.10	6.10	4.74	4.81	5.87	5.87
d. Specialized	19.77	19.77	19.77	19.77	14.82	14.84	18.93	18.93	5.57	2.86	8.88	10.03	8.13	8.26	9.17	9.33
2. DFIs	13.47	13.47	13.51	13.51	11.21	11.08	12.14	12.25	11.53	11.53	11.53	11.53	12.86	13.42	12.86	13.42
3. MFBs	36.89	36.89	37.69	37.69	35.41	35.41	36.88	36.88	5.66	4.86	10.75	10.58	11.18	11.09	14.35	14.88
4. Overall (SBs, MFBs, DFIs)	12.91	13.10	13.09	13.32	12.96	13.08	13.90	14.09	4.91	4.60	8.76	8.57	5.95	5.91	9.51	9.48
Mar-25																
1.Scheduled Banks (SBs)	12.39	12.46	12.66	12.78	12.32	12.43	13.35	13.50	5.01	4.66	9.29	9.14	5.92	5.84	9.48	9.45
a. Public	13.38	13.55	13.88	14.15	14.80	14.87	16.79	16.91	8.97	8.97	10.67	10.68	8.09	8.35	10.44	10.44
b. Private	12.78	12.94	13.08	13.30	11.72	11.80	12.56	12.66	4.37	3.86	8.99	8.71	5.41	5.25	9.33	9.27
c. Foreign	7.99	7.99	7.99	7.99	9.67	9.67	9.69	9.69	3.64	3.64	5.65	5.65	4.68	4.73	5.97	5.97
d. Specialized	19.85	19.85	19.85	19.85	15.90	15.92	19.41	19.41	5.50	2.79	9.18	10.04	8.27	8.39	9.17	9.30
2. DFIs	13.32	13.32	13.55	13.56	11.00	10.77	11.93	11.92	11.16	11.16	11.16	11.16	12.73	13.18	12.73	13.18
3. MFBs	37.80	37.80	38.20	38.20	35.40	35.40	36.90	36.90	5.79	4.38	11.43	11.07	11.27	11.17	14.81	15.35
4. Overall (SBs, MFBs, DFIs)	12.55	12.65	12.82	12.96	12.94	13.10	14.01	14.22	5.03	4.66	9.32	9.16	6.04	5.95	9.62	9.58
Feb-25																
1.Scheduled Banks (SBs)	12.41	12.59	12.69	12.97	12.31	12.41	13.29	13.49	5.46	5.25	9.72	9.62	5.57	5.66	9.67	9.66
a. Public	14.07	14.18	14.21	14.33	15.00	15.27	16.84	17.32	8.81	8.80	10.32	10.31	7.94	8.31	10.67	10.67
b. Private	12.72	13.05	13.04	13.51	11.80	11.86	12.64	12.78	4.94	4.62	9.90	9.81	4.97	5.02	9.50	9.49
c. Foreign	7.86	7.86	7.86	7.86	8.15	8.15	8.16	8.16	4.51	4.51	5.30	5.30	4.37	4.40	5.70	5.70
d. Specialized	19.96	19.96	19.96	19.96	16.32	16.34	20.09	20.09	7.74	6.63	10.43	10.39	8.24	8.37	9.27	9.27
2. DFIs	13.86	13.87	13.92	13.93	11.25	11.00	12.19	12.15	11.52	11.41	11.52	11.41	12.73	12.98	12.73	12.98
3. MFBs	37.56	37.56	38.49	38.49	35.35	35.35	36.83	36.83	4.42	3.95	10.50	10.34	11.38	11.51	15.24	15.70
4. Overall (SBs, MFBs, DFIs)	12.55	12.77	12.83	13.16	12.89	13.05	13.90	14.16	5.46	5.25	9.72	9.62	5.70	5.78	9.83	9.81
Jan-25																
1.Scheduled Banks (SBs)	12.74	12.75	12.87	12.90	12.59	12.69	13.41	13.60	6.69	6.32	10.27	10.11	6.52	6.48	10.18	10.17
a. Public	13.48	13.52	13.61	13.67	15.06	15.31	16.79	17.23	10.76	10.77	10.98	11.00	8.38	8.72	10.83	10.86
b. Private	13.01	13.09	13.15	13.27	12.08	12.12	12.73	12.85	6.15	5.64	10.18	9.94	6.08	5.95	10.15	10.13
c. Foreign	7.80	7.80	7.80	7.80	8.45	8.44	8.46	8.45	7.32	7.32	7.86	7.86	5.59	5.60	6.44	6.44
d. Specialized	20.17	20.17	20.17	20.17	16.93	16.95	20.94	20.94	9.92	7.44	11.32	10.92	9.09	9.21	10.27	10.27
2. DFIs	13.56	13.57	13.93	13.98	11.75	11.50	12.73	12.69	10.99	11.06	10.99	11.06	12.75	12.99	12.75	12.99
3. MFBs	31.01	31.01	39.26	39.26	34.65	34.65	37.03	37.03	1.68	1.47	10.30	10.18	11.06	10.85	15.60	16.15
4. Overall (SBs, MFBs, DFIs)	12.85	12.88	12.99	13.05	13.17	13.34	14.04	14.30	6.58	6.19	10.27	10.11	6.64	6.59	10.32	10.31
Dec-24																
1.Scheduled Banks (SBs)	13.94	13.97	14.20	14.31	13.24	13.32	14.11	14.31	7.48	6.50	11.38	10.64	7.48	7.38	11.50	11.46
a. Public	13.59	14.29	13.83	14.66	15.90	16.20	17.83	18.34	10.12	10.23	11.41	11.42	9.50	9.88	12.02	12.04
b. Private	14.30	14.38	14.59	14.76	12.79	12.80	13.50	13.61	7.13	5.84	11.37	10.41	6.83	6.60	11.27	11.18
c. Foreign	8.34	8.26	8.34	8.26	8.67	8.63	8.67	8.64	9.67	10.25	11.39	11.39	10.63	10.69	12.58	12.58
d. Specialized	20.77	20.77	20.77	20.77	17.43	17.44	21.69	21.69	8.70	6.82	13.09	12.78	9.60	9.51	11.71	11.65
2. DFIs	15.37	15.37	15.43	15.43	12.42	12.30	13.40	13.49	11.83	11.77	11.83	11.77	13.50	13.78	13.50	13.78
3. MFBs	32.62	32.62	39.15	39.15	34.58	34.58	36.97	36.97	5.11	4.69	11.86	11.74	11.46	11.08	16.28	16.76
4. Overall (SBs, MFBs, DFIs)	14.05	14.12	14.33	14.48	13.75	13.92	14.66	14.95	7.47	6.50	11.38	10.64	7.59	7.48	11.63	11.58
Nov-24																
1.Scheduled Banks (SBs)	14.82	15.16	15.03	15.43	14.04	14.09	15.12	15.31	7.50	6.69	13.38	13.06	9.07	9.05	13.86	13.86
a. Public	15.51	16.04	16.27	17.03	16.78	16.79	19.05	19.10	11.45	12.01	13.24	13.23	11.06	11.75	14.89	14.90
b. Private	15.20	15.69	15.39	15.95	13.57	13.58	14.45	14.61	7.32	6.40	13.40	13.06	8.31	8.09	13.43	13.40
c. Foreign	8.39	8.33	8.39	8.33	9.01	8.94	9.02	8.95	6.14	6.60	11.28	11.28	12.70	12.76	14.93	14.93
d. Specialized	21.61	21.61	21.61	21.61	17.91	17.93	23.16	23.16	8.93	7.50	15.64	15.49	13.00	12.90	14.83	14.78
2. DFIs	16.33	16.33	16.35	16.35	13.25	13.23	14.35	14.62	13.07	13.62	13.07	13.62	14.70	15.22	14.70	15.22
3. MFBs	31.87	31.87	38.93	38.93	34.51	34.51	37.00	37.00	6.02	5.73	12.55	12.51	12.43	12.12	17.23	17.70
4. Overall (SBs, MFBs, DFIs)	15.13	15.55	15.35	15.85	14.75	14.89	15.88	16.18	7.50	6.69	13.37	13.05	9.16	9.13	13.95	13.96

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls
Oct-24																
1.Scheduled Banks (SBs)	15.34	15.11	15.50	15.31	14.90	14.82	16.04	16.04	10.10	9.77	14.71	14.51	9.45	9.39	14.57	14.52
a. Public	16.23	16.67	16.78	17.62	17.23	17.20	19.49	19.49	13.17	13.43	15.52	15.54	11.42	12.01	15.27	15.27
b. Private	15.69	15.54	15.84	15.73	14.59	14.47	15.54	15.50	9.15	8.44	14.36	13.95	8.68	8.40	14.26	14.16
c. Foreign	8.61	8.58	8.61	8.58	9.45	9.40	9.46	9.41	7.10	7.33	14.08	14.07	12.79	12.89	15.13	15.13
d. Specialized	21.57	21.57	21.57	21.57	17.93	17.95	24.56	24.56	12.59	11.79	15.78	15.71	13.08	12.89	14.75	14.64
2. DFIs	18.18	18.26	18.21	18.30	13.87	13.99	15.04	15.48	15.39	15.82	15.39	15.82	16.93	17.11	16.93	17.11
3. MFBs	31.83	31.83	39.23	39.23	34.72	34.72	37.10	37.10	6.36	5.44	14.59	14.22	13.42	12.74	18.83	18.92
4. Overall (SBs, MFBs, DFIs)	15.43	15.23	15.61	15.45	15.48	15.45	16.65	16.72	10.07	9.73	14.71	14.51	9.57	9.48	14.69	14.63
Sep-24																
1.Scheduled Banks (SBs)	18.34	18.37	18.54	18.63	16.80	16.75	18.18	18.18	9.54	9.03	15.92	15.71	10.43	10.35	16.02	15.97
a. Public	18.65	19.52	18.75	19.59	18.00	17.98	20.30	20.30	14.16	14.77	16.60	16.62	12.67	13.47	16.86	16.86
b. Private	19.04	19.24	19.28	19.55	16.78	16.72	18.00	17.99	8.87	8.10	15.80	15.48	9.73	9.43	15.72	15.63
c. Foreign	9.29	9.29	9.29	9.29	10.14	10.13	10.16	10.14	5.82	6.07	12.85	12.85	13.68	13.92	16.79	16.79
d. Specialized	24.08	24.08	24.08	24.08	19.10	19.12	25.65	25.65	4.40	3.82	17.85	17.82	14.97	14.92	17.31	17.29
2. DFIs	18.99	19.01	19.09	19.11	14.42	14.65	15.67	16.21	17.55	17.55	17.55	17.55	18.45	18.47	18.45	18.47
3. MFBs	31.38	31.38	39.07	39.07	34.68	34.68	36.87	36.87	7.55	5.95	15.40	14.73	14.04	13.38	19.14	19.24
4. Overall (SBs, MFBs, DFIs)	18.42	18.47	18.65	18.76	17.33	17.32	18.75	18.79	9.53	9.02	15.92	15.71	10.51	10.42	16.10	16.04
Aug-24																
1.Scheduled Banks (SBs)	19.04	18.99	19.28	19.34	17.35	17.31	18.79	18.76	10.65	10.35	16.42	16.27	11.00	10.78	16.41	16.33
a. Public	18.80	20.39	18.84	20.46	18.60	18.57	20.91	20.91	15.82	15.82	17.13	17.12	13.57	13.54	16.83	16.84
b. Private	19.80	20.02	20.08	20.45	17.33	17.30	18.62	18.59	9.53	9.01	16.20	15.96	10.27	9.97	16.26	16.14
c. Foreign	9.29	9.18	9.29	9.18	10.39	10.39	10.40	10.40	8.98	9.52	14.82	14.82	14.18	14.24	16.87	16.87
d. Specialized	26.21	26.21	26.21	26.21	19.20	19.22	26.12	26.12	10.67	10.25	17.97	17.97	15.14	15.10	17.31	17.29
2. DFIs	19.55	19.53	19.69	19.68	15.41	15.83	16.74	17.51	19.23	19.26	19.23	19.26	19.86	19.91	19.86	19.91
3. MFBs	31.90	31.90	39.29	39.29	34.60	34.60	36.85	36.85	7.79	6.20	16.02	15.14	14.23	13.70	19.59	19.84
4. Overall (SBs, MFBs, DFIs)	19.12	19.09	19.38	19.48	17.88	17.87	19.36	19.36	10.63	10.33	16.42	16.27	11.08	10.86	16.49	16.41
Jul-24																
1.Scheduled Banks (SBs)	19.31	19.21	19.72	19.72	17.53	17.52	19.13	19.10	11.09	10.75	17.25	17.12	11.14	11.06	17.00	16.92
a. Public	19.44	22.13	19.48	22.23	18.84	18.82	21.19	21.21	15.50	15.96	17.96	17.95	13.11	13.98	17.46	17.46
b. Private	20.12	20.14	20.59	20.74	17.52	17.51	18.99	18.95	10.54	10.05	17.12	16.94	10.51	10.20	16.81	16.69
c. Foreign	9.77	9.65	9.77	9.65	10.74	10.65	10.75	10.66	10.52	10.90	17.44	17.44	14.29	14.35	18.01	18.01
d. Specialized	26.67	26.67	26.67	26.67	19.03	19.05	26.29	26.29	14.55	5.64	18.98	18.81	15.93	15.89	18.30	18.28
2. DFIs	21.56	21.35	21.65	21.43	15.73	16.20	17.10	17.93	19.48	19.48	19.48	19.48	20.37	20.38	20.38	20.39
3. MFBs	32.20	32.20	39.68	39.68	34.44	34.44	36.76	36.76	9.73	8.76	16.87	16.60	14.64	14.00	19.97	20.12
4. Overall (SBs, MFBs, DFIs)	19.39	19.31	19.81	19.84	18.06	18.07	19.69	19.69	11.08	10.74	17.25	17.12	11.23	11.13	17.08	17.00

Source: Statistics and Data Services Department, SBP

Notes:

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

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

6.14 Non- Performing Loans

(End Period: Billion Rupees)

Banks	NPLs				
	Jun-25	Jun-24	Jun-23	Jun-22	Jun-21
All Banks & DFIs	1,072.5	1,019.8	974.0	893.2	867.3
All Banks	1,055.4	1,004.4	959.4	878.5	850.8
Commercial Banks	1,035.7	962.4	915.7	833.8	794.5
Public Sector Commercial Banks	373.2	319.0	319.4	305.4	286.7
Local Private Banks	662.1	642.8	594.3	526.5	505.4
Foreign Banks	0.4	0.5	1.9	1.9	2.4
Specialised Banks	19.7	42.0	43.8	44.8	56.3
DFIs	17.1	15.4	14.5	14.6	16.5

(End Period: Billion Rupees)

Banks	Net NPLs					Net NPLs to Net Loans (%)				
	Jun-25	Jun-24	Jun-23	Jun-22	Jun-21	Jun-25	Jun-24	Jun-23	Jun-22	Jun-21
All Banks & DFIs	(66.3)	(54.2)	53.0	75.7	99.5	(0.5)	(0.4)	0.4	0.7	1.1
All Banks	(65.4)	(53.0)	54.1	73.9	95.4	(0.5)	(0.4)	0.5	0.7	1.1
Commercial Banks	(66.0)	(73.4)	31.9	54.6	71.7	(0.5)	(0.6)	0.3	0.5	0.8
Public Sector Commercial Banks	12.0	(26.0)	17.2	25.0	25.8	0.5	(1.2)	0.7	1.3	1.6
Local Private Banks	(77.1)	(47.0)	15.0	30.1	46.3	(0.7)	(0.5)	0.2	0.3	0.7
Foreign Banks	(1.0)	(0.4)	(0.3)	(0.5)	(0.4)	(0.2)	(0.1)	(0.1)	(0.5)	(0.5)
Specialised Banks	0.7	20.4	22.2	19.2	23.7	0.5	17.5	20.9	19.6	22.6
DFIs	(0.9)	(1.2)	(1.1)	1.8	4.1	(0.4)	(0.6)	(0.6)	1.2	3.6

Source: Financial Stability Department, SBP

Note: Based on un-audited data submitted by banks and DFIs

6.15 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY21	FY22	FY23	FY24	FY25
1. Banking Infrastructure					
Number of Banks' Branches#	16,308	17,031	17,693	18,450	19,347
Real Time Online Branches (RTOB)	16,170	16,603	17,547	18,302	19,249
Automated Teller Machines (ATM)	16,355	17,133	17,808	18,957	20,341
Point of Sale (POS)	71,907	104,865	115,288	125,593	195,849
2. Payment Cards (Total Cards)	45,936,349	42,440,696	44,466,703	44,484,773	47,502,447
Credit Cards	1,720,949	1,799,702	2,013,118	2,047,802	2,215,081
Debit Cards	29,849,278	30,162,289	33,872,829	39,487,578	41,718,744
Proprietary ATMs only Cards	5,771,429	42,144	-	-	-
Pre-Paid Cards	127,670	109,010	95,358	31,643	25,684
Social Welfare Cards	8,467,023	10,327,551	8,485,398	2,917,750	3,542,938
3. Registered Users (Total)	49,548,267	56,060,486	63,271,464	71,557,542	82,679,408
Internet Banking Users	5,239,301	8,369,872	9,636,899	11,995,884	14,923,294
Mobile Phone Banking Users	10,872,844	12,339,053	16,061,403	18,677,692	24,131,908
Call Center / IVR Users	33,436,122	35,351,561	37,573,162	40,883,966	43,624,206
4. Number of e-Merchants Registered with Banks	3,003	4,887	6,889	7,816	9,584
5. E-Banking Financial Transactions					
Number of Transactions	1,183,148	1,611,820	2,073,272	2,780,542	3,771,739
Amount	86,482,286	137,857,101	167,398,201	245,776,877	295,814,325
5.1 ATM Transactions					
Number of Transactions	598,662	692,264	809,678	930,668	1,039,561
Amount	8,075,088	9,626,930	12,154,350	14,912,631	17,428,176
i. Cash Withdrawal					
Number of Transactions	577,257	670,647	786,671	907,563	1,014,662
Amount	7,292,440	8,699,189	10,973,016	13,520,056	15,836,340
ii. Cash and Instrument Deposits*					
Number of Transactions	978	1,262	2,965	3,972	5,207
Amount	83,203	129,780	316,160	426,528	553,181
iii. Deposit of Payment Instrument					
Number of Transactions	23	-	-	-	-
Amount	531	-	-	-	-
iv. Utility Bills Payment					
Number of Transactions	5,369	5,523	4,304	1,080	1,076
Amount	21,340	28,184	32,543	19,999	20,559
v. A/c to A/c Funds Transfer					
Number of Transactions	6,184	5,233	4,862	5,163	4,891
Amount	243,331	245,693	265,943	301,706	314,920
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	8,774	9,599	10,855	12,865	13,700
Amount	434,674	524,083	566,075	643,608	702,419
5.2 POS Transactions					
Number of Transactions	89,013	137,552	199,314	271,443	377,694
Amount	452,249	707,384	1,063,591	1,502,351	2,054,639
5.3 RTOB Transactions					
Number of Transactions	186,570	207,167	199,948	192,397	195,449
Amount	67,308,358	105,308,775	113,941,889	159,329,870	154,514,503
i. Real Time Cash Withdrawals					
Number of Transactions	40,264	45,077	42,946	41,297	40,320
Amount	6,157,255	8,456,774	10,719,788	11,025,444	11,082,732
ii. Real Time Cash Deposits					
Number of Transactions	86,852	93,619	97,073	93,661	89,169
Amount	14,056,243	17,870,031	22,417,706	25,213,342	26,293,607
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	59,454	68,471	59,929	57,439	65,960
Amount	47,094,860	78,981,969	80,804,395	123,091,084	117,138,165

Source: Payment Systems Policy & Oversight Department SBP

6.15 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY21	FY22	FY23	FY24	FY25
5.4 Mobile Banking Transactions					
Number of Transactions	193,421	387,521	660,577	1,122,779	1,809,974
Amount	4,915,215	11,850,738	23,757,967	46,344,311	82,328,431
i. Payment Through Mobile					
Number of Transactions	7,883	22,371	33,197	42,492	55,500
Amount	590,234	1,010,089	1,530,265	2,243,181	3,131,795
ii. Utility Bills Payment					
Number of Transactions	60,082	74,996	92,090	124,721	150,663
Amount	106,189	174,279	586,468	1,116,269	1,615,355
iii. A/c to A/c Funds Transfer					
Number of Transactions	38,890	82,046	141,367	225,576	323,695
Amount	1,702,832	4,743,004	9,732,448	18,323,673	30,339,155
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	86,566	208,108	393,923	729,990	1,280,115
Amount	2,515,960	5,923,366	11,908,786	24,661,188	47,242,127
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	167	146	136	266	111
Amount	8,119	7,004	8,050	7,847	6,380
i. Payment Through Call Centre					
Number of Transactions	123	98	89	205	60
Amount	6,252	5,787	6,758	6,080	4,585
ii. Utility Bills Payment					
Number of Transactions	26	38	40	56	48
Amount	453	719	851	1,547	1,665
iii. A/c to A/c Funds Transfer					
Number of Transactions	17	10	7	5	2
Amount	1,399	493	439	218	127
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	1	-	..	0	0
Amount	15	4	3	1	3
5.6 Internet Banking Transactions					
Number of Transactions	93,443	141,719	171,838	223,088	297,198
Amount	5,661,312	10,249,912	16,330,364	23,485,561	39,232,495
i. Payment Through Internet					
Number of Transactions	4,929	5,577	5,523	5,656	5,883
Amount	672,294	1,248,486	2,719,100	2,556,060	3,861,653
ii. Utility Bills Payment					
Number of Transactions	16,944	20,559	22,996	24,119	21,053
Amount	464,463	583,144	887,272	1,332,269	1,812,298
iii. A/c to A/c Funds Transfer					
Number of Transactions	32,748	48,194	55,217	62,376	69,109
Amount	2,084,210	3,884,433	5,977,777	8,510,308	13,069,072
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	38,822	67,390	88,103	130,938	201,152
Amount	2,440,346	4,533,848	6,746,214	11,086,923	20,489,471
5.7 e-Commerce Transactions					
Number of Transactions	21,864	45,454	31,782	39,902	51,753
Amount	60,599	105,972	141,990	194,306	249,702
6. E-Banking Non-Financial Transactions('000)					
ATMs	1,053,471	1,668,380	1,867,693	2,634,385	3,185,319
Internet Banking	120,992	131,318	133,106	177,880	197,733
Mobile Phone Banking	201,808	414,761	364,329	387,089	243,118
Call Centers Banking	714,114	1,103,111	1,350,554	2,056,117	2,731,877
	16,557	19,191	19,704	13,300	12,591
7. Paper Based Transactions					
Number of Transactions('000)	395,781	391,910	374,286	379,380	374,172
Amount (Billion Rupees)	151,615	190,393	228,747	290,418	297,754
8. PRISM System					
Number of Transactions (Actual)	4,131,398	4,372,870	4,871,110	5,788,013	6,281,309
Amount (Billion Rupees)	444,528	681,581	640,365	1,043,097	1,302,792
8.1 Securities Settlement					
Number of Transactions (Actual)	76,715	91,745	79,677	84,619	90,868
Amount (Billion Rupees)	302,892	484,128	393,060	732,086	928,978
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	314,781	347,062	367,746	373,729	429,968
Amount (Billion Rupees)	83,092	107,983	138,240	189,275	222,238
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	3,679,819	3,872,371	4,359,447	5,291,036	5,705,822
Amount (Billion Rupees)	41,552	66,828	83,021	103,590	122,908
8.4 Retail Cheques Clearing					
Number of Transactions (Actual)	60,083	61,692	64,240	38,629	54,651
Amount (Billion Rupees)	16,992	22,641	26,045	18,146	28,669

Source: Payment Systems Policy & Oversight Department SBB

* From FY22, 'Deposit of Payment Instruments' and 'Cash Deposits' is reported together under new head 'Cash and Instruments Deposits'

It includes the number of branches of Pakistani's Banks located outside the country and sub-branches.

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2022	2023	2024	2025
	Jun	Jun	Jun ^R	Jun ^P
Deposits				
No. of Accounts	9,795,027.0	14,814,093.0	15,866,675.0	22,005,399.0
Amount	4,747,295.7	5,794,300.5	7,268,183.6	9,681,812.0
Percent to Total ¹ Deposits	21.6	23.5	24.1	28.0
Financing²				
No. of Accounts	349,474.0	469,236.0	524,361.0	596,336.0
Amount	3,017,052.2	3,386,513.8	3,504,344.2	4,172,049.6
Percent to Total ¹ Financing	27.7	27.8	29.0	31.8
Investment*				
Amount	2,758,967.4	3,426,152.1	4,727,902.8	6,042,467.7
Percent to Total ¹ Investment	15.6	16.0	15.3	16.8
Liabilities/Assets				
Amount	6,744,814.4	7,923,787.9	9,456,089.5	10,893,151.5
Percent to Total ¹ Liabilities/Assets	19.4	19.2	18.0	18.1
Weighted Average Return on				
Advances	10.8	17.8	18.5	11.6
Deposits	5.2	11.1	14.2	7.9
Selected Ratios				
Ratio of Deposits to Liabilities	70.4	73.1	76.9	88.9
Ratio of Financing to Assets	44.7	42.7	37.1	38.3
Ratio of Financing to Deposits	63.6	58.4	48.2	43.1
Ratio of Investment to Deposits	58.1	59.1	65.0	62.4
Infrastructure				
Full-fledged Islamic Scheduled Banks	5.0	6.0	6.0	6.0
Pakistani	5.0	6.0	6.0	6.0
Foreign	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,775.0	2,597.0	2,812.0	3,183.0
Pakistani	1,775.0	2,597.0	2,812.0	3,183.0
Foreign	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	2,237.0	1,845.0	2,345.0	3,217.0
Pakistani	2,237.0	1,845.0	2,345.0	3,217.0
Foreign	-	-	-	-
Total Islamic Branches	4,012.0	4,442.0	5,157.0	6,400.0

* Islamic Mode of Investment and Market Value

Source: Statistics and Data Services Department, SBP

Notes:

1. Total includes all scheduled banks
2. Financing = Advances + Bills
3. 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.

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2025

Bank Name	Total Branches*	Website
A. Public Sector Commercial Banks	3,028	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,503	www.nbp.com.pk
3 Sindh Bank Ltd.	347	www.sindhbank.com.pk
4 The Bank of Khyber	248	www.bok.com.pk
5 The Bank of Punjab	887	www.bop.com.pk
B. Local Private Banks	14,269	
1 Al Baraka Bank (Pakistan) Ltd.	185	www.albaraka.com.pk
2 Allied Bank Ltd.	1,504	www.abl.com
3 Askari Bank Ltd.	651	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	1,163	www.bankalfalah.com
5 Bank Al-Habib Ltd.	1,254	www.bankalhabib.com
6 Bank Islami Pakistan Ltd.	544	www.bankislami.com.pk
7 Dubai Islamic Bank Pakistan Ltd.	235	www.dibpak.com
8 Faysal Bank Ltd.	857	www.faysalbank.com
9 Habib Bank Ltd.	1,640	www.hbl.com
10 Habib Metropolitan Bank Ltd.	560	www.habibmetro.com
11 JS Bank Ltd.	307	www.jsbl.com
12 MCB Bank Ltd.	1,395	www.mcb.com.pk
13 MCB Islamic Bank Ltd.	305	www.mcbislamicbank.com
14 Meezan Bank Ltd.	1,057	www.meezanbank.com
15 Samba Bank Ltd.	57	www.samba.com.pk
16 Soneri Bank Ltd.	573	www.soneribank.com
17 Standard Chartered Bank (Pakistan) Ltd.	40	www.sc.com/pk
18 Bank Makramah Limited	176	www.bankmakramah.com
19 United Bank Ltd.	1741	www.ubl.com.pk
20 Easypaisa Digital Bank	25	www.easypaisa.com.pk
C. Foreign Banks	10	
1 Bank of China Ltd.	2	www.boc.cn/en/
2 Citibank Pakistan	3	www.citibank.com.pk
3 Deutsche Bank AG	2	www.db.com/pakistan
4 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
D. Specialized Banks	652	
1 The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
2 Zarai Taraqiati Bank Ltd.	501	www.ztbl.com.pk
Commercial Banks (A+B+C)	17,307	
All Scheduled Banks (A+B+C+D)	17,959	

Source: Statistics and Data Services Department, SBP

*It does not include number of branches of Pakistani Banks' located outside the country.

6.18 Microfinance Banks and Development Finance Institutions operating in Pakistan

As on 30th June, 2025

Bank Name	Total Branches	Website
1 Halan Microfinance Bank Limited	51	www.advanspakistan.com
2 Apna Microfinance Bank	72	www.apnabank.com.pk
3 ABHI Microfinance Bank Limited (Formerly FINCA Microfinance Bank Limited)	115	www.abhi.com.pk
4 Khushhalibank Ltd.	201	www.khushhalibank.com.pk
5 Mobilink Microfinance Bank Ltd.	114	www.mobilinkbank.com
6 NRSP Microfinance Bank Ltd.	134	www.nrspbank.com
7 LOLC Microfinance Bank Ltd.	91	www.lolc.com.pk
8 Sindh Microfinance Bank	23	www.sindhmfib.com
9 HBL Microfinance Bank Ltd.	210	www.hblmfib.com
10 U Microfinance Bank Ltd.	248	www.ubank.com.pk
All Microfinance Banks	1,259	
1 House Building Finance Company Ltd.	52	www.hbfc.com.pk
2 Saudi Pak Industrial & Agricultural Investment Company Ltd.	1	www.saudipak.com
3 Pak Kuwait Investment Company (Private) Ltd.	2	www.pkic.com
4 Pak Libya Holding Company Ltd.	1	www.paklibya.com.pk
5 Pak Oman Investment Company Ltd.	1	www.pakoman.com
6 Pak Brunei Investment Company Ltd.	1	www.pakbrunei.com.pk
7 Pair Investment Co. Ltd.	1	www.pairinvestment.com
8 Pak China Investment Co. Ltd.	1	www.pakchinainvest.com
9 Pakistan Mortgage Refinance Company	1	www.pmrc.com.pk
All Development Finance Institutions	61	

Source: Statistics and Data Services Department, SBP