

### 3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

| Item  | 2024              |                   | 2025              |
|---|-------------------|-------------------|-------------------|
|   | Sep               | Dec <sup>K</sup>  | Mar <sup>P</sup>  |
| <b>Assets</b>                                 | <b>52,732,710</b> | <b>54,394,607</b> | <b>55,620,108</b> |
| I. Currency and Deposits                      | 3,127,273         | 3,016,017         | 3,093,414         |
| 1. Currency                                   | 632,558           | 663,551           | 760,341           |
| 2. Transferable Deposits                      | 2,277,312         | 2,173,663         | 2,136,448         |
| 3. Restricted/ compulsory deposits            | 65,506            | 51,086            | 51,724            |
| 4 Other Deposits                              | 151,896           | 127,718           | 144,901           |
| II. Securities(other than shares)             | 31,306,919        | 29,247,875        | 32,930,635        |
| 1. Short-term                                 | 8,937,950         | 4,781,679         | 4,579,958         |
| 2. Long-term                                  | 22,368,969        | 24,466,196        | 28,350,677        |
| III. Loans extended (Advances)                | 14,067,859        | 17,673,290        | 14,895,347        |
| 1. Short-term                                 | 8,128,722         | 11,087,865        | 8,781,017         |
| A) Money at call                              | 222,546           | 262,483           | 166,491           |
| B) Reverse Repo                               | 1,103,682         | 1,032,083         | 720,902           |
| C) Bills purchased and discounted             | 365,857           | 325,755           | 357,494           |
| D) Other short-term advances                  | 6,436,637         | 9,467,544         | 7,536,130         |
| 2. Long-term                                  | 5,939,138         | 6,585,425         | 6,114,330         |
| IV. Shares and other equity                   | 668,956           | 763,940           | 678,126           |
| 1. Quoted                                     | 258,135           | 346,046           | 289,425           |
| 2. Non quoted                                 | 407,515           | 409,613           | 380,506           |
| 3. Investment fund shares                     | 3,306             | 8,282             | 8,195             |
| V. Insurance Technical Reserve                | -                 | -                 | -                 |
| VI. Financial Derivatives                     | 18,587            | 11,767            | 7,799             |
| VII. Other accounts receivable                | 2,044,472         | 2,118,333         | 2,366,992         |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 2,044,472         | 2,118,333         | 2,366,992         |
| A) Dividends receivable resident sector       | 719               | 165               | 1,155             |
| B) Settlement accounts resident sector        | 41,460            | 34,518            | 30,528            |
| C) Items in the process of collection         | 587               | 2,097             | 2,385             |
| D) Miscellaneous assets residents sector      | 1,997,555         | 2,077,795         | 2,328,155         |
| E) Other non- resident accounts receivable    | 4,151             | 3,758             | 4,769             |
| VIII. Non-financial assets                    | 1,498,643         | 1,563,384         | 1,647,795         |
| 1. Produced assets                            | 1,109,859         | 1,168,527         | 1,233,143         |
| A) Tangible fixed assets                      | 993,089           | 1,047,749         | 1,103,977         |
| a) Dwellings                                  | 185,619           | 195,972           | 219,321           |
| i) Building on freehold land                  | 6,422             | 7,698             | 8,990             |
| ii) Building on leasehold land                | 179,197           | 188,274           | 210,330           |
| b) Other buildings and structures             | 355,155           | 374,793           | 384,336           |
| i) Building on freehold land                  | 109,456           | 114,116           | 115,870           |
| ii) Building on leasehold land                | 245,699           | 260,676           | 268,465           |
| c) Machinery and equipment                    | 367,883           | 386,243           | 408,492           |
| i) Transport equipments                       | 33,969            | 38,946            | 40,943            |
| ii) Furniture & Fixtures                      | 53,100            | 49,472            | 54,433            |
| iii) Office equipments                        | 206,550           | 219,997           | 238,102           |
| iv) Other machinery & equipments              | 74,264            | 77,828            | 75,013            |
| d) Other tangible fixed assets n.e.s          | 84,432            | 90,741            | 91,829            |
| B) Intangible fixed assets                    | 116,770           | 120,778           | 129,166           |
| a) Computer software                          | 81,371            | 85,379            | 93,769            |
| b) Other intangible fixed assets n.e.s        | 35,399            | 35,399            | 35,396            |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| 2. Non-produced assets                        | 357,624           | 366,101           | 378,448           |
| A) Tangible non-produced assets               | 328,758           | 338,434           | 350,823           |
| a) Land                                       | 215,581           | 218,609           | 224,620           |
| i) Land underlying Buildings and structures   | 215,581           | 218,609           | 224,620           |
| 1. Freehold land                              | 85,257            | 90,335            | 94,374            |
| 2. Leasehold land                             | 130,324           | 128,274           | 130,246           |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 113,177           | 119,825           | 126,203           |
| B) Intangible non-produced assets             | 28,866            | 27,667            | 27,625            |
| a) Leases and other transferable contracts    | 21,514            | 20,070            | 19,942            |
| b) Purchased goodwill                         | 2,213             | 1,929             | 1,941             |
| c) Other intangible non-produced assets n.e.s | 5,139             | 5,668             | 5,742             |
| 3. Capital work in progress                   | 31,160            | 28,756            | 36,205            |

### 3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

| Item   | 2024              |                   | 2025              |
|--|-------------------|-------------------|-------------------|
|  | Sep               | Dec <sup>B</sup>  | Mar <sup>P</sup>  |
| <b>Liabilities</b>   | <b>52,732,710</b> | <b>54,394,607</b> | <b>55,620,108</b> |
| I. Deposits  | 32,365,350        | 31,553,180        | 32,475,804        |
| 1. Transferable Deposits                                   | 26,631,733        | 26,343,427        | 27,147,220        |
| 2. Restricted/ compulsory deposits                         | 508,818           | 436,315           | 463,496           |
| 3. Other deposits  | 5,224,800         | 4,773,438         | 4,865,088         |
| II. Securities (other than shares bonds/ debentures etc.)  | 124,173           | 123,482           | 123,751           |
| 1. Short-term  | -                 | -                 | -                 |
| 2. Long-term   | 124,173           | 123,482           | 123,751           |
| III. Loans (Borrowings)                                    | 12,839,442        | 14,933,584        | 15,005,456        |
| 1. Short-term  | 12,016,276        | 14,126,280        | 14,497,165        |
| A) Money at call   | 217,779           | 647,229           | 463,743           |
| B) Repurchase agreements (Repo)                            | 10,104,457        | 11,620,623        | 12,558,754        |
| C) Other short-term borrowings                             | 1,694,039         | 1,858,428         | 1,474,668         |
| 2. Long-term borrowings                                    | 823,167           | 807,305           | 508,291           |
| IV. Financial Derivatives                                  | 38,411            | 27,857            | 20,096            |
| V. Other accounts payable                                  | 3,940,474         | 4,230,383         | 4,557,390         |
| 1. Provision for losses                                    | 972,736           | 972,209           | 1,005,189         |
| A) Provision for loan losses-Specific                      | 914,500           | 902,452           | 929,387           |
| B) Provision for loan losses-General                       | 32,793            | 43,419            | 49,807            |
| C) Provision for other losses                              | 25,444            | 26,338            | 25,995            |
| 2. Accumulated Depreciation                                | 433,223           | 445,008           | 474,097           |
| 3. Other accounts payable other resident Sectors           | 2,511,441         | 2,788,244         | 3,059,120         |
| A) Dividends payable                                       | 6,576             | 6,741             | 53,394            |
| B) Settlement accounts                                     | 33,556            | 42,129            | 28,555            |
| C) Items in the process of collection                      | 15,236            | 23,168            | 17,069            |
| D) Miscellaneous liability items                           | 2,456,072         | 2,716,206         | 2,960,102         |
| a) Suspense account  | 146,201           | 177,492           | 154,690           |
| b) Provision for expected costs                            | 203,953           | 172,466           | 227,652           |
| c) Deferred tax liabilities                                | 42,965            | 44,127            | 38,682            |
| d) Accrued wages   | 13,644            | 20,221            | 15,974            |
| e) Accrued rent  | 589               | 655               | 663               |
| f) Accrued taxes   | 732,777           | 773,907           | 773,359           |
| g) Other miscellaneous liability items                     | 1,315,942         | 1,527,338         | 1,749,083         |
| 4. Other non- resident accounts payable                    | 23,074            | 24,923            | 18,984            |
| A) Dividends payable non-residents                         | 14,493            | 14,493            | 7,259             |
| B) Settlement accounts non-residents                       | -                 | -                 | -                 |
| C) Items in the process of collection                      | -                 | -                 | -                 |
| D) Miscellaneous liability items - non-residents           | 8,582             | 10,430            | 11,725            |
| VI. Insurance, pension, and standardized guarantee schemes | -                 | -                 | -                 |
| VII. Shares and other equity                               | 3,424,859         | 3,526,121         | 3,437,611         |
| 1. Quoted  | 439,897           | 453,824           | 439,897           |
| 2. Non quoted  | 266,289           | 252,890           | 275,209           |
| 3. Investment fund shares                                  | -                 | -                 | -                 |
| 4. Retained earnings                                       | 567,832           | 507,199           | 780,679           |
| 5. Current year result                                     | 709,056           | 922,499           | 554,888           |
| 6. General and special reserve                             | 922,791           | 909,162           | 1,016,293         |
| 7. Valuation adjustments                                   | 518,993           | 480,546           | 370,645           |
| <b>VIII. Contingencies and Commitments</b>                 | <b>18,774,399</b> | <b>19,836,848</b> | <b>20,285,191</b> |
| 1. Guarantees  | 3,533,015         | 3,536,220         | 3,621,317         |
| 2. Commitments   | 15,067,907        | 16,058,945        | 16,391,858        |
| A) Letter of Credit  | 4,154,543         | 4,458,079         | 4,604,085         |
| B) Forward Foreign Exchange Transactions                   | 8,697,905         | 7,903,978         | 7,773,442         |
| C) Forward government Securities Transactions              | 259,742           | 1,670,221         | 1,653,036         |
| D) Derivatives   | 100,317           | 105,234           | 106,722           |
| E) Forward lending   | 358,775           | 306,604           | 636,326           |
| F) Operating leases  | 384               | 387               | 1,345             |
| G) Commitments for acquisition of :                        | 51,196            | 54,912            | 54,932            |
| i.Fixed assets   | 39,475            | 42,877            | 45,752            |
| ii. Intangible assets                                      | 11,721            | 12,035            | 9,180             |
| H) Other commitments                                       | 1,445,045         | 1,559,530         | 1,561,971         |
| 3. Other contingent liabilities                            | 173,477           | 241,683           | 272,016           |

Source: Statistics and Data Services Department, SBP

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

4: Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.1.1 Scheduled Banks' Profit and Loss Accounts

|  | Million Rupees |                      |                      |
|--|----------------|----------------------|----------------------|
|  | 2024           |                      | 2025                 |
| Profit/Loss Account  | Jul-Sep        | Oct-Dec <sup>a</sup> | Jan-Mar <sup>a</sup> |
| A. Mark-Up/Return/Interest Earned  | 2,899,674      | 2,565,837            | 1,776,777            |
| 1. Loans and advances  | 581,260        | 603,243              | 416,695              |
| 2. Investments   | 1,863,878      | 1,492,026            | 1,040,743            |
| 3. Lendings to financial institutions  | 40,030         | 34,246               | 28,793               |
| 4. Balances with banks   | 4,214          | 3,732                | 2,615                |
| 5. Income from inter-office lending  | 401,939        | 424,601              | 283,165              |
| 6. Other   | 8,351          | 7,990                | 4,767                |
| B. Mark-Up/Return/Interest Expensed  | 2,276,717      | 1,916,192            | 1,207,232            |
| 1. Deposits  | 1,046,741      | 902,171              | 483,609              |
| 2. Borrowings  | 712,535        | 456,241              | 387,550              |
| 3. Subordinated debt   | 13,715         | 13,533               | 6,079                |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 35,469         | 35,763               | 12,043               |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 8,929          | 8,014                | 8,226                |
| 6. Expense on inter-office borrowing   | 401,827        | 424,601              | 283,165              |
| 7. Other   | 57,501         | 75,870               | 26,560               |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>   | <b>622,956</b> | <b>649,645</b>       | <b>569,545</b>       |
| C. Non Mark-UP/Return/Interest Income  | 155,914        | 199,676              | 125,371              |
| 1. Fee & Commission Income   | 75,342         | 80,813               | 69,220               |
| i. Branch banking customer fees  | 7,820          | 8,710                | 7,448                |
| ii. Consumer finance related fees  | 2,738          | 2,492                | 7,151                |
| iii. Card related fees (debit and credit cards)  | 23,802         | 27,160               | 21,355               |
| iv. Credit related fees  | 1,789          | 2,651                | 1,847                |
| v. Investment banking fee  | 1,501          | 1,737                | 1,809                |
| vi. Commission on trade  | 15,177         | 16,741               | 11,437               |
| vii. Commission on guarantees  | 4,354          | 4,839                | 3,958                |
| viii. Commission on cash management  | 2,676          | 2,988                | 2,993                |
| ix. Commission on remittances including home remittances                                       | 6,816          | 3,412                | 2,427                |
| x. Commission on utility bills   | 173            | 182                  | 166                  |
| xi. Commission income - Bancassurance  | 1,655          | 1,599                | 1,334                |
| xii. Rent on lockers   | 547            | 442                  | 136                  |
| xiii. Commission on investments services   | 264            | 346                  | 340                  |
| xiv. Other Commission  | 6,029          | 7,513                | 6,818                |
| 2. Dividend Income   | 7,704          | 7,927                | 10,315               |
| 3. Foreign exchange income   | 14,003         | 28,842               | 27,154               |
| 4. Income from derivatives   | 2,730          | 1,742                | 979                  |
| 5. Gain on securities  | 45,319         | 60,335               | 14,949               |
| i. Realised  | 38,462         | 52,487               | 17,384               |
| ii. Unrealised - held for trading  | 6,857          | 7,848                | (2,435)              |
| 6. Other Income  | 10,817         | 20,017               | 2,754                |
| i. Rent on property  | 302            | 418                  | 271                  |
| ii. Gain on sale of fixed assets-net   | 1,514          | 1,540                | 867                  |
| iii. Loss on termination of lease liability against right of use assets                        | 433            | 415                  | 319                  |
| iv. Gain on sale of non banking assets - net   | 54             | (24)                 | 26                   |
| v. Other   | 8,515          | 17,667               | 1,272                |
| <b>II. Total Income (I + C)</b>  | <b>778,871</b> | <b>849,321</b>       | <b>694,916</b>       |
| D. Non Mark-UP/Return/Interest Expenses  | 329,983        | 393,624              | 283,359              |
| 1. Operating expenses  | 319,693        | 385,085              | 275,416              |
| i. Total compensation expense  | 141,582        | 177,452              | 124,832              |
| ii. Property expense   | 52,959         | 56,627               | 42,251               |
| a. Rent and taxes  | 2,173          | 3,048                | 3,024                |
| b. Insurance   | 389            | 519                  | 413                  |
| c. Utilities cost  | 16,215         | 14,376               | 7,993                |
| d. Lease rental  | 5              | 5                    | 49                   |
| e. Fuel expense generators   | 1,213          | 1,411                | 823                  |
| f. Security (including guards)   | 8,485          | 10,379               | 7,924                |
| g. Repair and maintenance (including janitorial charges)                                       | 6,055          | 7,180                | 5,769                |
| h. Depreciation on right-of-use assets   | 11,242         | 11,986               | 9,746                |
| i. Depreciation  | 7,181          | 7,724                | 6,510                |
| iii. Information technology expenses   | 29,607         | 35,062               | 24,919               |
| iv. Other operating expenses   | 95,545         | 115,944              | 83,414               |
| 2. Workers welfare fund  | 8,689          | 6,909                | 6,908                |
| 3. Other charges   | 1,600          | 1,630                | 1,035                |
| i. Penalties imposed by State Bank of Pakistan   | 1,152          | 466                  | 208                  |
| ii. Penalties imposed by other regulatory bodies (to be specified)                             | -              | 1                    | -                    |
| iii. Others (to be specified, if material)   | 448            | 1,163                | 827                  |
| <b>III. Profit before provisions (II - D)</b>  | <b>448,888</b> | <b>455,698</b>       | <b>411,557</b>       |
| E. Provisions / (reversals) and write offs - net   | 39,796         | 35,894               | 15,158               |
| 1. (Reversals) / provisions against balance with Banks   | 111            | (406)                | 650                  |
| 2. (Reversals) / provisions for diminution in value of investments                             | (592)          | (5,828)              | (952)                |
| 3. (Reversals) / provisions against loans & advances   | 41,356         | 38,882               | 17,294               |
| 4. (Reversals) / provisions against off balance sheet items                                    | 1,361          | 2,794                | (183)                |
| 5. Reversals against other assets  | 133            | 3,614                | 427                  |
| <b>6. Recovery of written off / charged off bad debts</b>                                      | <b>(2,575)</b> | <b>(3,163)</b>       | <b>(2,078)</b>       |
| F. Extra ordinary / unusual items  | -              | 8,456                | -                    |
| <b>IV. Profit Before Taxation (III - E - F)</b>  | <b>409,092</b> | <b>411,348</b>       | <b>396,399</b>       |
| G. Taxation  | 214,170        | 228,199              | 206,743              |
| 1. Current   | 234,326        | 249,506              | 187,900              |
| 2. Prior   | 189            | (12,846)             | (228)                |
| 3. Deferred  | (20,344)       | (8,461)              | 19,071               |
| <b>V. Profit After Taxation (IV - G)</b>   | <b>194,922</b> | <b>183,149</b>       | <b>189,655</b>       |
| <b>Notes on Human Resources</b>  |                |                      |                      |
| <b>Number of Employees<sup>a</sup></b>   | <b>210,659</b> | <b>214,778</b>       | <b>221,227</b>       |
| 1. Permanent   | 186,188        | 189,566              | 193,808              |
| a. Male  | 149,890        | 151,794              | 155,098              |
| b. Female  | 36,298         | 37,772               | 38,710               |
| 2. Contractual   | 24,471         | 25,212               | 27,419               |
| a. Male  | 21,743         | 22,341               | 24,188               |
| b. Female  | 2,728          | 2,871                | 3,231                |

<sup>a</sup> Number of employees are as on end period and are shown in actual numbers.

Note: Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.2 Classification of Scheduled Banks' Deposits Distributed by Type of Account

Amount in Million Rupees  
No. of Accounts in Unit

| END OF PERIOD                            | 2024               |                   |                    |                   |                    |                   | 2025               |                   |
|--|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|  | Jun                |                   | Sep                |                   | Dec <sup>R</sup>   |                   | Mar <sup>R</sup>   |                   |
|  | No. of Accounts    | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            |
| Current Deposits                         | 81,609,550         | 10,266,502        | 86,548,050         | 10,335,518        | 83,045,425         | 10,521,653        | 140,919,579        | 11,391,107        |
| Call Deposits                            | 342,893            | 544,356           | 314,825            | 416,843           | 295,972            | 380,729           | 294,252            | 408,332           |
| Other Deposits Accounts                  | 231,912            | 929,584           | 244,171            | 946,532           | 161,566            | 917,726           | 154,138            | 832,720           |
| Saving Deposits                          | 22,087,223         | 13,512,000        | 22,539,006         | 14,046,806        | 20,907,136         | 13,707,866        | 24,968,295         | 13,909,380        |
| <b>FIXED DEPOSITS</b>                    | <b>959,692</b>     | <b>4,928,462</b>  | <b>1,131,825</b>   | <b>4,850,545</b>  | <b>651,676</b>     | <b>4,286,979</b>  | <b>582,326</b>     | <b>4,521,821</b>  |
| Less Than 6 months                       | 141,711            | 1,455,238         | 270,217            | 1,316,690         | 97,342             | 1,209,436         | 84,342             | 1,251,542         |
| For 6 months & over but less than 1 year | 41,541             | 597,374           | 41,904             | 675,254           | 19,521             | 442,824           | 14,864             | 488,893           |
| For 1 year & over but less than 2 years  | 487,789            | 2,488,034         | 538,424            | 2,481,382         | 383,627            | 2,225,441         | 350,840            | 2,335,831         |
| For 2 years & over but less than 3 years | 11,311             | 47,697            | 10,912             | 47,897            | 8,051              | 59,713            | 6,033              | 56,392            |
| For 3 years & over but less than 4 years | 26,334             | 74,891            | 25,648             | 73,042            | 16,129             | 87,323            | 14,626             | 131,628           |
| For 4 years & over but less than 5 years | 29,954             | 13,905            | 30,192             | 14,282            | 9,450              | 12,431            | 7,503              | 12,212            |
| For 5 years & over                       | 221,052            | 251,323           | 214,528            | 241,998           | 117,556            | 249,810           | 104,118            | 245,323           |
| <b>Total Deposits</b>                    | <b>105,231,270</b> | <b>30,180,905</b> | <b>110,777,877</b> | <b>30,596,245</b> | <b>105,061,775</b> | <b>29,814,953</b> | <b>166,918,590</b> | <b>31,063,360</b> |

Source: Statistics and Data Services Department, SBP

Note:

1. This Data is being published on quarterly basis w.e.f. March, 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

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

All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Type of Account                                       | Males              |                     | Females           |                    | Both Males and Females |                    | Others*          |                     | Total              |                     |
|---|--------------------|---------------------|-------------------|--------------------|------------------------|--------------------|------------------|---------------------|--------------------|---------------------|
|   | No. of Accounts    | Amount              | No. of Accounts   | Amount             | No. of Accounts        | Amount             | No. of Accounts  | Amount              | No. of Accounts    | Amount              |
| <b>I. Current Deposits</b>                            | 98,545,064         | 7,123,752.6         | 40,478,378        | 1,202,415.9        | 713,882                | 400,492.6          | 1,182,255        | 2,664,445.6         | 140,919,579        | 11,391,106.6        |
| of which:   |                    |                     |                   |                    |                        |                    |                  |                     |                    |                     |
| Basic Banking Accounts                                | 4,181,933          | 346,428.4           | 314,251           | 38,083.2           | 12,584                 | 19,345.4           | 113,590          | 243,363.9           | 4,622,358          | 647,220.8           |
| <b>II. Call Deposits</b>                              | 164,206            | 93,954.7            | 9,005             | 11,978.2           | 10,655                 | 10,549.4           | 110,386          | 291,849.8           | 294,252            | 408,332.1           |
| <b>III. Other Deposit Accounts</b>                    | 123,861            | 24,674.2            | 17,994            | 5,084.4            | 2,734                  | 19,015.3           | 9,549            | 783,946.1           | 154,138            | 832,720.0           |
| <b>IV. Saving Deposits</b>                            | 18,831,419         | 5,945,999.6         | 4,879,559         | 1,684,548.5        | 767,513                | 879,222.8          | 489,804          | 5,399,608.7         | 24,968,295         | 13,909,379.6        |
| <b>V. Fixed or Term Deposits</b>                      | 275,157            | 756,538.1           | 135,789           | 197,286.1          | 131,755                | 204,593.5          | 39,625           | 3,363,403.6         | 582,326            | 4,521,821.3         |
| 1) Less Than Three Months                             | 30,873             | 134,234.7           | 8,742             | 32,586.5           | 7,832                  | 29,588.2           | 9,619            | 591,517.1           | 57,066             | 787,926.4           |
| 2) For Three Months and Over but Less Than Six Months | 15,768             | 50,942.7            | 4,734             | 13,532.3           | 2,008                  | 14,556.3           | 4,766            | 384,584.0           | 27,276             | 463,615.4           |
| 3) For Six Months and Over but Less Than One Year     | 7,530              | 92,027.4            | 2,895             | 13,504.3           | 1,392                  | 15,062.7           | 3,047            | 368,298.4           | 14,864             | 488,892.8           |
| 4) For One Year & Over but Less Than Two Years        | 156,668            | 372,239.0           | 92,559            | 116,775.2          | 85,890                 | 115,304.7          | 15,723           | 1,731,512.2         | 350,840            | 2,335,831.1         |
| 5) For Two Years & Over but Less Than Three Years     | 3,675              | 7,682.4             | 1,317             | 1,446.2            | 419                    | 461.5              | 622              | 46,802.0            | 6,033              | 56,392.0            |
| 6) For Three Years & Over but Less Than Four Years    | 8,220              | 32,405.5            | 3,651             | 2,722.6            | 2,001                  | 2,863.4            | 754              | 93,636.8            | 14,626             | 131,628.2           |
| 7) For Four Years & Over but Less Than Five Years     | 6,045              | 6,565.0             | 1,021             | 2,331.1            | 337                    | 135.1              | 100              | 3,181.0             | 7,503              | 12,212.2            |
| 8) For Five Years and Over but Less Than Ten Years    | 46,173             | 60,203.8            | 20,794            | 14,354.7           | 31,789                 | 26,601.5           | 4,986            | 140,195.0           | 103,742            | 241,355.0           |
| 9) For ten years and over                             | 205                | 237.8               | 76                | 33.1               | 87                     | 20.2               | 8                | 3,677.2             | 376                | 3,968.2             |
| <b>Total</b>  | <b>117,939,707</b> | <b>13,944,919.2</b> | <b>45,520,725</b> | <b>3,101,313.0</b> | <b>1,626,539</b>       | <b>1,513,873.6</b> | <b>1,831,619</b> | <b>12,503,253.8</b> | <b>166,918,590</b> | <b>31,063,359.6</b> |

Source: Statistics and Data Services Department, SBP

\*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entry), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)  
This Data is being published on quarterly basis w.a.f. December, 2023.  
Effective March 2025, Easyway Bank Ltd. 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.

### 3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

End period: Million Rupees

| Category of Deposit Holder   | 2024                |                     |                     |                     | 2025                |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|
|  | Mar                 | Jun                 | Sep                 | Dec <sup>R</sup>    | Mar <sup>P</sup>    |
| <b>I. FOREIGN CONSTITUENTS</b>   | <b>780,934.4</b>    | <b>848,930.6</b>    | <b>844,609.2</b>    | <b>888,649.1</b>    | <b>953,539.1</b>    |
| I. Official  | 122,800.2           | 130,252.0           | 106,628.6           | 89,741.4            | 95,636.3            |
| II. Business   | 154,496.5           | 170,014.8           | 145,195.2           | 163,434.7           | 192,854.0           |
| III. Personal  | 503,513.4           | 548,535.8           | 592,653.9           | 635,339.1           | 664,912.9           |
| IV. Trust Funds and Non Profit Organizations                             | 124.4               | 128.1               | 131.5               | 132.7               | 127.4               |
| <b>2. DOMESTIC CONSTITUENTS</b>  | <b>26,853,196.9</b> | <b>29,331,974.5</b> | <b>29,751,635.3</b> | <b>28,926,303.7</b> | <b>30,109,820.4</b> |
| <b>I. GOVERNMENT</b>   | <b>3,912,060.1</b>  | <b>4,380,118.4</b>  | <b>4,526,234.5</b>  | <b>4,296,509.7</b>  | <b>4,547,588.8</b>  |
| a. Federal Government  | 2,409,189.3         | 2,709,577.9         | 2,799,811.0         | 2,581,115.7         | 2,681,844.8         |
| b. Provincial Governments  | 1,325,020.2         | 1,486,856.1         | 1,532,671.9         | 1,506,660.0         | 1,628,938.2         |
| c. Local Bodies  | 177,850.7           | 183,684.4           | 193,751.6           | 208,734.0           | 236,805.8           |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>               | <b>1,615,222.1</b>  | <b>1,883,510.8</b>  | <b>1,851,168.4</b>  | <b>1,395,628.9</b>  | <b>1,489,373.1</b>  |
| a. Agriculture, hunting and forestry                                     | 1,520.1             | 1,897.8             | 1,742.5             | 1,307.7             | 1,013.0             |
| b. Services  | 50,998.6            | 52,639.3            | 48,801.8            | 48,235.3            | 41,135.1            |
| c. Utilities   | 625,098.0           | 717,184.9           | 763,046.1           | 505,343.2           | 593,088.2           |
| d. Transport, storage and communications                                 | 126,068.1           | 149,713.7           | 126,967.9           | 95,225.7            | 83,598.9            |
| e. Manufacturing   | 331,232.3           | 309,051.2           | 272,090.3           | 207,242.1           | 191,925.7           |
| f. Mining and Quarrying  | 296,026.5           | 445,716.2           | 415,244.3           | 312,972.3           | 316,770.8           |
| g. Construction  | 22,690.0            | 23,197.0            | 22,402.9            | 45,847.8            | 42,265.9            |
| h. Commerce and Trade  | 49,755.6            | 36,712.3            | 41,602.6            | 41,366.7            | 37,945.6            |
| i. Others  | 111,832.9           | 147,398.3           | 159,269.8           | 138,088.1           | 181,630.0           |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>                       | <b>1,213,732.7</b>  | <b>1,392,683.0</b>  | <b>1,193,845.8</b>  | <b>1,073,313.7</b>  | <b>1,096,680.0</b>  |
| a. Mutual Funds and AMCs   | 661,713.1           | 753,728.7           | 475,550.9           | 615,366.4           | 462,847.5           |
| b. Insurance & Pension Funds   | 204,181.9           | 260,246.2           | 426,114.7           | 146,317.1           | 287,779.5           |
| c. MFIs and DFIs   | 34,565.1            | 40,344.2            | 32,122.3            | 31,327.7            | 50,221.5            |
| d. Stock Exchange & Brokerage Houses                                     | 53,323.5            | 85,404.9            | 60,206.8            | 127,678.5           | 137,936.9           |
| e. Modarabas   | 4,722.7             | 4,707.2             | 5,833.7             | 6,167.4             | 6,008.0             |
| f. Other NBFIs   | 255,226.4           | 248,251.8           | 194,017.5           | 146,456.5           | 151,886.5           |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                     | <b>6,161,596.8</b>  | <b>6,643,852.4</b>  | <b>6,582,280.4</b>  | <b>6,423,255.0</b>  | <b>6,618,613.8</b>  |
| a. Agriculture, forestry and fishing                                     | 199,826.7           | 213,786.1           | 204,033.1           | 225,805.7           | 239,309.3           |
| 01. Crop and animal production, hunting and related service activities   | 192,317.1           | 206,036.6           | 195,210.9           | 218,346.3           | 232,804.2           |
| i. Growing of Wheat, Rice, Sugar Cane & Cotton                           | 104,936.0           | 111,769.9           | 102,979.0           | 111,514.9           | 110,072.0           |
| ii. Growing of tropical, subtropical, pome and stone fruits & vegetables | 7,669.0             | 8,298.0             | 8,352.6             | 15,479.0            | 17,005.6            |
| iii. Growing of other fruits, vegetables and crops                       | 31,698.7            | 33,660.3            | 29,794.7            | 33,282.7            | 33,805.8            |
| iv. Raising of livestock and other related activities                    | 36,529.6            | 38,451.8            | 41,015.1            | 44,586.0            | 54,062.3            |
| v. Other agricultural support activities                                 | 11,393.5            | 13,734.8            | 12,966.6            | 13,332.2            | 17,731.9            |
| vi. Hunting, trapping and related service activities                     | 90.2                | 121.8               | 102.9               | 151.5               | 126.6               |
| 02 - Forestry and logging  | 529.0               | 619.5               | 1,566.5             | 828.4               | 715.0               |
| 03 - Fishing and aquaculture   | 6,980.7             | 7,130.1             | 7,255.7             | 6,631.0             | 5,790.1             |
| b. Mining and quarrying  | 242,004.3           | 325,010.8           | 286,196.8           | 289,669.2           | 292,273.7           |
| 01 - Mining of coal and lignite  | 81,971.3            | 107,676.2           | 113,445.2           | 110,999.4           | 104,478.6           |
| 02 - Extraction of crude petroleum and natural gas                       | 133,001.1           | 183,445.9           | 141,814.7           | 137,138.5           | 154,791.0           |
| 03 - Mining of metal ores  | 3,643.6             | 7,298.4             | 5,388.7             | 14,224.9            | 4,305.0             |
| 04-Other mining and quarrying  | 22,533.0            | 25,351.1            | 24,474.9            | 26,260.7            | 27,353.2            |
| 05- Mining support service activities                                    | 855.3               | 1,239.3             | 1,073.3             | 1,045.8             | 1,345.9             |
| c. Manufacturing   | 1,685,851.8         | 1,630,717.4         | 1,647,514.7         | 1,626,516.8         | 1,564,522.9         |
| 01 - Manufacture of food products  | 285,548.8           | 292,225.7           | 310,368.6           | 321,572.9           | 290,693.0           |
| 02 - Manufacture of beverages  | 60,163.5            | 50,264.7            | 65,982.7            | 52,549.9            | 45,439.9            |
| 03 - Manufacture of tobacco products                                     | 29,035.6            | 36,323.5            | 26,336.2            | 36,640.2            | 35,278.4            |
| 04 - Manufacture of textiles   | 230,981.3           | 217,806.2           | 212,931.9           | 214,856.1           | 221,898.5           |
| i. Preparation and spinning of textile fibers                            | 66,081.9            | 63,713.8            | 61,806.2            | 66,456.4            | 66,148.5            |
| ii. Weaving of textiles  | 26,785.6            | 25,523.5            | 25,380.8            | 24,405.2            | 24,867.2            |
| iii. Finishing of textiles   | 24,393.3            | 24,086.5            | 21,842.1            | 21,447.2            | 21,036.8            |
| iv. Manufacture of knitted and crocheted fabrics                         | 16,640.1            | 16,455.1            | 15,918.7            | 17,018.7            | 15,033.1            |
| v. Manufacture of made-up textile articles, except apparel               | 35,356.4            | 31,197.4            | 32,831.0            | 32,329.1            | 32,040.5            |
| vi. Manufacture of carpets and rugs                                      | 1,704.8             | 1,924.8             | 1,894.2             | 2,082.8             | 1,905.7             |
| vii. Manufacture of other textiles n.e.c.                                | 60,019.0            | 54,905.1            | 53,258.8            | 51,116.7            | 60,866.8            |
| 05 - Manufacture of wearing apparel                                      | 70,609.1            | 64,745.0            | 69,569.2            | 60,025.0            | 64,043.2            |
| 06 - Manufacture of leather and related products                         | 25,084.0            | 24,648.1            | 23,285.6            | 22,325.3            | 24,085.8            |
| i. Tanning and dressing of leather; dressing and dyeing of fur           | 6,588.6             | 5,648.8             | 5,470.8             | 5,145.5             | 5,385.2             |
| ii. Manufacture of luggage, handbags and the like, saddlery and harness  | 4,032.0             | 4,004.1             | 3,560.8             | 2,993.8             | 3,192.5             |
| iii. Manufacture of footwear   | 14,463.4            | 14,995.3            | 14,254.0            | 14,186.0            | 15,508.1            |
| a). Leather wear   | 12,084.9            | 12,284.5            | 11,749.8            | 11,842.3            | 12,643.7            |
| b). Rubber and Plastic wear  | 2,378.5             | 2,710.8             | 2,504.2             | 2,343.8             | 2,864.4             |

### 3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

End period: Million Rupees

| Category of Deposit Holder   | 2024                |                     |                     |                     | 2025                |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|
|  | Mar                 | Jun                 | Sep                 | Dec <sup>a</sup>    | Mar <sup>a</sup>    |
| 07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 3,406.8             | 2,700.0             | 2,693.2             | 3,914.1             | 3,618.8             |
| 08 - Manufacture of paper and paper products   | 8,800.6             | 9,606.2             | 11,457.5            | 10,095.2            | 10,097.5            |
| 09 - Printing and reproduction of recorded media   | 21,472.5            | 22,591.0            | 21,168.7            | 19,613.4            | 20,885.9            |
| 10 - Manufacture of coke and refined petroleum products  | 169,226.4           | 145,289.3           | 156,229.1           | 170,821.0           | 176,638.0           |
| 11 - Manufacture of chemicals and chemical products  | 193,076.2           | 154,837.9           | 140,053.6           | 152,596.9           | 122,761.0           |
| 12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations  | 57,534.2            | 66,115.1            | 80,416.8            | 78,655.6            | 79,149.3            |
| 13 - Manufacture of rubber and plastics products   | 24,267.8            | 25,481.2            | 23,310.3            | 29,702.1            | 26,708.4            |
| 14 - Manufacture of other non-metallic mineral products  | 30,988.9            | 31,047.5            | 34,885.3            | 40,227.3            | 35,708.2            |
| 15 - Manufacture of basic metals   | 43,942.5            | 55,170.1            | 46,199.6            | 47,085.4            | 46,803.5            |
| 16 - Manufacture of fabricated metal products, except machinery and equipment  | 12,095.9            | 10,574.5            | 8,928.1             | 15,539.8            | 9,064.4             |
| 17 - Manufacture of computer, electronic and optical products  | 28,041.6            | 31,015.1            | 36,988.2            | 27,200.3            | 27,510.1            |
| 18 - Manufacture of electrical equipment   | 57,343.2            | 68,645.1            | 67,399.1            | 54,597.7            | 55,777.0            |
| 19 - Manufacture of machinery and equipment  | 55,502.4            | 58,962.7            | 62,503.7            | 24,100.2            | 24,129.3            |
| 20 - Manufacture of motor vehicles, trailers and semi-trailers   | 118,483.6           | 89,873.9            | 72,401.8            | 77,537.9            | 88,607.8            |
| 21 - Manufacture of other transport equipment  | 13,422.3            | 11,551.6            | 14,644.1            | 14,145.3            | 13,653.7            |
| 22 - Manufacture of furniture  | 3,745.1             | 3,649.0             | 3,530.5             | 3,420.9             | 3,995.3             |
| 23 - Other manufacturing   | 138,352.6           | 152,321.1           | 151,743.1           | 144,533.8           | 132,088.9           |
| 24 - Repair and installation of machinery and equipment  | 4,727.0             | 5,272.8             | 4,487.7             | 4,760.5             | 5,887.0             |
| d. Electricity, gas, steam and air conditioning supply   | 577,886.3           | 707,942.9           | 763,478.0           | 701,806.9           | 780,600.3           |
| e. Water supply; sewerage, waste management and remediation activities   | 18,655.2            | 11,071.3            | 14,834.9            | 8,747.1             | 11,444.9            |
| f. Construction  | 401,397.6           | 506,748.2           | 424,117.5           | 395,665.8           | 422,115.6           |
| 01 - Construction of buildings   | 181,423.4           | 215,135.1           | 182,577.6           | 170,201.1           | 169,297.2           |
| 02 - Civil engineering   | 173,594.2           | 228,260.1           | 189,610.6           | 180,562.1           | 200,013.0           |
| 03 - Specialized construction activities   | 46,380.1            | 63,352.9            | 51,929.3            | 44,902.6            | 52,805.5            |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles  | 1,075,802.3         | 1,163,214.2         | 1,223,450.1         | 1,228,340.5         | 1,263,885.3         |
| 01 - Wholesale and retail trade and repair of motor vehicles and motorcycles   | 52,672.4            | 56,998.0            | 66,118.7            | 60,641.4            | 62,082.4            |
| 02 - Wholesale trade, except of motor vehicles and motorcycles   | 378,235.0           | 410,376.5           | 414,576.2           | 395,498.7           | 397,628.9           |
| 03 - Retail trade, except of motor vehicles and motorcycles  | 644,894.9           | 695,839.8           | 742,755.3           | 772,200.4           | 804,174.1           |
| h. Transportation and storage  | 474,728.8           | 461,627.1           | 443,064.7           | 407,454.4           | 404,022.7           |
| i. Accommodation and food service activities   | 32,354.3            | 34,997.9            | 40,052.6            | 45,860.7            | 37,576.1            |
| j. Information and communication   | 253,250.9           | 257,322.1           | 255,760.1           | 270,554.2           | 270,804.7           |
| k. Real estate activities  | 161,168.1           | 165,878.2           | 160,573.5           | 147,739.0           | 140,912.2           |
| l. Professional, scientific and technical activities   | 131,087.2           | 163,711.4           | 156,161.2           | 166,185.9           | 179,775.8           |
| 01 - Legal and accounting activities   | 20,855.3            | 20,335.3            | 21,187.1            | 21,660.6            | 22,295.0            |
| 02 - Activities of head offices; management consultancy activities   | 15,822.5            | 15,889.6            | 13,614.7            | 14,979.2            | 16,809.8            |
| 03 - Architectural and engineering activities; technical testing and analysis  | 23,980.0            | 27,439.5            | 23,203.0            | 26,851.1            | 34,877.6            |
| 04 - Scientific research and development   | 9,070.4             | 14,204.5            | 10,516.9            | 6,164.6             | 5,491.8             |
| 05 - Advertising and market research   | 13,613.8            | 14,923.8            | 17,185.4            | 18,509.0            | 15,452.0            |
| 06 - Other professional, scientific and technical activities   | 46,331.9            | 69,028.6            | 68,716.1            | 76,051.0            | 82,751.9            |
| 07 - Veterinary activities   | 1,413.4             | 1,890.1             | 1,738.1             | 1,970.3             | 2,097.7             |
| m. Administrative and support service activities   | 128,283.5           | 137,360.5           | 131,264.1           | 123,852.8           | 146,757.0           |
| 01 - Rental and leasing activities   | 4,030.9             | 4,850.5             | 5,069.1             | 4,843.1             | 5,005.7             |
| 02 - Employment activities   | 2,026.6             | 2,582.9             | 2,637.8             | 2,670.4             | 3,447.8             |
| 03 - Travel agency, tour operator, reservation service and related activities  | 34,166.9            | 33,206.8            | 30,650.7            | 27,646.5            | 40,677.5            |
| 04 - Security and investigation activities   | 4,497.1             | 4,374.5             | 4,318.0             | 5,021.0             | 4,362.7             |
| 05 - Services to buildings and landscape activities  | 5,007.6             | 6,885.7             | 5,166.7             | 5,196.9             | 5,745.0             |
| 06 - Office administrative, office support and other business support activities   | 78,554.3            | 85,460.2            | 83,421.7            | 78,475.0            | 87,518.3            |
| n. Education   | 140,677.2           | 133,243.1           | 133,533.3           | 116,897.2           | 144,083.1           |
| o. Human health and social work activities   | 88,766.7            | 103,141.1           | 99,964.1            | 101,416.7           | 111,024.1           |
| p. Arts, entertainment and recreation  | 2,772.2             | 3,002.5             | 2,943.7             | 2,962.0             | 5,829.2             |
| q. Other service activities  | 547,083.7           | 625,077.5           | 595,338.1           | 563,780.1           | 603,676.7           |
| <b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>   | <b>702,212.7</b>    | <b>737,918.9</b>    | <b>715,257.5</b>    | <b>707,640.5</b>    | <b>716,930.8</b>    |
| <b>VI. PERSONAL</b>  | <b>13,176,989.2</b> | <b>14,205,353.6</b> | <b>14,802,431.8</b> | <b>14,959,998.3</b> | <b>15,592,399.0</b> |
| <b>VII. OTHER</b>  | <b>71,383.3</b>     | <b>88,537.3</b>     | <b>80,417.0</b>     | <b>69,957.5</b>     | <b>48,235.0</b>     |
| <b>TOTAL</b>   | <b>27,634,131.3</b> | <b>30,180,905.0</b> | <b>30,596,244.6</b> | <b>29,814,952.7</b> | <b>31,063,359.6</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

**3.3.1 Deposits Distributed by Category of Deposit Holders and Gender**  
**All Banks**  
**As on 31<sup>st</sup> March, 2025**

Million Rupees

| Category of Deposit Holder  | Males                |                     | Females             |                    | Both Males and Females |                    | Others*            |                     | Total                |                     |
|---|----------------------|---------------------|---------------------|--------------------|------------------------|--------------------|--------------------|---------------------|----------------------|---------------------|
|   | No. of Accounts      | Amount              | No. of Accounts     | Amount             | No. of Accounts        | Amount             | No. of Accounts    | Amount              | No. of Accounts      | Amount              |
| <b>I. FOREIGN CONSTITUENTS</b>  | <b>966,311.0</b>     | <b>569,067.8</b>    | <b>88,938.0</b>     | <b>118,839.6</b>   | <b>46,178.0</b>        | <b>97,671.7</b>    | <b>15,318.0</b>    | <b>167,960.1</b>    | <b>1,116,745.0</b>   | <b>953,539.1</b>    |
| 1) Official   | 56,954.0             | 56,523.7            | 5,372.0             | 5,895.4            | 147.0                  | 479.9              | 4,133.0            | 32,737.2            | 66,606.0             | 95,636.3            |
| 2) Business   | 14,214.0             | 34,581.1            | 1,334.0             | 21,828.6           | 1,002.0                | 2,795.5            | 10,231.0           | 133,648.8           | 26,781.0             | 192,854.0           |
| 3) Personal   | 895,143.0            | 477,962.9           | 82,232.0            | 91,115.6           | 45,029.0               | 94,396.3           | 948.0              | 1,438.1             | 1,023,352.0          | 664,912.9           |
| 4) Trust Funds and Non Profit Organizations                           | -                    | -                   | -                   | -                  | -                      | -                  | 6.0                | 136.0               | 6.0                  | 136.0               |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | <b>116,973,396.0</b> | <b>13,375,851.4</b> | <b>45,431,787.0</b> | <b>2,982,473.4</b> | <b>1,580,361.0</b>     | <b>1,416,201.8</b> | <b>1,816,301.0</b> | <b>12,335,293.7</b> | <b>165,801,845.0</b> | <b>30,109,820.4</b> |
| <b>I. GOVERNMENT</b>  | <b>4.0</b>           | <b>-</b>            | <b>-</b>            | <b>-</b>           | <b>-</b>               | <b>-</b>           | <b>505,089.0</b>   | <b>4,547,588.8</b>  | <b>505,093.0</b>     | <b>4,547,588.8</b>  |
| A. Federal Government   | 3.0                  | -                   | -                   | -                  | -                      | -                  | 80,711.0           | 2,681,844.8         | 80,714.0             | 2,681,844.8         |
| B. Provincial Governments   | 1.0                  | -                   | -                   | -                  | -                      | -                  | 388,351.0          | 1,628,938.2         | 388,352.0            | 1,628,938.2         |
| C. Local Bodies   | -                    | -                   | -                   | -                  | -                      | -                  | 36,027.0           | 236,805.8           | 36,027.0             | 236,805.8           |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | <b>-</b>             | <b>-</b>            | <b>-</b>            | <b>-</b>           | <b>-</b>               | <b>-</b>           | <b>18,821.0</b>    | <b>1,489,373.1</b>  | <b>18,821.0</b>      | <b>1,489,373.1</b>  |
| Agriculture, hunting and forestry                                     | -                    | -                   | -                   | -                  | -                      | -                  | 41.0               | 1,013.0             | 41.0                 | 1,013.0             |
| Services  | -                    | -                   | -                   | -                  | -                      | -                  | 849.0              | 41,135.1            | 849.0                | 41,135.1            |
| Utilities   | -                    | -                   | -                   | -                  | -                      | -                  | 7,988.0            | 593,088.2           | 7,988.0              | 593,088.2           |
| Transport, storage and communications                                 | -                    | -                   | -                   | -                  | -                      | -                  | 5,009.0            | 83,598.9            | 5,009.0              | 83,598.9            |
| Manufacturing   | -                    | -                   | -                   | -                  | -                      | -                  | 2,484.0            | 191,925.7           | 2,484.0              | 191,925.7           |
| Mining and Quarrying  | -                    | -                   | -                   | -                  | -                      | -                  | 469.0              | 316,770.8           | 469.0                | 316,770.8           |
| Construction  | -                    | -                   | -                   | -                  | -                      | -                  | 150.0              | 42,265.9            | 150.0                | 42,265.9            |
| Commerce and Trade  | -                    | -                   | -                   | -                  | -                      | -                  | 412.0              | 37,945.6            | 412.0                | 37,945.6            |
| Others  | -                    | -                   | -                   | -                  | -                      | -                  | 1,419.0            | 181,630.0           | 1,419.0              | 181,630.0           |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | <b>2.0</b>           | <b>-</b>            | <b>-</b>            | <b>-</b>           | <b>-</b>               | <b>-</b>           | <b>74,263.0</b>    | <b>1,096,680.0</b>  | <b>74,263.0</b>      | <b>1,096,680.0</b>  |
| Mutual Funds and AMCs   | -                    | -                   | -                   | -                  | -                      | -                  | 4,548.0            | 462,847.5           | 4,548.0              | 462,847.5           |
| Insurance & Pension Funds   | -                    | -                   | -                   | -                  | -                      | -                  | 17,384.0           | 287,779.5           | 17,384.0             | 287,779.5           |
| MFIs and DFI  | -                    | -                   | -                   | -                  | -                      | -                  | 11,100.0           | 50,221.5            | 11,100.0             | 50,221.5            |
| Stock Exchange & Brokerage Houses                                     | -                    | -                   | -                   | -                  | -                      | -                  | 8,505.0            | 137,936.9           | 8,505.0              | 137,936.9           |
| Modarabas   | -                    | -                   | -                   | -                  | -                      | -                  | 482.0              | 6,008.0             | 482.0                | 6,008.0             |
| Other NBFIs   | -                    | -                   | -                   | -                  | -                      | -                  | 32,244.0           | 151,886.5           | 32,244.0             | 151,886.5           |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | <b>5,184,947.0</b>   | <b>1,843,652.8</b>  | <b>536,541.0</b>    | <b>201,020.5</b>   | <b>131,253.0</b>       | <b>146,079.0</b>   | <b>1,009,991.0</b> | <b>4,427,861.6</b>  | <b>6,862,732.0</b>   | <b>6,618,613.8</b>  |
| <b>A. Agriculture, forestry and fishing</b>                           | <b>1,624,535.0</b>   | <b>138,563.0</b>    | <b>100,861.0</b>    | <b>14,597.8</b>    | <b>27,093.0</b>        | <b>10,840.2</b>    | <b>99,313.0</b>    | <b>75,308.3</b>     | <b>1,851,802.0</b>   | <b>239,309.3</b>    |
| 1. Crop and animal production, hunting and related service activities | 1,621,052.0          | 135,454.6           | 100,756.0           | 14,253.1           | 26,981.0               | 10,649.7           | 98,687.0           | 72,446.9            | 1,847,476.0          | 232,804.2           |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 906,967.0            | 74,622.0            | 50,875.0            | 8,627.3            | 11,263.0               | 4,312.8            | 65,886.0           | 22,509.9            | 1,034,991.0          | 110,072.0           |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 122,738.0            | 7,966.5             | 5,876.0             | 389.2              | 1,164.0                | 572.0              | 709.0              | 8,077.9             | 130,487.0            | 17,005.6            |
| Growing of other fruits, vegetables and crops                         | 347,591.0            | 16,318.6            | 24,190.0            | 2,291.0            | 10,762.0               | 1,677.4            | 18,368.0           | 13,518.7            | 400,911.0            | 33,805.8            |
| Raising of livestock and other related activities                     | 194,951.0            | 28,825.4            | 17,578.0            | 2,546.0            | 2,735.0                | 2,877.0            | 7,542.0            | 19,813.9            | 222,806.0            | 54,062.3            |
| Other agricultural support activities                                 | 48,633.0             | 7,655.1             | 2,229.0             | 374.6              | 1,050.0                | 1,207.3            | 6,160.0            | 8,494.9             | 58,072.0             | 17,731.9            |
| Hunting, trapping and related service activities                      | 172.0                | 66.9                | 8.0                 | 24.9               | 7.0                    | 3.2                | 22.0               | 31.6                | 209.0                | 126.6               |
| 02 - Forestry and logging   | 490.0                | 130.3               | 15.0                | 4.1                | 21.0                   | 13.4               | 211.0              | 567.1               | 737.0                | 715.0               |
| 03 - Fishing and aquaculture  | 2,993.0              | 2,978.1             | 90.0                | 340.6              | 177.1                  | 415.0              | 2,294.3            | 3,589.0             | 5,790.1              | 5,790.1             |
| <b>B. Mining and quarrying</b>  | <b>13,853.0</b>      | <b>31,061.0</b>     | <b>236.0</b>        | <b>324.5</b>       | <b>368.0</b>           | <b>1,040.4</b>     | <b>6,907.0</b>     | <b>259,847.8</b>    | <b>21,364.0</b>      | <b>292,273.7</b>    |
| 05 - Mining of coal and lignite                                       | 3,896.0              | 13,345.9            | 53.0                | 12.1               | 51.0                   | 227.5              | 1,285.0            | 90,893.1            | 5,285.0              | 104,478.6           |
| 06 - Extraction of crude petroleum and natural gas                    | 5,183.0              | 12,093.8            | 61.0                | 183.9              | 101.0                  | 156.7              | 3,079.0            | 142,356.6           | 8,424.0              | 154,791.0           |
| 07 - Mining of metal ores   | 702.0                | 612.2               | 14.0                | 14.6               | 26.0                   | 266.3              | 533.0              | 3,411.9             | 1,275.0              | 4,305.0             |
| 08-Other mining and quarrying   | 3,293.0              | 4,587.7             | 100.0               | 113.9              | 162.0                  | 386.6              | 1,830.0            | 22,265.0            | 5,385.0              | 27,353.2            |
| 09 - Mining support service activities                                | 779.0                | 421.3               | 8.0                 | 0.0                | 28.0                   | 3.3                | 180.0              | 921.3               | 995.0                | 1,345.9             |
| <b>C. Manufacturing</b>   | <b>293,319.0</b>     | <b>247,958.7</b>    | <b>28,007.0</b>     | <b>27,983.5</b>    | <b>16,304.0</b>        | <b>36,914.9</b>    | <b>217,947.0</b>   | <b>1,251,665.9</b>  | <b>555,577.0</b>     | <b>1,564,522.9</b>  |
| 10 - Manufacture of food products                                     | 84,209.0             | 47,175.3            | 7,234.0             | 4,892.9            | 4,762.0                | 13,899.1           | 34,136.0           | 224,725.8           | 130,341.0            | 290,693.0           |
| 11 - Manufacture of beverages   | 13,914.0             | 3,895.8             | 4,565.0             | 638.3              | 263.0                  | 1,967.6            | 1,782.0            | 38,938.2            | 20,524.0             | 45,439.9            |
| 12 - Manufacture of tobacco products                                  | 180.0                | 222.6               | 8.0                 | 0.7                | 44.0                   | 845.4              | 514.0              | 34,209.7            | 746.0                | 35,278.4            |
| 13 - Manufacture of textiles  | 34,396.0             | 53,894.0            | 3,452.0             | 8,133.7            | 3,054.0                | 4,602.3            | 31,443.0           | 155,268.5           | 72,345.0             | 221,898.5           |
| Preparation and spinning of textile fibres                            | 9,209.0              | 18,872.2            | 674.0               | 832.8              | 1,401.0                | 1,162.1            | 9,704.0            | 45,281.5            | 20,988.0             | 66,148.5            |
| Weaving of textiles   | 5,281.0              | 7,035.7             | 310.0               | 700.1              | 389.0                  | 954.9              | 4,251.0            | 16,176.6            | 10,231.0             | 24,867.2            |
| Finishing of textiles   | 5,485.0              | 5,244.1             | 449.0               | 444.3              | 701.0                  | 1,118.7            | 3,691.0            | 14,229.7            | 10,326.0             | 21,036.8            |
| Manufacture of knitted and crocheted fabrics                          | 1,778.0              | 2,703.6             | 327.0               | 1,557.5            | 116.0                  | 383.4              | 1,665.0            | 10,388.6            | 3,886.0              | 15,033.1            |
| Manufacture of made-up textile articles, except apparel               | 5,223.0              | 9,529.3             | 683.0               | 1,022.1            | 154.0                  | 246.8              | 3,991.0            | 21,242.2            | 10,051.0             | 32,040.5            |
| Manufacture of carpets and rugs                                       | 452.0                | 256.4               | 28.0                | 9.8                | 30.0                   | 3.1                | 418.0              | 1,636.4             | 928.0                | 1,905.7             |
| Manufacture of other textiles n.e.c.                                  | 6,968.0              | 10,252.8            | 981.0               | 3,567.2            | 263.0                  | 733.3              | 7,723.0            | 46,313.6            | 15,935.0             | 60,866.8            |
| 14 - Manufacture of wearing apparel                                   | 13,427.0             | 12,561.3            | 4,082.0             | 2,716.7            | 656.0                  | 1,251.5            | 6,502.0            | 47,513.7            | 24,667.0             | 64,043.2            |
| 15 - Manufacture of leather and related products                      | 7,550.0              | 7,561.3             | 740.0               | 1,443.1            | 293.0                  | 322.0              | 4,768.0            | 14,759.4            | 13,351.0             | 24,085.8            |
| Tanning and dressing of leather; dressing and dyeing of fur           | 1,684.0              | 1,456.7             | 251.0               | 206.8              | 103.0                  | 115.0              | 1,059.0            | 3,606.6             | 3,097.0              | 5,385.2             |
| Manufacture of luggage, handbags and the like, saddlery and harness   | 880.0                | 996.7               | 67.0                | 268.8              | 89.0                   | 60.4               | 702.0              | 1,866.6             | 1,738.0              | 3,192.5             |
| Manufacture of footwear   | 4,986.0              | 5,107.9             | 422.0               | 967.5              | 101.0                  | 146.6              | 3,007.0            | 9,286.1             | 8,516.0              | 15,508.1            |
| a. Leather wear   | 3,531.0              | 2,960.7             | 307.0               | 868.9              | 73.0                   | 136.7              | 2,514.0            | 8,677.5             | 6,425.0              | 12,643.7            |
| b. Rubber and Plastic wear  | 1,455.0              | 2,147.2             | 115.0               | 98.6               | 28.0                   | 9.9                | 493.0              | 608.7               | 2,091.0              | 2,864.4             |



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

#### All Banks

As on 31<sup>st</sup> March, 2025

| Category of Deposit Holder   | 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    |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 3,389           | 1,522   | 140             | 166    | 119                    | 61     | 1,294           | 1,869   | 4,942           | 3,619     |
| 17 - Manufacture of paper and paper products   | 2,491           | 1,390   | 157             | 54     | 147                    | 117    | 3,600           | 8,537   | 6,395           | 10,097    |
| 18 - Printing and reproduction of recorded media   | 13,063          | 8,694   | 972             | 928    | 640                    | 358    | 4,166           | 10,906  | 18,841          | 20,886    |
| Printing and other service activities related to printing  | 12,774          | 8,561   | 952             | 910    | 552                    | 328    | 3,761           | 9,721   | 18,039          | 19,520    |
| Reproduction of recorded media   | 289             | 133     | 20              | 18     | 88                     | 30     | 405             | 1,185   | 802             | 1,366     |
| 19 - Manufacture of coke and refined petroleum products  | 892             | 708     | 48              | 35     | 121                    | 128    | 8,644           | 175,768 | 9,705           | 176,638   |
| 20 - Manufacture of chemicals and chemical products  | 9,331           | 12,850  | 830             | 1,277  | 847                    | 1,416  | 27,734          | 107,219 | 38,742          | 122,761   |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations  | 2,721           | 3,011   | 328             | 607    | 602                    | 1,763  | 9,287           | 73,769  | 12,938          | 79,149    |
| 22 - Manufacture of rubber and plastics products   | 6,586           | 6,423   | 448             | 832    | 271                    | 409    | 11,995          | 19,044  | 19,300          | 26,708    |
| 23 - Manufacture of other non-metallic mineral products  | 7,232           | 5,453   | 285             | 389    | 344                    | 693    | 4,317           | 29,173  | 12,178          | 35,708    |
| 24 - Manufacture of basic metals   | 11,457          | 8,232   | 564             | 1,122  | 610                    | 1,359  | 10,314          | 36,091  | 22,945          | 46,803    |
| 25 - Manufacture of fabricated metal products, except machinery and equipment  | 3,530           | 2,602   | 178             | 163    | 162                    | 172    | 2,430           | 6,127   | 6,300           | 9,064     |
| 26 - Manufacture of computer, electronic and optical products  | 5,189           | 6,493   | 440             | 474    | 249                    | 222    | 2,716           | 20,321  | 8,594           | 27,510    |
| 27 - Manufacture of electrical equipment   | 9,800           | 10,071  | 436             | 413    | 444                    | 2,525  | 8,635           | 42,767  | 19,315          | 55,777    |
| 28 - Manufacture of machinery and equipment  | 9,039           | 5,194   | 454             | 581    | 569                    | 644    | 5,181           | 17,710  | 15,243          | 24,129    |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers   | 4,489           | 3,319   | 244             | 477    | 270                    | 471    | 8,330           | 84,342  | 13,333          | 88,608    |
| 30 - Manufacture of other transport equipment  | 1,331           | 604     | 52              | 38     | 73                     | 100    | 2,012           | 12,912  | 3,468           | 13,654    |
| 31 - Manufacture of furniture  | 4,936           | 2,358   | 193             | 104    | 119                    | 117    | 1,197           | 1,417   | 6,445           | 3,995     |
| 32 - Other manufacturing   | 40,123          | 41,818  | 2,018           | 2,410  | 1,546                  | 3,353  | 26,002          | 84,508  | 69,689          | 132,089   |
| Manufacture of jewellery and related articles  | 4,908           | 1,893   | 109             | 87     | 161                    | 150    | 1,872           | 2,088   | 7,050           | 4,219     |
| Manufacture of imitation jewellery and related articles  | 500             | 246     | 27              | 5      | 7                      | 2      | 99              | 56      | 633             | 309       |
| Manufacture of musical instruments   | 482             | 208     | 24              | 8      | 20                     | 41     | 865             | 2,540   | 1,391           | 2,797     |
| Manufacture of sports goods  | 10,268          | 10,232  | 752             | 1,065  | 547                    | 1,876  | 4,203           | 26,389  | 15,770          | 39,562    |
| Manufacture of games and toys  | 122             | 154     | 5               | 1      | 10                     | 16     | 52              | 51      | 189             | 222       |
| Manufacture of medical and dental instruments and supplies   | 3,090           | 3,090   | 125             | 116    | 499                    | 859    | 2,665           | 9,267   | 6,379           | 13,331    |
| Manufacture of Handicrafts   | 581             | 331     | 278             | 108    | 44                     | 9      | 203             | 403     | 1,106           | 852       |
| Other manufacturing n.e.c.   | 20,172          | 25,663  | 698             | 1,019  | 258                    | 401    | 16,043          | 43,714  | 37,171          | 70,797    |
| 33 - Repair and installation of machinery and equipment  | 4,044           | 1,906   | 139             | 88     | 99                     | 120    | 948             | 3,773   | 5,230           | 5,887     |
| D. Electricity, gas, steam and air conditioning supply   | -               | -       | -               | -      | -                      | -      | 10,662          | 780,600 | 10,662          | 780,600   |
| Electric power generation, transmission and distribution   | -               | -       | -               | -      | -                      | -      | 7,486           | 755,695 | 7,486           | 755,695   |
| a) Hydal   | -               | -       | -               | -      | -                      | -      | 929             | 29,599  | 929             | 29,599    |
| b) Thermal   | -               | -       | -               | -      | -                      | -      | 562             | 71,212  | 562             | 71,212    |
| c) Coal Based  | -               | -       | -               | -      | -                      | -      | 299             | 360,168 | 299             | 360,168   |
| d) Wind  | -               | -       | -               | -      | -                      | -      | 516             | 19,793  | 516             | 19,793    |
| e) Solar   | -               | -       | -               | -      | -                      | -      | 2,258           | 12,045  | 2,258           | 12,045    |
| f) Other   | -               | -       | -               | -      | -                      | -      | 2,922           | 262,878 | 2,922           | 262,878   |
| Manufacture of gas; distribution of gaseous fuels through mains  | -               | -       | -               | -      | -                      | -      | 1,953           | 23,400  | 1,953           | 23,400    |
| Steam and air conditioning supply  | -               | -       | -               | -      | -                      | -      | 1,223           | 1,506   | 1,223           | 1,506     |
| E. Water supply; sewerage, waste management and remediation activities   | 5,286           | 4,555   | 248             | 635    | 289                    | 140    | 4,949           | 6,115   | 10,772          | 11,445    |
| 36 - Water collection, treatment and supply  | 1,465           | 516     | 76              | 61     | 170                    | 57     | 657             | 1,167   | 2,368           | 1,801     |
| 37 - Sewerage  | 480             | 167     | 33              | 127    | 14                     | 16     | 2,681           | 675     | 3,208           | 985       |
| 38 - Waste collection, treatment and disposal activities; materials recovery   | 2,963           | 3,778   | 106             | 437    | 72                     | 47     | 1,498           | 3,973   | 4,639           | 8,235     |
| 39 - Remediation activities and other waste management services  | 378             | 94      | 33              | 10     | 33                     | 20     | 113             | 300     | 557             | 424       |
| F. Construction  | 128,281         | 91,431  | 5,573           | 2,995  | 6,000                  | 17,859 | 106,753         | 309,830 | 246,607         | 422,116   |
| 41 - Construction of buildings   | 55,989          | 41,731  | 1,649           | 1,629  | 2,521                  | 4,802  | 56,028          | 121,134 | 116,187         | 169,297   |
| 42 - Civil engineering   | 52,391          | 37,141  | 2,246           | 1,096  | 2,506                  | 12,357 | 35,244          | 149,419 | 92,387          | 200,013   |
| 43 - Specialized construction activities   | 19,901          | 12,559  | 1,678           | 269    | 973                    | 700    | 15,481          | 39,277  | 38,033          | 52,805    |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles  |                 |         |                 |        |                        |        |                 |         |                 |           |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles   | 1,760,526       | 773,491 | 99,250          | 63,316 | 50,115                 | 39,539 | 209,561         | 387,540 | 2,119,452       | 1,263,885 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles   | 53,802          | 28,715  | 1,453           | 1,221  | 1,636                  | 1,508  | 16,420          | 30,639  | 73,311          | 62,082    |
| 47 - Retail trade, except of motor vehicles and motorcycles  | 341,105         | 186,472 | 11,658          | 7,859  | 14,989                 | 12,203 | 68,921          | 191,094 | 436,673         | 397,629   |

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

#### All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Category of Deposit Holder  | Males              |                   | Females           |                  | Both Males and Females |                  | Others*          |                   | Total              |                   |
|---|--------------------|-------------------|-------------------|------------------|------------------------|------------------|------------------|-------------------|--------------------|-------------------|
|   | No. of Accounts    | Amount            | No. of Accounts   | Amount           | No. of Accounts        | Amount           | No. of Accounts  | Amount            | No. of Accounts    | Amount            |
| H. Transportation and storage   | 53,497             | 51,770            | 1,686             | 2,275            | 2,088                  | 2,899            | 15,988           | 347,080           | 73,259             | 404,023           |
| 49 - Land transport and transport via pipelines   | 32,417             | 30,960            | 758               | 749              | 1,048                  | 900              | 6,921            | 19,699            | 41,144             | 52,308            |
| 50 - Water transport  | 808                | 813               | 50                | 200              | 59                     | 31               | 1,077            | 70,129            | 1,994              | 71,173            |
| 51 - Air transport  | 1,473              | 1,283             | 72                | 69               | 28                     | 17               | 1,373            | 117,973           | 2,946              | 119,342           |
| 52 - Warehousing and support activities for transportation  | 17,611             | 17,463            | 714               | 1,126            | 893                    | 1,900            | 5,525            | 124,931           | 24,743             | 145,420           |
| 53 - Courier activities other than national post activities   | 1,188              | 1,250             | 92                | 130              | 60                     | 52               | 1,092            | 14,349            | 2,432              | 15,781            |
| I. Accommodation and food service activities  | 31,414             | 15,398            | 1,671             | 937              | 925                    | 732              | 7,014            | 20,509            | 41,024             | 37,576            |
| 55 - Accommodation  | 6,014              | 2,914             | 322               | 160              | 247                    | 247              | 2,566            | 10,103            | 9,149              | 13,423            |
| 56-Food and beverage service activities   | 25,400             | 12,484            | 1,349             | 777              | 678                    | 486              | 4,448            | 10,406            | 31,875             | 24,153            |
| J. Information and communication  | 40,656             | 31,410            | 3,184             | 4,001            | 1,411                  | 7,187            | 29,417           | 228,207           | 74,668             | 270,805           |
| 58 - Publishing activities  | 6,012              | 3,901             | 480               | 616              | 338                    | 407              | 4,411            | 25,794            | 11,241             | 30,718            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 972                | 357               | 95                | 11               | 35                     | 29               | 624              | 954               | 1,726              | 1,350             |
| 60 - Programming and broadcasting activities  | 781                | 557               | 94                | 13               | 17                     | 25               | 596              | 1,678             | 1,488              | 2,273             |
| 61 - Telecommunications   | 14,216             | 5,756             | 395               | 426              | 401                    | 5,783            | 6,517            | 115,089           | 21,529             | 127,054           |
| 62 - Computer programming, consultancy and related activities   | 13,322             | 17,692            | 1,638             | 2,657            | 475                    | 793              | 12,664           | 58,527            | 28,099             | 79,669            |
| 63 - Information service activities   | 5,353              | 3,148             | 482               | 278              | 145                    | 149              | 4,605            | 26,165            | 10,585             | 29,740            |
| K. Real estate activities   | 99,162             | 67,086            | 3,273             | 3,543            | 4,171                  | 4,889            | 20,885           | 65,395            | 127,491            | 140,912           |
| L. Professional, scientific and technical activities  | 43,214             | 52,027            | 5,772             | 2,963            | 2,146                  | 3,199            | 22,093           | 121,586           | 73,225             | 179,776           |
| 69 - Legal and accounting activities  | 12,477             | 9,076             | 3,294             | 1,097            | 857                    | 1,440            | 4,598            | 10,682            | 21,226             | 22,295            |
| 70 - Activities of head offices; management consultancy activities  | 3,256              | 904               | 218               | 72               | 115                    | 142              | 2,257            | 15,692            | 5,846              | 16,810            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 5,849              | 5,574             | 517               | 703              | 186                    | 224              | 4,170            | 28,377            | 10,722             | 34,878            |
| 72 - Scientific research and development  | 1,126              | 463               | 98                | 39               | 73                     | 61               | 1,296            | 4,928             | 2,593              | 5,492             |
| 73 - Advertising and market research  | 6,133              | 2,763             | 720               | 667              | 278                    | 972              | 4,152            | 11,051            | 11,283             | 15,452            |
| 74 - Other professional, scientific and technical activities  | 12,589             | 32,555            | 889               | 290              | 609                    | 246              | 5,347            | 49,661            | 19,434             | 82,752            |
| 75 - Veterinary activities  | 1,784              | 693               | 36                | 94               | 28                     | 115              | 273              | 1,196             | 2,121              | 2,098             |
| M. Administrative and support service activities  | 66,730             | 32,743            | 3,933             | 2,220            | 2,941                  | 1,668            | 73,714           | 110,126           | 147,318            | 146,757           |
| 77 - Rental and leasing activities  | 6,877              | 2,790             | 244               | 203              | 239                    | 321              | 785              | 1,691             | 8,145              | 5,006             |
| 78 - Employment activities  | 1,091              | 1,804             | 91                | 44               | 68                     | 118              | 538              | 1,482             | 1,788              | 3,448             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 15,496             | 8,257             | 731               | 472              | 967                    | 377              | 25,493           | 31,572            | 42,687             | 40,678            |
| 80 - Security and investigation activities  | 800                | 305               | 23                | 25               | 145                    | 232              | 1,322            | 3,801             | 2,290              | 4,363             |
| 81. Services to buildings and landscape activities  | 3,822              | 2,726             | 86                | 49               | 192                    | 119              | 1,957            | 2,851             | 6,057              | 5,745             |
| 82 - Office administrative, office support and other business support activities                                | 38,644             | 16,861            | 2,758             | 1,427            | 1,330                  | 501              | 43,619           | 68,729            | 86,351             | 87,518            |
| N. Education  | 34,873             | 28,358            | 16,714            | 5,186            | 1,585                  | 1,758            | 29,255           | 108,781           | 82,427             | 144,083           |
| O. Human health and social work activities  | 16,133             | 14,867            | 2,350             | 2,304            | 1,742                  | 2,972            | 11,187           | 90,881            | 31,412             | 111,024           |
| 86 - Human health activities  | 13,995             | 10,049            | 2,231             | 2,247            | 1,562                  | 2,898            | 7,834            | 70,372            | 25,622             | 85,566            |
| 87 - Residential care activities  | 564                | 301               | 59                | 42               | 34                     | 27               | 199              | 1,337             | 856                | 1,707             |
| 88. Social work activities with and without accommodation   | 1,574              | 4,517             | 60                | 15               | 146                    | 47               | 3,154            | 19,172            | 4,934              | 23,751            |
| P. Arts, entertainment and recreation   | 2,140              | 836               | 352               | 96               | 165                    | 192              | 1,336            | 4,706             | 3,993              | 5,829             |
| Q. Other service activities   | 971,323            | 262,098           | 263,431           | 67,645           | 13,910                 | 14,249           | 143,015          | 259,684           | 1,391,679          | 603,677           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS   | -                  | -                 | -                 | -                | -                      | -                | 91,654           | 716,930           | 91,654             | 716,930           |
| A. Private Trusts and Non-profit Organizations  | -                  | -                 | -                 | -                | -                      | -                | 38,028           | 476,362           | 38,028             | 476,362           |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -                 | -                 | -                | -                      | -                | 53,626           | 240,568           | 53,626             | 240,568           |
| VI. PERSONAL  | 111,775,610        | 11,528,615        | 44,890,880        | 2,779,364        | 1,448,697              | 1,266,837        | 101,578          | 17,583            | 158,216,765        | 15,592,399        |
| A. Salaried persons   | 24,093,989         | 3,559,759         | 5,566,461         | 771,886          | 437,601                | 340,065          | 810              | 21                | 30,098,861         | 4,671,731         |
| B. Self employed  | 20,668,593         | 5,298,104         | 2,717,606         | 626,669          | 509,898                | 442,574          | 93               | 52                | 23,896,190         | 6,367,399         |
| C. Other Personal   | 67,013,028         | 2,670,751         | 36,606,813        | 1,380,809        | 501,198                | 484,199          | 100,675          | 17,510            | 104,221,714        | 4,553,269         |
| VII. OTHER  | 12,831             | 3,583             | 4,365             | 2,089            | 411                    | 3,286            | 14,905           | 39,277            | 32,512             | 48,235            |
| <b>Total</b>  | <b>117,939,705</b> | <b>13,944,919</b> | <b>45,520,724</b> | <b>3,101,313</b> | <b>1,626,539</b>       | <b>1,513,874</b> | <b>1,831,619</b> | <b>12,503,254</b> | <b>166,918,587</b> | <b>31,063,359</b> |

Source: Statistics and Data Services Department, SBP

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

1.This Data is being published on quarterly basis w.e.f. December, 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

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

### 3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31<sup>st</sup> March, 2025 (Provisional)

Amount in Million Rupees  
Number of Accounts in Unit

| SIZE OF ACCOUNTS<br>(Rs.)       | FOREIGN CONSTITUENTS |                  | DOMESTIC CONSTITUENTS |                    |                                |                    |                    |                    |                            |                    |
|---------------------------------|----------------------|------------------|-----------------------|--------------------|--------------------------------|--------------------|--------------------|--------------------|----------------------------|--------------------|
|                                 |                      |                  | Government            |                    | Non-Financial<br>Public Sector |                    | NBFC's             |                    | Private Sector<br>Business |                    |
|                                 | No of<br>Accounts    | Amount           | No. of<br>Accounts    | Amount             | No. of<br>Accounts             | Amount             | No. of<br>Accounts | Amount             | No of<br>Accounts          | Amount             |
| Less Than 25,000                | 663,503              | 1,624.6          | 307,791               | 1,277.4            | 10,827                         | 16.2               | 63,256             | 37.6               | 4,698,206                  | 11,292.7           |
| 25,000 to 50,000                | 55,737               | 1,958.1          | 38,274                | 1,354.7            | 668                            | 23.8               | 1,209              | 42.9               | 305,476                    | 10,918.9           |
| 50,000 to 100,000               | 123,861              | 8,813.1          | 36,474                | 2,571.0            | 823                            | 59.0               | 996                | 71.5               | 357,605                    | 25,561.8           |
| 100,000 to 150,000              | 65,205               | 7,514.6          | 16,540                | 2,025.4            | 446                            | 53.6               | 590                | 71.7               | 245,353                    | 29,892.1           |
| 150,000 to 200,000              | 20,448               | 3,529.6          | 10,660                | 1,845.9            | 292                            | 50.8               | 348                | 60.1               | 148,579                    | 25,690.0           |
| 200,000 to 300,000              | 25,872               | 6,341.0          | 14,908                | 3,596.0            | 345                            | 84.5               | 493                | 122.7              | 209,960                    | 51,574.9           |
| 300,000 to 400,000              | 16,578               | 5,716.4          | 8,922                 | 3,072.3            | 251                            | 86.9               | 330                | 114.5              | 118,654                    | 40,855.4           |
| 400,000 to 500,000              | 11,668               | 5,203.3          | 6,160                 | 2,727.4            | 236                            | 105.9              | 264                | 118.9              | 81,071                     | 36,264.9           |
| 500,000 to 750,000              | 23,496               | 14,138.8         | 9,918                 | 6,012.6            | 326                            | 200.4              | 553                | 337.1              | 139,179                    | 84,768.4           |
| 750,000 to 1,000,000            | 12,993               | 11,263.5         | 5,694                 | 4,910.8            | 216                            | 188.7              | 343                | 301.3              | 76,184                     | 65,897.0           |
| 1,000,000 to 2,000,000          | 34,315               | 47,993.4         | 15,143                | 20,732.3           | 643                            | 902.6              | 888                | 1,274.7            | 162,627                    | 225,947.8          |
| 2,000,000 to 3,000,000          | 15,462               | 37,709.2         | 5,438                 | 13,628.5           | 345                            | 830.2              | 599                | 1,691.4            | 71,740                     | 174,104.0          |
| 3,000,000 to 4,000,000          | 8,978                | 30,864.5         | 3,332                 | 11,558.6           | 225                            | 790.2              | 344                | 1,191.9            | 96,161                     | 349,357.0          |
| 4,000,000 to 5,000,000          | 6,174                | 27,540.2         | 2,146                 | 9,618.2            | 297                            | 1,331.2            | 251                | 1,122.3            | 27,103                     | 120,397.1          |
| 5,000,000 to 6,000,000          | 5,488                | 29,623.7         | 2,099                 | 11,429.2           | 150                            | 821.7              | 225                | 1,215.5            | 21,177                     | 114,223.4          |
| 6,000,000 to 7,000,000          | 3,427                | 22,175.6         | 1,494                 | 9,597.4            | 81                             | 517.7              | 187                | 1,209.3            | 13,080                     | 84,395.6           |
| 7,000,000 to 8,000,000          | 2,767                | 20,615.7         | 1,213                 | 9,058.0            | 76                             | 567.0              | 128                | 956.1              | 10,557                     | 78,730.2           |
| 8,000,000 to 9,000,000          | 2,213                | 18,759.1         | 1,159                 | 9,849.5            | 88                             | 740.4              | 147                | 1,244.6            | 8,210                      | 69,279.4           |
| 9,000,000 to 10,000,000         | 1,866                | 17,687.0         | 728                   | 6,894.2            | 54                             | 510.3              | 118                | 1,128.2            | 6,673                      | 63,167.2           |
| 10,000,000 to 100,000,000       | 15,815               | 370,703.0        | 11,813                | 383,971.7          | 1,289                          | 44,646.6           | 2,135              | 70,451.0           | 58,842                     | 1,503,067.5        |
| 100,000,000 to 500,000,000      | 793                  | 137,030.9        | 3,723                 | 768,768.0          | 585                            | 121,448.4          | 574                | 123,450.6          | 5,127                      | 988,410.1          |
| 500,000,000 to 1,000,000,000    | 43                   | 28,109.4         | 652                   | 433,098.3          | 207                            | 134,439.3          | 105                | 72,003.9           | 617                        | 411,900.3          |
| 1,000,000,000 to 5,000,000,000  | 40                   | 81,388.4         | 682                   | 1,256,032.2        | 283                            | 562,375.7          | 142                | 305,558.3          | 456                        | 900,153.7          |
| 5,000,000,000 to 10,000,000,000 | 3                    | 17,235.8         | 83                    | 541,878.8          | 53                             | 337,052.0          | 26                 | 178,283.3          | 62                         | 428,065.3          |
| 10,000,000,000 & Over           | -                    | -                | 47                    | 1,032,080.4        | 15                             | 281,530.0          | 14                 | 334,620.3          | 33                         | 724,699.3          |
| <b>TOTAL</b>                    | <b>1,116,745</b>     | <b>953,539.1</b> | <b>505,093</b>        | <b>4,547,588.8</b> | <b>18,821</b>                  | <b>1,489,373.1</b> | <b>74,265</b>      | <b>1,096,680.0</b> | <b>6,862,732</b>           | <b>6,618,613.8</b> |

Source: Statistics and Data Services Department, SBP

**3.4 Classification of Scheduled Banks' Deposits  
by Category of Deposit Holder and Size of Account  
As on 31<sup>st</sup> March, 2025 (Provisional)**

Amount in Million Rupees  
Number of Accounts in Unit

| SIZE OF ACCOUNTS<br>(RS.)       | DOMESTIC CONSTITUENTS |           |                    |              |                    |          |                    |              | TOTAL             |              |
|---------------------------------|-----------------------|-----------|--------------------|--------------|--------------------|----------|--------------------|--------------|-------------------|--------------|
|                                 | Trust Funds           |           | Personal           |              | Others             |          | Sub Total          |              |                   |              |
|                                 | No of<br>Accounts     | Amount    | No. of<br>Accounts | Amount       | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount       | No of<br>Accounts | Amount       |
| Less Than 25,000                | 54,370                | 251.3     | 128,100,561        | 261,048.4    | 17,909             | 68.3     | 133,252,920        | 273,991.9    | 133,916,423       | 275,616.5    |
| 25,000 to 50,000                | 5,975                 | 196.3     | 5,298,497          | 189,843.4    | 2,380              | 82.1     | 5,652,479          | 202,462.0    | 5,708,216         | 204,420.1    |
| 50,000 to 100,000               | 3,659                 | 256.0     | 7,230,699          | 561,724.3    | 1,983              | 144.0    | 7,632,239          | 590,387.6    | 7,756,100         | 599,200.8    |
| 100,000 to 150,000              | 2,058                 | 248.8     | 4,547,183          | 531,668.1    | 783                | 96.8     | 4,812,953          | 564,056.6    | 4,878,158         | 571,571.2    |
| 150,000 to 200,000              | 1,395                 | 244.6     | 2,119,078          | 366,904.7    | 771                | 135.7    | 2,281,123          | 394,931.9    | 2,301,571         | 398,461.4    |
| 200,000 to 300,000              | 2,098                 | 508.9     | 3,732,591          | 908,023.6    | 710                | 180.1    | 3,961,105          | 964,090.8    | 3,986,977         | 970,431.8    |
| 300,000 to 400,000              | 1,180                 | 405.2     | 1,650,419          | 568,889.6    | 719                | 238.0    | 1,780,475          | 613,661.9    | 1,797,053         | 619,378.3    |
| 400,000 to 500,000              | 859                   | 384.0     | 1,001,580          | 446,533.3    | 676                | 301.4    | 1,090,846          | 486,435.8    | 1,102,514         | 491,639.1    |
| 500,000 to 750,000              | 2,292                 | 1,354.8   | 1,395,057          | 842,679.7    | 1,903              | 1,350.2  | 1,549,228          | 936,703.2    | 1,572,724         | 950,842.0    |
| 750,000 to 1,000,000            | 1,103                 | 949.5     | 672,278            | 581,411.9    | 2,339              | 1,949.8  | 758,157            | 655,609.1    | 771,150           | 666,872.6    |
| 1,000,000 to 2,000,000          | 3,238                 | 4,407.1   | 1,137,946          | 1,566,578.6  | 728                | 955.9    | 1,321,213          | 1,820,799.0  | 1,355,528         | 1,868,792.4  |
| 2,000,000 to 3,000,000          | 1,788                 | 6,086.2   | 502,461            | 1,083,516.2  | 278                | 688.6    | 582,649            | 1,280,545.2  | 598,111           | 1,318,254.4  |
| 3,000,000 to 4,000,000          | 1,003                 | 3,444.8   | 231,420            | 794,216.1    | 271                | 972.6    | 332,756            | 1,161,531.2  | 341,734           | 1,192,395.7  |
| 4,000,000 to 5,000,000          | 1,039                 | 4,612.5   | 143,822            | 639,254.2    | 80                 | 357.9    | 174,738            | 776,693.5    | 180,912           | 804,233.6    |
| 5,000,000 to 6,000,000          | 1,169                 | 6,105.4   | 103,249            | 556,756.2    | 106                | 588.6    | 128,175            | 691,140.1    | 133,663           | 720,763.8    |
| 6,000,000 to 7,000,000          | 522                   | 3,367.5   | 66,213             | 427,532.9    | 72                 | 468.2    | 81,649             | 527,088.6    | 85,076            | 549,264.2    |
| 7,000,000 to 8,000,000          | 506                   | 3,750.1   | 47,017             | 350,484.3    | 44                 | 328.1    | 59,541             | 443,873.7    | 62,308            | 464,489.4    |
| 8,000,000 to 9,000,000          | 396                   | 3,334.8   | 36,069             | 304,929.6    | 58                 | 487.2    | 46,127             | 389,865.5    | 48,340            | 408,624.6    |
| 9,000,000 to 10,000,000         | 286                   | 2,709.0   | 27,859             | 264,193.7    | 28                 | 262.2    | 35,746             | 338,864.7    | 37,612            | 356,551.7    |
| 10,000,000 to 100,000,000       | 5,342                 | 164,094.6 | 169,100            | 3,488,293.5  | 626                | 23,324.6 | 249,147            | 5,677,849.4  | 264,962           | 6,048,552.4  |
| 100,000,000 to 500,000,000      | 1,127                 | 224,710.5 | 3,409              | 582,477.8    | 42                 | 8,534.7  | 14,587             | 2,817,800.1  | 15,380            | 2,954,831.0  |
| 500,000,000 to 1,000,000,000    | 156                   | 102,591.3 | 161                | 111,778.7    | 4                  | 2,270.0  | 1,902              | 1,268,081.9  | 1,945             | 1,296,191.3  |
| 1,000,000,000 to 5,000,000,000  | 88                    | 132,731.5 | 94                 | 151,171.2    | 2                  | 4,450.0  | 1,747              | 3,312,472.7  | 1,787             | 3,393,861.1  |
| 5,000,000,000 to 10,000,000,000 | 8                     | 50,186.0  | 2                  | 12,489.0     | -                  | -        | 234                | 1,547,954.5  | 237               | 1,565,190.2  |
| 10,000,000,000 & Over           | -                     | -         | -                  | -            | -                  | -        | 109                | 2,372,929.9  | 109               | 2,372,929.9  |
| TOTAL                           | 91,657                | 716,930.8 | 158,216,765        | 15,592,399.0 | 32,512             | 48,235.0 | 165,801,845        | 30,109,820.4 | 166,918,590       | 31,063,359.6 |

Source: Statistics and Data Services Department, SBP

Notes:

1. 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

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

| Provinces/<br>Regions | Category                                | Sep-24          |                  |                  | Dec-24 <sup>A</sup> |                  |                  | Mar-25 <sup>B</sup> |                  |                  |
|-----------------------|---|-----------------|------------------|------------------|---------------------|------------------|------------------|---------------------|------------------|------------------|
|                       |   | Rural           | Urban            | Total            | Rural               | Urban            | Total            | Rural               | Urban            | Total            |
| Overall               | Foreign Constituents                    | 71.78           | 772.82           | 844.61           | 72.43               | 816.22           | 888.65           | 77.72               | 875.82           | 953.54           |
|                       | Government                              | 113.31          | 4,412.93         | 4,526.23         | 100.67              | 4,195.84         | 4,296.51         | 155.45              | 4,392.14         | 4,547.59         |
|                       | Non-Financial Public Sector Enterprises | 188.06          | 1,663.11         | 1,851.17         | 11.33               | 1,384.29         | 1,395.63         | 23.49               | 1,465.89         | 1,489.37         |
|                       | NBFCs & Financial Auxiliaries           | 1.61            | 1,192.23         | 1,193.85         | 2.50                | 1,070.81         | 1,073.31         | 1.87                | 1,094.81         | 1,096.68         |
|                       | Private Sector (Business)               | 523.04          | 6,059.24         | 6,582.28         | 521.51              | 5,901.75         | 6,423.26         | 558.09              | 6,060.53         | 6,618.61         |
|                       | Trust Funds & Non Profit Organizations  | 15.58           | 699.68           | 715.26           | 15.69               | 691.95           | 707.64           | 15.85               | 701.08           | 716.93           |
|                       | Personal/Individuals                    | 2,410.61        | 12,391.82        | 14,802.43        | 2,440.81            | 12,519.19        | 14,960.00        | 2,498.48            | 13,093.92        | 15,592.40        |
|                       | Others                                  | 19.26           | 61.16            | 80.42            | 15.31               | 54.65            | 69.96            | 7.62                | 40.61            | 48.23            |
|                       | <b>Total</b>                            | <b>3,343.26</b> | <b>27,252.99</b> | <b>30,596.24</b> | <b>3,180.25</b>     | <b>26,634.71</b> | <b>29,814.95</b> | <b>3,338.55</b>     | <b>27,724.81</b> | <b>31,063.36</b> |
| Punjab                | Foreign Constituents                    | 52.72           | 318.59           | 371.30           | 53.75               | 328.87           | 382.62           | 57.83               | 346.80           | 404.63           |
|                       | Government                              | 28.87           | 1,674.26         | 1,703.14         | 25.93               | 1,675.36         | 1,701.29         | 36.03               | 1,666.96         | 1,702.99         |
|                       | Non-Financial Public Sector Enterprises | 28.14           | 866.88           | 895.02           | 5.56                | 675.99           | 681.55           | 4.47                | 726.14           | 730.61           |
|                       | NBFCs & Financial Auxiliaries           | 0.41            | 160.99           | 161.40           | 0.48                | 127.22           | 127.70           | 0.48                | 146.58           | 147.06           |
|                       | Private Sector (Business)               | 319.95          | 2,378.94         | 2,698.90         | 321.75              | 2,381.98         | 2,703.73         | 335.00              | 2,469.42         | 2,804.42         |
|                       | Trust Funds & Non Profit Organizations  | 8.12            | 262.01           | 270.13           | 9.15                | 265.25           | 274.39           | 9.21                | 259.28           | 268.49           |
|                       | Personal/Individuals                    | 1,363.76        | 6,311.60         | 7,675.36         | 1,380.51            | 6,299.78         | 7,680.29         | 1,403.89            | 6,692.94         | 8,096.83         |
|                       | Others                                  | 1.78            | 25.44            | 27.22            | 2.83                | 27.17            | 30.01            | 0.44                | 14.19            | 14.63            |
|                       | <b>Total</b>                            | <b>1,803.74</b> | <b>11,998.72</b> | <b>13,802.46</b> | <b>1,799.96</b>     | <b>11,781.62</b> | <b>13,581.59</b> | <b>1,847.36</b>     | <b>12,322.31</b> | <b>14,169.66</b> |
| Sindh                 | Foreign Constituents                    | 2.50            | 327.47           | 329.98           | 1.01                | 364.43           | 365.44           | 0.56                | 392.40           | 392.95           |
|                       | Government                              | 21.73           | 1,162.36         | 1,184.09         | 19.05               | 1,084.29         | 1,103.34         | 73.64               | 1,168.36         | 1,242.00         |
|                       | Non-Financial Public Sector Enterprises | 15.64           | 282.57           | 298.21           | 3.90                | 263.05           | 266.95           | 16.84               | 269.44           | 286.28           |
|                       | NBFCs & Financial Auxiliaries           | 0.04            | 948.89           | 948.92           | 0.14                | 855.40           | 855.54           | 0.10                | 757.02           | 757.12           |
|                       | Private Sector (Business)               | 81.20           | 2,552.52         | 2,633.72         | 76.61               | 2,472.60         | 2,549.21         | 83.01               | 2,529.45         | 2,612.46         |
|                       | Trust Funds & Non Profit Organizations  | 1.85            | 290.35           | 292.20           | 2.09                | 294.24           | 296.32           | 2.17                | 312.70           | 314.87           |
|                       | Personal/Individuals                    | 241.13          | 3,556.08         | 3,797.22         | 233.23              | 3,519.63         | 3,752.86         | 254.19              | 3,763.74         | 4,017.93         |
|                       | Others                                  | 0.02            | 3.29             | 3.31             | 0.04                | 3.55             | 3.59             | 5.94                | 4.36             | 10.30            |
|                       | <b>Total</b>                            | <b>364.11</b>   | <b>9,123.53</b>  | <b>9,487.64</b>  | <b>336.07</b>       | <b>8,857.19</b>  | <b>9,193.25</b>  | <b>436.44</b>       | <b>9,197.48</b>  | <b>9,633.91</b>  |
| Khyber Pakhtunkhwa    | Foreign Constituents                    | 6.64            | 22.82            | 29.46            | 6.78                | 25.61            | 32.39            | 7.38                | 29.10            | 36.48            |
|                       | Government                              | 25.17           | 410.27           | 435.43           | 17.53               | 328.01           | 345.54           | 21.52               | 380.58           | 402.10           |
|                       | Non-Financial Public Sector Enterprises | 113.06          | 29.07            | 142.14           | 0.36                | 17.95            | 18.31            | 0.71                | 46.68            | 47.38            |
|                       | NBFCs & Financial Auxiliaries           | 0.09            | 2.09             | 2.18             | 0.14                | 1.44             | 1.57             | 0.09                | 1.20             | 1.28             |
|                       | Private Sector (Business)               | 72.08           | 165.94           | 238.02           | 71.15               | 167.02           | 238.16           | 74.32               | 173.36           | 247.68           |
|                       | Trust Funds & Non Profit Organizations  | 1.52            | 34.96            | 36.49            | 0.70                | 17.74            | 18.43            | 0.75                | 20.00            | 20.75            |
|                       | Personal/Individuals                    | 431.17          | 953.37           | 1,384.54         | 453.91              | 1,020.79         | 1,474.71         | 442.17              | 947.80           | 1,389.97         |
|                       | Others                                  | 1.48            | 12.36            | 13.84            | 1.91                | 10.93            | 12.84            | 0.81                | 8.93             | 9.74             |
|                       | <b>Total</b>                            | <b>651.21</b>   | <b>1,630.88</b>  | <b>2,282.09</b>  | <b>552.48</b>       | <b>1,589.48</b>  | <b>2,141.96</b>  | <b>547.74</b>       | <b>1,607.66</b>  | <b>2,155.39</b>  |
| Balochistan           | Foreign Constituents                    | 0.02            | 1.89             | 1.90             | 0.02                | 2.15             | 2.17             | 0.01                | 1.41             | 1.42             |
|                       | Government                              | 25.08           | 187.38           | 212.45           | 25.35               | 179.05           | 204.40           | 11.32               | 216.16           | 227.48           |
|                       | Non-Financial Public Sector Enterprises | 1.17            | 10.41            | 11.58            | 0.66                | 7.41             | 8.07             | 1.26                | 6.82             | 8.08             |
|                       | NBFCs & Financial Auxiliaries           | 0.00            | 0.10             | 0.10             | 0.00                | 0.33             | 0.34             | 0.01                | 0.18             | 0.18             |
|                       | Private Sector (Business)               | 23.72           | 86.77            | 110.50           | 23.80               | 90.62            | 114.42           | 35.00               | 87.75            | 122.75           |
|                       | Trust Funds & Non Profit Organizations  | 0.27            | 8.98             | 9.25             | 0.16                | 7.27             | 7.43             | 0.07                | 11.12            | 11.19            |
|                       | Personal/Individuals                    | 87.14           | 251.77           | 338.91           | 91.93               | 329.82           | 421.76           | 76.43               | 279.12           | 355.55           |
|                       | Others                                  | 15.77           | 0.94             | 16.71            | 10.26               | 1.46             | 11.72            | 0.38                | 0.57             | 0.95             |
|                       | <b>Total</b>                            | <b>153.17</b>   | <b>548.24</b>    | <b>701.40</b>    | <b>152.19</b>       | <b>618.12</b>    | <b>770.31</b>    | <b>124.47</b>       | <b>603.13</b>    | <b>727.60</b>    |
| Islamabad             | Foreign Constituents                    | 1.19            | 83.10            | 84.29            | 0.96                | 75.80            | 76.76            | 1.13                | 85.69            | 86.83            |
|                       | Government                              | 2.06            | 934.61           | 936.66           | 2.56                | 883.77           | 886.34           | 2.30                | 919.37           | 921.67           |
|                       | Non-Financial Public Sector Enterprises | 1.90            | 464.22           | 466.12           | 0.00                | 415.22           | 415.22           | 0.00                | 406.12           | 406.12           |
|                       | NBFCs & Financial Auxiliaries           | -               | 65.79            | 65.79            | 0.01                | 71.57            | 71.58            | 0.12                | 173.51           | 173.63           |
|                       | Private Sector (Business)               | 4.18            | 825.19           | 829.37           | 3.43                | 748.83           | 752.26           | 4.13                | 760.57           | 764.70           |
|                       | Trust Funds & Non Profit Organizations  | 1.30            | 96.94            | 98.24            | 1.19                | 99.90            | 101.09           | 1.31                | 90.73            | 92.04            |
|                       | Personal/Individuals                    | 30.57           | 924.94           | 955.51           | 30.17               | 974.81           | 1,004.97         | 32.16               | 1,005.65         | 1,037.81         |
|                       | Others                                  | 0.20            | 18.84            | 19.04            | 0.22                | 11.40            | 11.62            | 0.01                | 12.50            | 12.51            |
|                       | <b>Total</b>                            | <b>41.40</b>    | <b>3,413.63</b>  | <b>3,455.03</b>  | <b>38.54</b>        | <b>3,281.30</b>  | <b>3,319.84</b>  | <b>41.16</b>        | <b>3,454.14</b>  | <b>3,495.30</b>  |
| Gilgit-Baltistan      | Foreign Constituents                    | 0.27            | 0.47             | 0.74             | 0.19                | 0.80             | 1.00             | 0.24                | 0.53             | 0.77             |
|                       | Government                              | 9.34            | 21.24            | 30.59            | 9.61                | 19.58            | 29.19            | 9.04                | 17.94            | 26.98            |
|                       | Non-Financial Public Sector Enterprises | 0.16            | 9.04             | 9.21             | 0.18                | 4.08             | 4.26             | 0.13                | 9.42             | 9.55             |
|                       | NBFCs & Financial Auxiliaries           | 0.98            | 8.10             | 9.08             | 1.64                | 7.82             | 9.46             | 0.95                | 7.94             | 8.90             |
|                       | Private Sector (Business)               | 5.98            | 11.32            | 17.30            | 6.41                | 12.49            | 18.89            | 7.36                | 11.64            | 19.00            |
|                       | Trust Funds & Non Profit Organizations  | 1.18            | 1.05             | 2.23             | 1.08                | 1.10             | 2.18             | 0.98                | 0.96             | 1.94             |
|                       | Personal/Individuals                    | 30.15           | 58.69            | 88.84            | 26.68               | 42.34            | 69.02            | 32.20               | 50.72            | 82.92            |
|                       | Others                                  | 0.02            | 0.05             | 0.07             | 0.02                | 0.06             | 0.07             | 0.04                | 0.05             | 0.09             |
|                       | <b>Total</b>                            | <b>48.08</b>    | <b>109.97</b>    | <b>158.05</b>    | <b>45.80</b>        | <b>88.26</b>     | <b>134.06</b>    | <b>50.94</b>        | <b>99.21</b>     | <b>150.14</b>    |

### 3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

| Provinces/<br>Regions | Category                                | Sep-24        |               |               | Dec-24 <sup>1</sup> |               |               | Mar-25 <sup>2</sup> |               |               |
|-----------------------|---|---------------|---------------|---------------|---------------------|---------------|---------------|---------------------|---------------|---------------|
|                       |   | Rural         | Urban         | Total         | Rural               | Urban         | Total         | Rural               | Urban         | Total         |
|                       | Foreign Constituents                    | 8.45          | 18.48         | 26.93         | 9.72                | 18.56         | 28.28         | 10.56               | 19.89         | 30.45         |
|                       | Government                              | 1.07          | 22.81         | 23.87         | 0.63                | 25.78         | 26.41         | 1.60                | 22.77         | 24.37         |
|                       | Non-Financial Public Sector Enterprises | 27.98         | 0.92          | 28.90         | 0.67                | 0.59          | 1.26          | 0.08                | 1.27          | 1.35          |
|                       | NBFCs & Financial Auxiliaries           | 0.10          | 6.28          | 6.38          | 0.10                | 7.02          | 7.12          | 0.12                | 8.39          | 8.51          |
| <b>AJK</b>            | Private Sector (Business)               | 15.93         | 38.55         | 54.48         | 18.36               | 28.21         | 46.57         | 19.27               | 28.33         | 47.61         |
|                       | Trust Funds & Non Profit Organizations  | 1.34          | 5.38          | 6.72          | 1.33                | 6.46          | 7.80          | 1.37                | 6.29          | 7.66          |
|                       | Personal/Individuals                    | 226.70        | 335.36        | 562.06        | 224.38              | 332.02        | 556.39        | 257.45              | 353.95        | 611.40        |
|                       | Others                                  | 0.00          | 0.24          | 0.24          | 0.03                | 0.08          | 0.11          | 0.00                | 0.01          | 0.01          |
|                       | <b>Total</b>                            | <b>281.57</b> | <b>428.01</b> | <b>709.58</b> | <b>255.21</b>       | <b>418.73</b> | <b>673.95</b> | <b>290.46</b>       | <b>440.89</b> | <b>731.35</b> |

Source: Statistics and Data Services Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (31st March, 30<sup>th</sup> June or 30th September). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

**Foreign Constituents:** This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

**NBFCs & Fin Aux:** NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

**Private Sector Business:** Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

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

Notes:

1.This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

| SIZE OF ACCOUNTS<br>(Rs.)       | 2024               |                     |                    |                     | 2025               |                     |
|---------------------------------|--------------------|---------------------|--------------------|---------------------|--------------------|---------------------|
|                                 | Sep                |                     | Dec <sup>R</sup>   |                     | Mar <sup>P</sup>   |                     |
|                                 | No of<br>Accounts  | Amount              | No of<br>Accounts  | Amount              | No of<br>Accounts  | Amount              |
| Less Than 25,000                | 74,412,934         | 166,026.5           | 69,115,946         | 180,353.5           | 133,916,423        | 275,616.5           |
| 25,000 to 50,000                | 5,417,748          | 191,649.3           | 5,586,559          | 200,541.3           | 5,708,216          | 204,420.1           |
| 50,000 to 100,000               | 8,320,529          | 581,298.4           | 8,463,973          | 600,709.7           | 7,756,100          | 599,200.8           |
| 100,000 to 150,000              | 5,558,296          | 682,335.4           | 4,670,292          | 584,570.4           | 4,878,158          | 571,571.2           |
| 150,000 to 200,000              | 2,873,786          | 499,666.4           | 4,211,695          | 733,679.1           | 2,301,571          | 398,461.4           |
| 200,000 to 300,000              | 4,366,457          | 1,042,966.1         | 3,716,316          | 908,064.7           | 3,986,977          | 970,431.8           |
| 300,000 to 400,000              | 2,054,819          | 711,202.6           | 2,122,478          | 735,167.5           | 1,797,053          | 619,378.3           |
| 400,000 to 500,000              | 1,853,300          | 844,448.3           | 1,446,327          | 645,575.2           | 1,102,514          | 491,639.1           |
| 500,000 to 750,000              | 1,925,194          | 1,156,194.6         | 1,876,135          | 1,133,849.2         | 1,572,724          | 950,842.0           |
| 750,000 to 1,000,000            | 1,191,618          | 1,007,493.9         | 927,974            | 801,042.2           | 771,150            | 666,872.6           |
| 1,000,000 to 2,000,000          | 1,364,186          | 1,869,290.7         | 1,438,479          | 1,966,494.5         | 1,355,528          | 1,868,792.4         |
| 2,000,000 to 3,000,000          | 498,046            | 1,204,002.3         | 492,438            | 1,192,445.0         | 598,111            | 1,318,254.4         |
| 3,000,000 to 4,000,000          | 245,589            | 843,186.3           | 242,662            | 832,739.0           | 341,734            | 1,192,395.7         |
| 4,000,000 to 5,000,000          | 144,525            | 641,961.8           | 197,489            | 893,227.7           | 180,912            | 804,233.6           |
| 5,000,000 to 6,000,000          | 109,822            | 591,122.2           | 112,320            | 605,730.4           | 133,663            | 720,763.8           |
| 6,000,000 to 7,000,000          | 68,435             | 441,761.7           | 68,815             | 444,619.1           | 85,076             | 549,264.2           |
| 7,000,000 to 8,000,000          | 51,532             | 383,786.5           | 54,845             | 408,688.4           | 62,308             | 464,489.4           |
| 8,000,000 to 9,000,000          | 39,141             | 331,066.9           | 40,231             | 340,213.9           | 48,340             | 408,624.6           |
| 9,000,000 to 10,000,000         | 31,946             | 302,384.9           | 31,352             | 297,336.0           | 37,612             | 356,551.7           |
| 10,000,000 to 100,000,000       | 230,821            | 5,364,244.6         | 226,464            | 5,256,992.7         | 264,962            | 6,048,552.4         |
| 100,000,000 to 500,000,000      | 14,859             | 2,823,371.1         | 14,755             | 2,848,879.3         | 15,380             | 2,954,831.0         |
| 500,000,000 to 1,000,000,000    | 2,197              | 1,470,154.1         | 2,144              | 1,477,282.8         | 1,945              | 1,296,191.3         |
| 1,000,000,000 to 5,000,000,000  | 1,764              | 3,350,582.6         | 1,789              | 3,416,717.1         | 1,787              | 3,393,861.1         |
| 5,000,000,000 to 10,000,000,000 | 206                | 1,371,133.0         | 200                | 1,296,026.1         | 237                | 1,565,190.2         |
| 10,000,000,000 & Over           | 127                | 2,724,914.4         | 97                 | 2,014,008.0         | 109                | 2,372,929.9         |
| <b>TOTAL</b>                    | <b>110,777,877</b> | <b>30,596,244.6</b> | <b>105,061,775</b> | <b>29,814,952.8</b> | <b>166,918,590</b> | <b>31,063,359.6</b> |

Source: Statistics and Data Services Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of deposit accounts which fall in the respective class.
4. 'Amount' represents the total amount of all deposits falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March, 2023.
6. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

Number of Accounts in Unit

| Type of Account                 | Males              |                   | Females           |                  | Both Males and Females |                  | Others           |                   | Total              |                   |
|---------------------------------|--------------------|-------------------|-------------------|------------------|------------------------|------------------|------------------|-------------------|--------------------|-------------------|
|                                 | No. of Accounts    | Amount            | No. of Accounts   | Amount           | No. of Accounts        | Amount           | No. of Accounts  | Amount            | No. of Accounts    | Amount            |
| Less Than 5000                  | 81,561,247         | 83,355            | 37,228,206        | 21,427           | 652,238                | 525              | 747,429          | 473               | 120,189,120        | 105,781           |
| 5,000 to 10,000                 | 4,304,677          | 32,624            | 1,144,848         | 8,219            | 75,938                 | 540              | 115,949          | 799               | 5,641,412          | 42,181            |
| 10,000 to 20,000                | 4,790,054          | 67,082            | 1,137,982         | 14,762           | 76,666                 | 1,083            | 108,588          | 1,512             | 6,113,290          | 84,439            |
| 20,000 to 25,000                | 1,515,907          | 33,368            | 395,967           | 8,500            | 24,967                 | 556              | 35,760           | 791               | 1,972,601          | 43,215            |
| 25,000 to 50,000                | 4,681,691          | 167,772           | 831,907           | 29,755           | 82,598                 | 2,921            | 112,020          | 3,971             | 5,708,216          | 204,420           |
| 50,000 to 100,000               | 6,612,910          | 518,211           | 879,691           | 62,608           | 96,304                 | 6,845            | 167,195          | 11,537            | 7,756,100          | 599,201           |
| 100,000 to 150,000              | 2,891,259          | 352,660           | 1,850,206         | 202,636          | 73,318                 | 8,594            | 63,375           | 7,682             | 4,878,158          | 571,571           |
| 150,000 to 200,000              | 1,909,351          | 330,577           | 314,456           | 54,389           | 37,937                 | 6,591            | 39,827           | 6,904             | 2,301,571          | 398,461           |
| 200,000 to 300,000              | 3,467,226          | 843,861           | 399,801           | 97,604           | 63,840                 | 15,345           | 56,110           | 13,622            | 3,986,977          | 970,432           |
| 300,000 to 400,000              | 1,436,285          | 496,579           | 243,202           | 83,714           | 43,378                 | 14,813           | 74,188           | 24,272            | 1,797,053          | 619,378           |
| 400,000 to 500,000              | 882,185            | 393,645           | 154,894           | 68,903           | 41,700                 | 18,523           | 23,735           | 10,568            | 1,102,514          | 491,639           |
| 500,000 to 750,000              | 1,189,682          | 720,264           | 262,462           | 158,916          | 79,630                 | 46,734           | 40,950           | 24,928            | 1,572,724          | 950,842           |
| 750,000 to 1,000,000            | 559,677            | 483,984           | 146,475           | 126,903          | 40,491                 | 34,914           | 24,507           | 21,071            | 771,150            | 666,873           |
| 1,000,000 to 2,000,000          | 944,432            | 1,306,070         | 257,188           | 351,880          | 98,288                 | 133,713          | 55,620           | 77,131            | 1,355,528          | 1,868,792         |
| 2,000,000 to 3,000,000          | 424,389            | 916,045           | 103,600           | 232,424          | 42,418                 | 99,899           | 27,704           | 69,886            | 598,111            | 1,318,254         |
| 3,000,000 to 4,000,000          | 239,732            | 836,910           | 47,758            | 163,407          | 21,369                 | 72,791           | 32,875           | 119,287           | 341,734            | 1,192,396         |
| 4,000,000 to 5,000,000          | 126,715            | 563,383           | 29,159            | 129,444          | 13,664                 | 60,681           | 11,374           | 50,726            | 180,912            | 804,234           |
| 5,000,000 to 6,000,000          | 88,085             | 475,880           | 21,741            | 117,116          | 13,551                 | 72,375           | 10,286           | 55,393            | 133,663            | 720,764           |
| 6,000,000 to 7,000,000          | 58,710             | 379,383           | 12,879            | 82,964           | 6,937                  | 44,644           | 6,550            | 42,273            | 85,076             | 549,264           |
| 7,000,000 to 8,000,000          | 41,631             | 310,271           | 9,590             | 71,509           | 5,520                  | 41,191           | 5,567            | 41,518            | 62,308             | 464,489           |
| 8,000,000 to 9,000,000          | 31,914             | 269,664           | 7,379             | 62,336           | 4,555                  | 38,586           | 4,492            | 38,038            | 48,340             | 408,625           |
| 9,000,000 to 10,000,000         | 24,828             | 235,517           | 5,658             | 53,546           | 3,600                  | 34,077           | 3,526            | 33,411            | 37,612             | 356,552           |
| 10,000,000 to 100,000,000       | 153,259            | 3,225,889         | 34,883            | 725,907          | 26,934                 | 583,436          | 49,886           | 1,513,321         | 264,962            | 6,048,552         |
| 100,000,000 to 500,000,000      | 3,581              | 611,533           | 751               | 126,468          | 651                    | 108,044          | 10,397           | 2,108,786         | 15,380             | 2,954,831         |
| 500,000,000 to 1,000,000,000    | 179                | 123,360           | 29                | 18,293           | 28                     | 19,312           | 1,709            | 1,135,226         | 1,945              | 1,296,191         |
| 1,000,000,000 to 5,000,000,000  | 99                 | 154,364           | 13                | 27,684           | 17                     | 36,062           | 1,658            | 3,175,751         | 1,787              | 3,393,861         |
| 5,000,000,000 to 10,000,000,000 | 2                  | 12,668            | -                 | -                | 2                      | 11,076           | 233              | 1,541,446         | 237                | 1,565,190         |
| 10,000,000,000 & Over           | -                  | -                 | -                 | -                | -                      | -                | 109              | 2,372,930         | 109                | 2,372,930         |
| <b>Total</b>                    | <b>117,939,707</b> | <b>13,944,919</b> | <b>45,520,725</b> | <b>3,101,313</b> | <b>1,626,539</b>       | <b>1,513,874</b> | <b>1,831,619</b> | <b>12,503,254</b> | <b>166,918,590</b> | <b>31,063,360</b> |

Notes:  
1. This Data is being published on quarterly basis w.e.f. December, 2023.  
2. Effective March 2025, Eastman Bank Ltd. has been included in scheduled banks (and, former, Telecom Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

Source: Statistics and Data Services Department, SBP



### 3.7 Number of Deposit Accounts and Number of Depositors in Pakistan<sup>1</sup>

|                                |                                | In Thousands |                     |                     |
|--------------------------------|--------------------------------|--------------|---------------------|---------------------|
|                                |                                | Dec-23       | Jun-24 <sup>a</sup> | Dec-24 <sup>b</sup> |
| No. of Accounts                | Total Accounts                 | 203,088      | 212,117             | 225,606             |
|                                | Active Accounts                | 125,607      | 133,062             | 138,412             |
|                                | Dormant Accounts               | 77,481       | 79,054              | 87,194              |
|                                | Total Accounts-Male            | 141,382      | 147,504             | 154,851             |
|                                | Active Accounts-Male           | 87,609       | 93,055              | 95,502              |
|                                | Dormant Accounts-Male          | 53,773       | 54,449              | 59,349              |
|                                | Total Accounts-Female          | 56,506       | 59,752              | 66,007              |
|                                | Active Accounts-Female         | 34,950       | 37,067              | 40,130              |
|                                | Dormant Accounts-Female        | 21,556       | 22,685              | 25,877              |
|                                | Total Accounts-Transgender     | 1            | 2                   | 4                   |
|                                | Active Accounts-Transgender    | 0            | 0                   | 2                   |
|                                | Dormant Accounts-Transgender   | 1            | 1                   | 2                   |
| No. of Depositors <sup>2</sup> | Total Depositors               | 87,827       | 91,655              | 95,863              |
|                                | Active Depositors              | 69,552       | 73,047              | 76,120              |
|                                | Dormant Depositors             | 50,995       | 52,579              | 56,272              |
|                                | Total Depositors-Male          | 56,500       | 58,610              | 60,338              |
|                                | Active Depositors-Male         | 45,419       | 47,569              | 48,658              |
|                                | Dormant Depositors-Male        | 34,365       | 35,080              | 37,342              |
|                                | Total Depositors-Female        | 31,173       | 32,828              | 35,246              |
|                                | Active Depositors-Female       | 23,572       | 25,021              | 27,220              |
|                                | Dormant Depositors-Female      | 16,248       | 17,179              | 18,739              |
|                                | Total Depositors-Transgender   | 0            | 1                   | 3                   |
|                                | Active Depositors-Transgender  | 0            | 2                   | 2                   |
|                                | Dormant Depositors-Transgender | 0            | 1                   | 1                   |

Source: Statistics and Data Services Department, SBP

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Development Finance Institutions and EMIs.

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs/EMIs is counted once.

### 3.8 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

End of Period : Million Rupees

| SIZE OF ACCOUNTS<br><br>(Rs.)   | 2024              |                   |                   |                     | 2025              |                     |
|---------------------------------|-------------------|-------------------|-------------------|---------------------|-------------------|---------------------|
|                                 | Sep               |                   | Dec               |                     | Mar <sup>P</sup>  |                     |
|                                 | No of<br>Accounts | Amount            | No of<br>Accounts | Amount              | No of<br>Accounts | Amount              |
| Less Than 25,000                | 828,450           | 11,894.4          | 944,373           | 13,801.0            | 3,524,963         | 14,548.7            |
| 25,000 to 50,000                | 464,487           | 17,293.4          | 460,939           | 15,468.7            | 432,676           | 16,324.5            |
| 50,000 to 100,000               | 972,823           | 65,290.0          | 1,109,294         | 81,582.7            | 1,242,310         | 90,796.1            |
| 100,000 to 150,000              | 227,888           | 28,077.8          | 385,192           | 49,569.8            | 697,099           | 84,848.9            |
| 150,000 to 200,000              | 186,525           | 32,389.2          | 168,380           | 29,199.4            | 159,239           | 27,533.0            |
| 200,000 to 300,000              | 271,716           | 66,746.4          | 287,213           | 70,517.6            | 244,385           | 59,419.2            |
| 300,000 to 400,000              | 156,505           | 54,002.7          | 204,057           | 71,121.2            | 146,129           | 50,387.6            |
| 400,000 to 500,000              | 116,151           | 52,472.3          | 139,602           | 62,059.1            | 301,987           | 136,269.9           |
| 500,000 to 750,000              | 302,198           | 188,179.5         | 216,978           | 138,947.0           | 202,962           | 126,256.2           |
| 750,000 to 1,000,000            | 122,541           | 109,520.8         | 99,939            | 86,116.1            | 84,278            | 73,447.0            |
| 1,000,000 to 2,000,000          | 198,171           | 282,437.0         | 262,585           | 367,252.9           | 251,083           | 365,602.2           |
| 2,000,000 to 3,000,000          | 86,677            | 211,824.8         | 89,480            | 217,407.2           | 93,893            | 227,471.4           |
| 3,000,000 to 4,000,000          | 33,351            | 115,930.1         | 38,612            | 134,686.9           | 38,166            | 132,691.7           |
| 4,000,000 to 5,000,000          | 24,720            | 110,867.0         | 27,438            | 123,375.5           | 29,886            | 133,352.8           |
| 5,000,000 to 6,000,000          | 18,439            | 100,693.0         | 17,433            | 94,625.2            | 16,115            | 87,382.4            |
| 6,000,000 to 7,000,000          | 11,697            | 75,947.1          | 13,377            | 86,316.9            | 11,790            | 76,133.9            |
| 7,000,000 to 8,000,000          | 10,065            | 75,074.7          | 10,816            | 81,058.4            | 10,599            | 79,129.2            |
| 8,000,000 to 9,000,000          | 8,368             | 71,190.4          | 8,098             | 68,791.5            | 7,432             | 63,115.1            |
| 9,000,000 to 10,000,000         | 8,909             | 84,866.0          | 8,522             | 81,110.1            | 7,820             | 74,527.7            |
| 10,000,000 to 100,000,000       | 46,472            | 1,393,182.4       | 52,385            | 1,575,850.6         | 48,688            | 1,471,790.6         |
| 100,000,000 to 500,000,000      | 9,343             | 2,038,104.3       | 9,825             | 2,076,799.4         | 9,783             | 2,094,986.7         |
| 500,000,000 to 1,000,000,000    | 1,526             | 1,044,654.8       | 1,608             | 1,084,753.1         | 1,625             | 1,125,404.2         |
| 1,000,000,000 to 5,000,000,000  | 1,131             | 2,179,436.2       | 1,301             | 2,564,934.6         | 1,233             | 2,422,472.3         |
| 5,000,000,000 to 10,000,000,000 | 140               | 906,903.1         | 187               | 1,243,724.2         | 156               | 1,009,329.1         |
| 10,000,000,000 & Over           | 90                | 2,557,046.6       | 154               | 5,066,614.5         | 105               | 3,072,794.0         |
| <b>Total</b>                    | <b>4,108,383</b>  | <b>11,874,024</b> | <b>4,557,788</b>  | <b>15,485,683.7</b> | <b>7,564,402</b>  | <b>13,116,014.1</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances accounts which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.
6. Effective March 2025, Easypaisa Bank Ltd. 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.

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

All Banks  
As on 31<sup>st</sup> March, 2025

| Size of Account<br>(Rs.)        | Million Rupees     |                    |                    |                  |                        |                 |                    |                     |                    |                     |
|---------------------------------|--------------------|--------------------|--------------------|------------------|------------------------|-----------------|--------------------|---------------------|--------------------|---------------------|
|                                 | Males              |                    | Females            |                  | Both Males and Females |                 | Others             |                     | Total              |                     |
|                                 | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount           | No. of<br>Accounts     | Amount          | No. of<br>Accounts | Amount              | No. of<br>Accounts | Amount              |
| 1 to Less Than 5000             | 1,899,306          | 5,713.6            | 839,050            | 2,199.8          | 121                    | 0.0             | 19,015             | 1.0                 | 2,757,492          | 7,914.5             |
| 5,000 to 10,000                 | 321,534            | 1,827.8            | 211,216            | 1,168.8          | 1                      | 0.0             | 19,803             | 154.8               | 552,554            | 3,151.5             |
| 10,000 to 20,000                | 125,071            | 1,850.7            | 50,544             | 778.3            | 10                     | 0.2             | 1,035              | 16.1                | 176,660            | 2,645.3             |
| 20, 000 to 25,000               | 34,725             | 758.0              | 3,308              | 74.4             | 3                      | 0.1             | 221                | 4.9                 | 38,257             | 837.4               |
| 25,000 to 50,000                | 383,978            | 14,587.6           | 26,142             | 923.1            | 14                     | 0.5             | 22,542             | 813.3               | 432,676            | 16,324.5            |
| 50,000 to 100,000               | 1,127,620          | 82,542.7           | 80,838             | 5,754.6          | 23                     | 1.7             | 33,829             | 2,497.0             | 1,242,310          | 90,796.1            |
| 100,000 to 150,000              | 593,714            | 71,581.3           | 59,775             | 7,468.3          | 22                     | 2.7             | 43,588             | 5,796.5             | 697,099            | 84,848.9            |
| 150,000 to 200,000              | 138,403            | 23,972.3           | 18,693             | 3,169.4          | 13                     | 2.3             | 2,130              | 388.9               | 159,239            | 27,533.0            |
| 200,000 to 300,000              | 214,532            | 52,055.1           | 20,739             | 5,107.2          | 25                     | 6.1             | 9,089              | 2,250.8             | 244,385            | 59,419.2            |
| 300,000 to 400,000              | 129,508            | 44,684.6           | 12,864             | 4,428.1          | 42                     | 14.9            | 3,715              | 1,260.0             | 146,129            | 50,387.6            |
| 400,000 to 500,000              | 281,304            | 127,037.0          | 16,164             | 7,172.5          | 58                     | 27.1            | 4,461              | 2,033.3             | 301,987            | 136,269.9           |
| 500,000 to 750,000              | 125,838            | 76,635.4           | 22,732             | 13,793.4         | 183                    | 116.9           | 54,209             | 35,710.5            | 202,962            | 126,256.2           |
| 750,000 to 1,000,000            | 71,435             | 62,228.4           | 7,223              | 6,225.3          | 208                    | 182.2           | 5,412              | 4,811.1             | 84,278             | 73,447.0            |
| 1,000,000 to 2,000,000          | 214,307            | 309,824.2          | 13,804             | 19,695.2         | 636                    | 971.9           | 22,336             | 35,111.0            | 251,083            | 365,602.2           |
| 2,000,000 to 3,000,000          | 66,904             | 162,067.4          | 9,742              | 24,069.4         | 545                    | 1,335.2         | 16,702             | 39,999.3            | 93,893             | 227,471.4           |
| 3,000,000 to 4,000,000          | 22,413             | 77,623.8           | 2,104              | 7,273.9          | 426                    | 1,497.6         | 13,223             | 46,296.4            | 38,166             | 132,691.7           |
| 4,000,000 to 5,000,000          | 16,324             | 73,183.9           | 1,600              | 7,123.5          | 357                    | 1,603.8         | 11,605             | 51,441.5            | 29,886             | 133,352.8           |
| 5,000,000 to 6,000,000          | 9,240              | 50,187.0           | 806                | 4,367.2          | 318                    | 1,732.1         | 5,751              | 31,096.0            | 16,115             | 87,382.4            |
| 6,000,000 to 7,000,000          | 7,267              | 46,798.2           | 482                | 3,134.4          | 146                    | 947.7           | 3,895              | 25,253.6            | 11,790             | 76,133.9            |
| 7,000,000 to 8,000,000          | 6,414              | 47,886.0           | 410                | 3,068.5          | 147                    | 1,100.5         | 3,628              | 27,074.2            | 10,599             | 79,129.2            |
| 8,000,000 to 9,000,000          | 4,031              | 34,319.5           | 354                | 3,009.8          | 140                    | 1,186.5         | 2,907              | 24,599.3            | 7,432              | 63,115.1            |
| 9,000,000 to 10,000,000         | 4,526              | 43,106.1           | 347                | 3,285.8          | 207                    | 1,938.0         | 2,740              | 26,197.8            | 7,820              | 74,527.7            |
| 10,000,000 to 100,000,000       | 12,260             | 286,197.0          | 627                | 13,049.7         | 261                    | 6,678.9         | 35,540             | 1,165,865.0         | 48,688             | 1,471,790.6         |
| 100,000,000 to 500,000,000      | 655                | 134,221.1          | 24                 | 4,923.4          | 15                     | 3,590.4         | 9,089              | 1,952,251.8         | 9,783              | 2,094,986.7         |
| 500,000,000 to 1,000,000,000    | 50                 | 35,135.7           | 4                  | 2,729.2          | 2                      | 1,156.6         | 1,569              | 1,086,382.7         | 1,625              | 1,125,404.2         |
| 1,000,000,000 to 5,000,000,000  | 55                 | 123,680.1          | 1                  | 1,023.2          | 1                      | 1,466.2         | 1,176              | 2,296,302.8         | 1,233              | 2,422,472.3         |
| 5,000,000,000 to 10,000,000,000 | -                  | -                  | -                  | -                | -                      | -               | 156                | 1,009,329.1         | 156                | 1,009,329.1         |
| 10,000,000,000 & Over           | -                  | -                  | -                  | -                | -                      | -               | 105                | 3,072,794.0         | 105                | 3,072,794.0         |
| <b>Total</b>                    | <b>5,811,414</b>   | <b>1,989,704.7</b> | <b>1,399,593</b>   | <b>155,016.5</b> | <b>3,924</b>           | <b>25,560.2</b> | <b>349,471</b>     | <b>10,945,732.7</b> | <b>7,564,402</b>   | <b>13,116,014.1</b> |

Source: Statistics and Data Services Department, SBP

\*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  
Notes:

1. Number of accounts with zero liability includes overdraft facility/credit card related accounts

2. This Data is being published on quarterly basis w.e.f. December, 2023.

3. Effective March 2025, Easypaisa Bank Ltd. 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.

**3.9 Classification of Scheduled Banks' Advances  
by Size of Accounts and Borrowers  
As on 31st March, 2025 (Provisional)**

Million Rupees

| SIZE OF ACCOUNTS<br>(Rs.)       | Foreign    |                | Government |                  | Non-Financial Public<br>Sector |                    | NBFCs        |                    | Private Sector (Business) |                    | Trust Funds and Non-<br>Profit Institutions |                 | Personal         |                    | Others     |                | TOTAL            |                     |
|---------------------------------|------------|----------------|------------|------------------|--------------------------------|--------------------|--------------|--------------------|---------------------------|--------------------|---|-----------------|------------------|--------------------|------------|----------------|------------------|---------------------|
|                                 | No. of A/C | Amount         | No. of A/C | Amount           | No. of A/C                     | Amount             | No. of A/C   | Amount             | No. of A/C                | Amount             | No. of A/C                                  | Amount          | No. of A/C       | Amount             | No. of A/C | Amount         | No. of A/C       | Amount              |
| Less Than 25,000                | -          | -              | 32         | 0.0              | 46                             | -                  | 101          | 0.0                | 267,113                   | 1,006.8            | 4,081                                       | 12.6            | 3,253,590        | 13,529.2           | -          | -              | 3,524,963        | 14,548.7            |
| 25,000 to 50,000                | -          | -              | 1          | 0.0              | 2                              | 0.1                | -            | -                  | 126,307                   | 4,398.4            | 772   | 26.6            | 305,594          | 11,899.3           | -          | -              | 432,676          | 16,324.5            |
| 50,000 to 100,000               | -          | -              | -          | -                | 2                              | 0.1                | 6            | 0.4                | 260,829                   | 18,527.7           | 535   | 42.0            | 980,938          | 72,225.9           | -          | -              | 1,242,310        | 90,796.1            |
| 100,000 to 150,000              | -          | -              | -          | -                | 1                              | 0.1                | 1            | 0.1                | 286,268                   | 38,170.8           | 6   | 0.8             | 410,823          | 46,677.1           | -          | -              | 697,099          | 84,848.9            |
| 150,000 to 200,000              | -          | -              | -          | -                | 3                              | 0.5                | 10           | 1.7                | 57,762                    | 9,923.0            | 12  | 2.0             | 101,452          | 17,605.8           | -          | -              | 159,239          | 27,533.0            |
| 200,000 to 300,000              | -          | -              | 1          | 0.2              | 4                              | 1.1                | 22           | 5.4                | 86,399                    | 21,197.4           | 53  | 13.4            | 157,903          | 38,200.9           | 3          | 0.8            | 244,385          | 59,419.2            |
| 300,000 to 400,000              | -          | -              | -          | -                | 1                              | 0.3                | 122          | 46.6               | 60,083                    | 20,579.7           | 13  | 4.6             | 85,900           | 29,752.7           | 10         | 3.7            | 146,129          | 50,387.6            |
| 400,000 to 500,000              | -          | -              | -          | -                | 2                              | 0.9                | 25           | 11.4               | 51,660                    | 23,096.3           | 24  | 11.0            | 250,258          | 113,142.3          | 18         | 8.0            | 301,987          | 136,269.9           |
| 500,000 to 750,000              | -          | -              | 2          | 1.4              | 7                              | 4.3                | 71           | 45.4               | 121,176                   | 76,320.2           | 57  | 35.7            | 81,632           | 49,839.2           | 17         | 10.0           | 202,962          | 126,256.2           |
| 750,000 to 1,000,000            | -          | -              | 3          | 2.5              | 5                              | 4.4                | 48           | 40.8               | 41,216                    | 36,113.9           | 31  | 25.2            | 42,974           | 37,259.5           | 1          | 0.8            | 84,278           | 73,447.0            |
| 1,000,000 to 2,000,000          | -          | -              | 27         | 40.1             | 12                             | 18.3               | 146          | 206.1              | 89,002                    | 131,915.2          | 95  | 155.0           | 161,795          | 233,258.7          | 6          | 8.9            | 251,083          | 365,602.2           |
| 2,000,000 to 3,000,000          | -          | -              | 14         | 35.7             | 18                             | 42.4               | 105          | 257.2              | 41,624                    | 99,925.2           | 53  | 130.7           | 52,078           | 127,078.0          | 1          | 2.1            | 93,893           | 227,471.4           |
| 3,000,000 to 4,000,000          | -          | -              | 46         | 161.0            | 15                             | 50.8               | 74           | 257.8              | 22,523                    | 78,376.7           | 13  | 43.3            | 15,495           | 53,802.1           | -          | -              | 38,166           | 132,691.7           |
| 4,000,000 to 5,000,000          | -          | -              | 31         | 139.1            | 19                             | 87.1               | 61           | 272.6              | 17,769                    | 79,182.9           | 6   | 26.4            | 12,000           | 53,644.7           | -          | -              | 29,886           | 133,352.8           |
| 5,000,000 to 6,000,000          | -          | -              | 27         | 149.6            | 7                              | 39.4               | 52           | 273.9              | 9,650                     | 52,191.6           | 7   | 38.5            | 6,370            | 34,678.9           | 2          | 10.5           | 16,115           | 87,382.4            |
| 6,000,000 to 7,000,000          | -          | -              | 6          | 39.6             | 8                              | 51.5               | 20           | 128.1              | 6,865                     | 44,497.2           | 2   | 12.9            | 4,889            | 31,404.4           | -          | -              | 11,790           | 76,133.9            |
| 7,000,000 to 8,000,000          | -          | -              | 8          | 59.5             | 6                              | 44.6               | 7            | 52.3               | 7,196                     | 53,703.5           | 6   | 45.0            | 3,376            | 25,224.3           | -          | -              | 10,599           | 79,129.2            |
| 8,000,000 to 9,000,000          | -          | -              | -          | -                | 6                              | 51.0               | 14           | 116.5              | 4,663                     | 39,503.6           | 3   | 26.4            | 2,744            | 23,401.1           | 2          | 16.5           | 7,432            | 63,115.1            |
| 9,000,000 to 10,000,000         | -          | -              | -          | -                | 5                              | 48.1               | 11           | 104.7              | 4,149                     | 39,703.3           | 4   | 38.6            | 3,651            | 34,633.1           | -          | -              | 7,820            | 74,527.7            |
| 10,000,000 to 100,000,000       | -          | -              | 44         | 1,987.6          | 125                            | 5,073.6            | 158          | 6,271.2            | 42,317                    | 1,336,507.7        | 56  | 2,404.1         | 5,975            | 118,912.4          | 13         | 633.8          | 48,688           | 1,471,790.6         |
| 100,000,000 to 500,000,000      | -          | -              | 30         | 7,056.6          | 132                            | 35,114.2           | 142          | 35,872.7           | 9,379                     | 2,002,338.9        | 17  | 3,058.8         | 77               | 10,707.3           | 6          | 838.3          | 9,783            | 2,094,986.7         |
| 500,000,000 to 1,000,000,000    | -          | -              | 6          | 4,171.4          | 39                             | 30,148.8           | 63           | 42,694.9           | 1,511                     | 1,044,533.1        | 4   | 2,521.9         | 2                | 1,334.1            | -          | -              | 1,625            | 1,125,404.2         |
| 1,000,000,000 to 5,000,000,000  | -          | -              | 10         | 19,804.4         | 105                            | 248,000.4          | 61           | 110,448.4          | 1,052                     | 2,038,415.7        | 1   | 1,500.0         | 4                | 4,303.5            | -          | -              | 1,233            | 2,422,472.3         |
| 5,000,000,000 to 10,000,000,000 | 1          | 7,004.1        | 8          | 67,762.3         | 51                             | 347,574.8          | 19           | 119,618.8          | 77                        | 467,369.2          | -   | -               | -                | -                  | -          | -              | 156              | 1,009,329.1         |
| 10,000,000,000 & Over           | -          | -              | 11         | 339,006.7        | 60                             | 1,732,184.6        | 13           | 699,500.0          | 21                        | 302,102.7          | -   | -               | -                | -                  | -          | -              | 105              | 3,072,794.0         |
| <b>Total</b>                    | <b>1</b>   | <b>7,004.1</b> | <b>307</b> | <b>440,417.6</b> | <b>681</b>                     | <b>2,398,541.4</b> | <b>1,352</b> | <b>1,016,227.2</b> | <b>1,616,611</b>          | <b>8,059,600.7</b> | <b>5,851</b>                                | <b>10,175.5</b> | <b>5,939,520</b> | <b>1,182,514.2</b> | <b>79</b>  | <b>1,533.4</b> | <b>7,564,402</b> | <b>13,116,014.1</b> |

Source: Statistics and Data Services Department, SBP

Note:-

1. Effective March 2025, Easypaisa Bank Ltd. 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.

**3.10 Classification of Scheduled Banks' Advances  
by Borrowers  
All Banks**

End period: Million Rupees

| BORROWERS   | 2024                |                     |                   | 2025                |                     |                   |
|---|---------------------|---------------------|-------------------|---------------------|---------------------|-------------------|
|   | Dec                 |                     |                   | Mar *               |                     |                   |
|   | All Banks           | Commercial Banks    | Specialized Banks | All Banks           | Commercial Banks    | Specialized Banks |
| <b>I. FOREIGN CONSTITUENTS</b>  | <b>8,362.6</b>      | <b>8,362.6</b>      | <b>-</b>          | <b>7,004.1</b>      | <b>7,004.1</b>      | <b>-</b>          |
| <b>2. DOMESTIC CONSTITUENTS</b>   | <b>15,477,321.2</b> | <b>15,336,426.7</b> | <b>140,894.5</b>  | <b>13,109,010.0</b> | <b>12,967,495.5</b> | <b>141,514.4</b>  |
| <b>I. GOVERNMENT</b>  | <b>841,758.7</b>    | <b>841,758.7</b>    | <b>-</b>          | <b>440,417.6</b>    | <b>440,417.6</b>    | <b>-</b>          |
| a. Federal Government   | 512,534.7           | 512,534.7           | -                 | 200,256.5           | 200,256.5           | -                 |
| 01. Commodity Operations  | -                   | -                   | -                 | -                   | -                   | -                 |
| 02. Others  | -                   | -                   | -                 | -                   | -                   | -                 |
| b. Provincial Governments   | 329,224.0           | 329,224.0           | -                 | 240,161.1           | 240,161.1           | -                 |
| 01. Commodity Operations  | -                   | -                   | -                 | -                   | -                   | -                 |
| 02. Others  | -                   | -                   | -                 | -                   | -                   | -                 |
| c. Local Bodies   | -                   | -                   | -                 | -                   | -                   | -                 |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>                | <b>2,434,800.1</b>  | <b>2,434,800.1</b>  | <b>-</b>          | <b>2,398,541.4</b>  | <b>2,398,541.4</b>  | <b>-</b>          |
| 01. Agriculture, hunting and forestry                                     | -                   | -                   | -                 | -                   | -                   | -                 |
| 02. Services  | 794.3               | 794.3               | -                 | 1,281.9             | 1,281.9             | -                 |
| 03. Utilities   | 525,258.0           | 525,258.0           | -                 | 531,349.7           | 531,349.7           | -                 |
| 04. Transport, storage and communications                                 | 807,985.3           | 807,985.3           | -                 | 814,847.0           | 814,847.0           | -                 |
| 05. Manufacturing   | 121,822.2           | 121,822.2           | -                 | 116,164.3           | 116,164.3           | -                 |
| 06. Mining and Quarrying  | 64,899.1            | 64,899.1            | -                 | 66,376.6            | 66,376.6            | -                 |
| 07. Construction  | 6,944.8             | 6,944.8             | -                 | 6,944.8             | 6,944.8             | -                 |
| 08. Commerce and Trade  | 670,948.1           | 670,948.1           | -                 | 628,901.1           | 628,901.1           | -                 |
| 09. Others  | 236,148.4           | 236,148.4           | -                 | 232,676.0           | 232,676.0           | -                 |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>                       | <b>1,830,259.3</b>  | <b>1,830,109.4</b>  | <b>149.9</b>      | <b>1,016,227.2</b>  | <b>1,016,077.3</b>  | <b>149.9</b>      |
| 01. Mutual Funds and AMCs   | 5,608.7             | 5,608.7             | -                 | 5,504.8             | 5,504.8             | -                 |
| 02. Insurance & Pension Funds   | 2,812.2             | 2,812.2             | -                 | 5,164.4             | 5,164.4             | -                 |
| 03. MFIs and DFIs   | 1,534,538.4         | 1,534,538.4         | -                 | 889,041.4           | 889,041.4           | -                 |
| 04. Stock Exchange & Brokerage Houses                                     | 27,070.1            | 27,070.1            | -                 | 30,410.1            | 30,410.1            | -                 |
| 05. Modarabas   | 8,289.3             | 8,289.3             | -                 | 6,026.5             | 6,026.5             | -                 |
| 06. Other NBFIs   | 251,940.7           | 251,790.8           | 149.9             | 80,080.1            | 79,930.2            | 149.9             |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                      | <b>9,125,735.2</b>  | <b>8,987,719.6</b>  | <b>138,015.7</b>  | <b>8,059,600.7</b>  | <b>7,920,459.9</b>  | <b>139,140.7</b>  |
| a. Agriculture, forestry and fishing                                      | 460,712.5           | 338,214.2           | 122,498.4         | 460,391.8           | 335,978.8           | 124,413.0         |
| 01. Crop and animal production, hunting and related service activities    | 459,052.5           | 336,586.3           | 122,466.1         | 457,821.9           | 333,449.1           | 124,372.8         |
| i. Growing of Wheat, Rice, Sugar Cane & Cotton                            | 209,231.6           | 187,203.3           | 22,028.2          | 222,755.8           | 197,402.8           | 25,353.0          |
| ii. Growing of tropical, subtropical, pome and stone fruits & vegetables. | 10,778.1            | 4,917.4             | 5,860.8           | 11,096.0            | 4,420.3             | 6,675.7           |
| iii. Growing of other fruits, vegetables and crops                        | 23,147.4            | 22,176.4            | 971.1             | 24,877.2            | 23,704.7            | 1,172.5           |
| iv. Raising of livestock and other related activities                     | 134,099.7           | 59,346.6            | 74,753.0          | 128,053.3           | 55,116.9            | 72,936.4          |
| v. Other agricultural support activities                                  | 81,734.9            | 62,881.9            | 18,853.0          | 70,983.0            | 52,747.9            | 18,235.1          |
| vi. Hunting, trapping and related service activities                      | 60.7                | 60.7                | -                 | 56.6                | 56.6                | -                 |
| 02 - Forestry and logging   | 13.7                | 3.5                 | 10.2              | 17.2                | 6.8                 | 10.4              |
| 03 - Fishing and aquaculture  | 1,646.4             | 1,624.3             | 22.1              | 2,552.6             | 2,522.9             | 29.8              |
| b. Mining and quarrying   | 104,189.1           | 104,189.1           | -                 | 70,124.2            | 70,124.2            | -                 |
| 01. Mining of coal and lignite  | 46,772.8            | 46,772.8            | -                 | 37,090.2            | 37,090.2            | -                 |
| 02. Extraction of crude petroleum and natural gas                         | 42,089.2            | 42,089.2            | -                 | 16,426.9            | 16,426.9            | -                 |
| 03. Mining of metal ores  | 1,007.5             | 1,007.5             | -                 | 944.8               | 944.8               | -                 |
| 04. Other mining and quarrying  | 14,278.3            | 14,278.3            | -                 | 15,626.8            | 15,626.8            | -                 |
| 05. Mining support service activities                                     | 41.3                | 41.3                | -                 | 35.6                | 35.6                | -                 |
| c. Manufacturing  | 6,110,348.0         | 6,099,242.9         | 11,105.1          | 5,288,929.9         | 5,278,520.8         | 10,409.0          |
| 01. Manufacture of food products  | 1,391,321.2         | 1,380,359.8         | 10,961.4          | 1,256,390.2         | 1,246,144.9         | 10,245.3          |
| 02. Manufacture of beverages  | 51,501.3            | 51,499.4            | 2.0               | 50,614.9            | 50,613.0            | 2.0               |
| 03. Manufacture of tobacco products                                       | 1,806.4             | 1,786.6             | 19.7              | 1,992.5             | 1,951.6             | 40.8              |
| 04. Manufacture of textiles   | 2,071,117.3         | 2,071,106.4         | 10.9              | 1,816,467.7         | 1,816,458.3         | 9.4               |
| i. Preparation and spinning of textile fibers                             | 610,755.9           | 610,755.9           | -                 | 593,972.5           | 593,972.5           | -                 |
| ii. Weaving of textiles   | 420,893.6           | 420,884.0           | 9.6               | 357,921.0           | 357,912.5           | 8.4               |
| iii. Finishing of textiles  | 392,581.4           | 392,581.4           | -                 | 356,545.7           | 356,545.7           | -                 |
| iv. Manufacture of knitted and crocheted fabrics                          | 124,115.7           | 124,115.7           | -                 | 97,874.9            | 97,874.9            | -                 |
| v. Manufacture of made-up textile articles, except apparel                | 288,693.4           | 288,692.3           | 1.1               | 226,062.1           | 226,061.1           | 0.9               |
| vi. Manufacture of carpets and rugs                                       | 920.5               | 920.5               | -                 | 886.0               | 886.0               | -                 |
| vii. Manufacture of other textiles n.e.c.                                 | 233,157.0           | 233,156.7           | 0.3               | 183,205.5           | 183,205.5           | -                 |
| 05. Manufacture of wearing apparel  | 305,778.9           | 305,726.0           | 53.0              | 288,596.0           | 288,535.8           | 60.2              |
| 06. Manufacture of leather and related products                           | 46,993.8            | 46,992.3            | 1.4               | 49,109.0            | 49,107.6            | 1.4               |
| i. Tanning and dressing of leather; dressing and dyeing of fur            | 7,529.7             | 7,529.7             | -                 | 7,917.8             | 7,917.8             | -                 |
| ii. Manufacture of luggage, handbags and the like, saddlery and harness   | 2,333.6             | 2,333.6             | -                 | 2,307.3             | 2,307.3             | -                 |
| iii. Manufacture of footwear  | 37,130.5            | 37,129.0            | 1.4               | 38,883.9            | 38,882.5            | 1.4               |
| a). Leather wear  | 29,998.3            | 29,996.9            | 1.4               | 31,360.4            | 31,359.0            | 1.4               |
| b). Rubber and Plastic wear   | 7,132.1             | 7,132.1             | -                 | 7,523.5             | 7,523.5             | -                 |

### 3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

| BORROWERS   | 2024                |                     |                   | 2025                |                     |                   |
|---|---------------------|---------------------|-------------------|---------------------|---------------------|-------------------|
|   | Dec <sup>8</sup>    |                     |                   | Mar <sup>9</sup>    |                     |                   |
|   | All Banks           | Commercial Banks    | Specialized Banks | All Banks           | Commercial Banks    | Specialized Banks |
| 07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 9,983.9             | 9,983.1             | 0.8               | 9,495.0             | 9,494.3             | 0.7               |
| 08. Manufacture of paper and paper products   | 140,717.0           | 140,714.6           | 2.3               | 145,202.5           | 145,200.7           | 1.8               |
| 09. Printing and reproduction of recorded media   | 26,171.9            | 26,170.7            | 1.2               | 20,785.2            | 20,784.1            | 1.1               |
| 10. Manufacture of coke and refined petroleum products  | 182,786.9           | 182,786.9           | -                 | 173,805.9           | 173,805.9           | -                 |
| 11. Manufacture of chemicals and chemical products  | 422,643.8           | 422,640.8           | 3.1               | 409,777.1           | 409,774.0           | 3.1               |
| 12. Manufacture of basic pharmaceutical products and pharmaceutical preparations  | 334,200.7           | 334,200.7           | -                 | 115,481.3           | 115,481.3           | -                 |
| 13. Manufacture of rubber and plastics products   | 115,102.4           | 115,093.9           | 8.5               | 113,552.5           | 113,544.8           | 7.7               |
| 14. Manufacture of other non-metallic mineral products  | 370,198.4           | 370,195.1           | 3.3               | 236,396.1           | 236,395.6           | 0.5               |
| 15. Manufacture of basic metals   | 229,044.8           | 229,038.7           | 6.1               | 229,068.5           | 229,062.9           | 5.6               |
| 16. Manufacture of fabricated metal products, except machinery and equipment  | 29,700.1            | 29,698.7            | 1.4               | 26,707.5            | 26,706.0            | 1.4               |
| 17. Manufacture of computer, electronic and optical products  | 22,993.8            | 22,993.6            | 0.1               | 21,932.0            | 21,931.8            | 0.1               |
| 18. Manufacture of electrical equipment   | 151,852.6           | 151,848.3           | 4.3               | 152,665.6           | 152,661.4           | 4.2               |
| 19. Manufacture of machinery and equipment  | 29,138.9            | 29,135.9            | 3.0               | 34,371.8            | 34,369.1            | 2.7               |
| 20. Manufacture of motor vehicles, trailers and semi-trailers   | 105,050.1           | 105,050.1           | -                 | 54,730.9            | 54,730.9            | -                 |
| 21. Manufacture of other transport equipment  | 11,221.0            | 11,221.0            | 0.0               | 11,695.0            | 11,695.0            | 0.0               |
| 22. Manufacture of furniture  | 7,325.9             | 7,320.9             | 5.0               | 7,219.9             | 7,215.4             | 4.6               |
| 23. Other manufacturing   | 51,649.0            | 51,631.4            | 17.6              | 59,557.4            | 59,540.8            | 16.7              |
| 24. Repair and installation of machinery and equipment  | 2,048.0             | 2,048.0             | -                 | 3,315.3             | 3,315.3             | -                 |
| d. Electricity, gas, steam and air conditioning supply  | 489,359.6           | 489,359.6           | -                 | 502,214.7           | 502,214.7           | -                 |
| e. Water supply; sewerage, waste management and remediation activities  | 31,132.7            | 31,132.7            | -                 | 28,010.1            | 28,010.1            | -                 |
| f. Construction   | 218,754.4           | 218,710.0           | 44.3              | 212,574.5           | 212,536.4           | 38.2              |
| 01. Construction of buildings   | 146,455.4           | 146,411.1           | 44.3              | 148,315.7           | 148,277.5           | 38.2              |
| 02. Civil engineering   | 68,713.3            | 68,713.3            | -                 | 60,823.9            | 60,823.9            | -                 |
| 03. Specialized construction activities   | 3,585.7             | 3,585.7             | -                 | 3,434.9             | 3,434.9             | -                 |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles   | 617,715.3           | 617,575.6           | 139.6             | 590,147.0           | 590,014.7           | 132.2             |
| 01. Wholesale and retail trade and repair of motor vehicles and motorcycles   | 25,479.0            | 25,474.1            | 4.8               | 25,101.8            | 25,097.7            | 4.1               |
| 02. Wholesale trade, except of motor vehicles and motorcycles   | 348,193.2           | 348,173.5           | 19.8              | 310,950.6           | 310,931.5           | 19.1              |
| 03. Retail trade, except of motor vehicles and motorcycles  | 244,043.0           | 243,928.0           | 115.1             | 254,094.6           | 253,985.5           | 109.1             |
| h. Transportation and storage   | 107,524.5           | 103,808.7           | 3,715.8           | 116,062.2           | 112,482.8           | 3,579.4           |
| i. Accommodation and food service activities  | 43,910.1            | 43,909.2            | 0.9               | 41,345.1            | 41,344.2            | 0.9               |
| j. Information and communication  | 520,883.5           | 520,876.6           | 6.9               | 487,898.3           | 487,891.8           | 6.5               |
| k. Real estate activities   | 37,400.3            | 37,400.3            | -                 | 37,971.2            | 37,971.2            | -                 |
| l. Professional, scientific and technical activities  | 73,266.8            | 73,260.1            | 6.7               | 72,447.6            | 72,447.6            | -                 |
| m. Administrative and support service activities  | 58,222.8            | 57,793.8            | 428.9             | 52,106.0            | 51,607.1            | 498.9             |
| n. Education  | 180,885.3           | 180,824.8           | 60.5              | 26,460.0            | 26,405.6            | 54.5              |
| o. Human health and social work activities  | 17,079.1            | 17,078.0            | 1.1               | 14,912.4            | 14,911.2            | 1.1               |
| p. Arts, entertainment and recreation   | 1,818.7             | 1,817.2             | 1.5               | 2,232.5             | 2,231.2             | 1.3               |
| q. Other service activities   | 52,532.7            | 52,526.9            | 5.8               | 55,773.1            | 55,767.4            | 5.7               |
| <b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>  | <b>12,824.7</b>     | <b>12,360.3</b>     | <b>464.3</b>      | <b>10,175.5</b>     | <b>9,677.9</b>      | <b>497.5</b>      |
| <b>VI. PERSONAL</b>   | <b>1,230,140.2</b>  | <b>1,227,875.7</b>  | <b>2,264.5</b>    | <b>1,182,514.2</b>  | <b>1,180,788.0</b>  | <b>1,726.3</b>    |
| a. Bank Employees   | 361,284.1           | 359,222.0           | 2,062.1           | 308,171.7           | 306,715.4           | 1,456.3           |
| b. Consumer Financing   | 868,242.3           | 868,039.9           | 202.4             | 873,747.7           | 873,477.7           | 270.0             |
| 01. For house building  | 199,733.6           | 199,733.6           | -                 | 199,433.0           | 199,433.0           | -                 |
| 02. For transport i.e., purchase of car etc   | 235,454.0           | 235,364.9           | 89.1              | 257,359.6           | 257,234.2           | 125.5             |
| 03. Credit cards  | 139,409.1           | 139,409.1           | -                 | 140,591.8           | 140,591.8           | -                 |
| 04. Consumers durable   | 8,632.1             | 8,560.5             | 71.6              | 8,688.6             | 8,603.3             | 85.4              |
| 05. Personal loans  | 285,013.6           | 284,971.9           | 41.7              | 267,674.6           | 267,615.5           | 59.1              |
| c. Other  | 613.8               | 613.8               | -                 | 594.8               | 594.8               | -                 |
| <b>VII. OTHER</b>   | <b>1,802.8</b>      | <b>1,802.8</b>      | <b>-</b>          | <b>1,533.4</b>      | <b>1,533.4</b>      | <b>-</b>          |
| <b>TOTAL</b>  | <b>15,485,683.7</b> | <b>15,344,789.3</b> | <b>140,894.5</b>  | <b>13,116,014.1</b> | <b>12,974,499.6</b> | <b>141,514.4</b>  |

Source: Statistics and Data Services Department, SBP

Note:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.10.1 Advances Classified by Borrowers and Gender

All Banks  
As on 31<sup>st</sup> March, 2025

| Borrower  | Million Rupees  |           |                 |         |                        |        |                 |            |                 |            |
|---|-----------------|-----------|-----------------|---------|------------------------|--------|-----------------|------------|-----------------|------------|
|   | Males           |           | Females         |         | Both Males and Females |        | Others          |            | Total           |            |
|   | No. of Accounts | Amount    | No. of Accounts | Amount  | No. of Accounts        | Amount | No. of Accounts | Amount     | No. of Accounts | Amount     |
| <b>I. FOREIGN CONSTITUENTS</b>  | -               | -         | -               | -       | -                      | -      | 1               | 7,004      | 1               | 7,004      |
| 1) Official   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| 2) Business   | -               | -         | -               | -       | -                      | -      | 1               | 7,004      | 1               | 7,004      |
| 3) Personal   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 5,811,414       | 1,989,705 | 1,399,593       | 155,016 | 3,924                  | 25,560 | 349,470         | 10,938,729 | 7,564,401       | 13,109,010 |
| <b>I. GOVERNMENT</b>  | -               | -         | -               | -       | -                      | -      | 307             | 440,418    | 307             | 440,418    |
| A. Federal Government   | -               | -         | -               | -       | -                      | -      | 130             | 200,257    | 130             | 200,257    |
| B. Provincial Governments   | -               | -         | -               | -       | -                      | -      | 177             | 240,161    | 177             | 240,161    |
| C. Local Bodies   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>            | -               | -         | -               | -       | -                      | -      | 681             | 2,398,541  | 681             | 2,398,541  |
| Agriculture, hunting and forestry                                     | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Services  | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Utilities   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Transport, storage and communications                                 | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Manufacturing   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Mining and Quarrying  | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Construction  | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Commerce and Trade  | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Others  | -               | -         | -               | -       | -                      | -      | 681             | 2,398,541  | 681             | 2,398,541  |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>                   | -               | -         | -               | -       | -                      | -      | 1,352           | 1,016,227  | 1,352           | 1,016,227  |
| Mutual Funds and AMCs   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Insurance & Pension Funds   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| MFIs and DFI  | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Stock Exchange & Brokerage Houses                                     | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Modarabas   | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Other NBFIs   | -               | -         | -               | -       | -                      | -      | 1,352           | 1,016,227  | 1,352           | 1,016,227  |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 1,209,343       | 936,974   | 65,024          | 41,074  | 1,243                  | 9,575  | 341,001         | 7,071,978  | 1,616,611       | 8,059,601  |
| A. Agriculture, forestry and fishing                                  | 930,318         | 301,534   | 38,720          | 14,997  | 893                    | 1,484  | 199,243         | 142,377    | 1,169,174       | 460,392    |
| 1. Crop and animal production, hunting and related service activities | 929,705         | 300,412   | 38,709          | 14,989  | 891                    | 1,469  | 199,211         | 140,952    | 1,168,516       | 457,822    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Growing of other fruits, vegetables and crops                         | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Raising of livestock and other related activities                     | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Other agricultural support activities                                 | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| Hunting, trapping and related service activities                      | -               | -         | -               | -       | -                      | -      | -               | -          | -               | -          |
| 02 - Forestry and logging   | 95              | 17        | -               | -       | -                      | -      | -               | -          | 95              | 17         |
| 03 - Fishing and aquaculture  | 518             | 1,104     | 11              | 8       | 2                      | 15     | 32              | 1,426      | 563             | 2,553      |
| B. Mining and quarrying   | 399             | 715       | 5               | 12      | -                      | -      | 1,934           | 69,398     | 2,338           | 70,124     |
| 05 - Mining of coal and lignite                                       | 27              | 65        | -               | -       | -                      | -      | 793             | 37,025     | 820             | 37,090     |
| 06 - Extraction of crude petroleum and natural gas                    | 200             | 253       | 2               | 1       | -                      | -      | 918             | 16,174     | 1,120           | 16,427     |
| 07 - Mining of metal ores   | 53              | 31        | -               | -       | -                      | -      | 20              | 914        | 73              | 945        |
| 08 Other mining and quarrying   | 108             | 343       | -               | -       | -                      | -      | 203             | 15,284     | 311             | 15,627     |
| 09 - Mining support service activities                                | 11              | 24        | 3               | 11      | -                      | -      | -               | -          | 14              | 36         |
| C. Manufacturing  | 45,500          | 328,122   | 3,045           | 9,318   | 163                    | 3,767  | 85,778          | 4,947,724  | 134,486         | 5,288,930  |
| 10 - Manufacture of food products                                     | 34,687          | 99,148    | 2,522           | 3,936   | 26                     | 149    | 18,874          | 1,153,157  | 56,109          | 1,256,390  |
| 11 - Manufacture of beverages   | 99              | 2,062     | -               | -       | 2                      | 2      | 1,036           | 48,551     | 1,137           | 50,615     |
| 12 - Manufacture of tobacco products                                  | 175             | 47        | 4               | 2       | -                      | -      | 451             | 1,944      | 630             | 1,992      |
| 13 - Manufacture of textiles  | 2,840           | 83,206    | 109             | 719     | 17                     | 942    | 25,216          | 1,731,600  | 28,182          | 1,816,468  |
| Preparation and spinning of textile fibres                            | 1,413           | 47,739    | 2               | 6       | 5                      | 32     | 8,094           | 546,194    | 9,514           | 593,972    |
| Weaving of textiles   | 515             | 11,885    | 20              | 201     | -                      | -      | 5,915           | 345,835    | 6,450           | 357,921    |
| Finishing of textiles   | 246             | 12,375    | 27              | 29      | 6                      | 39     | 4,083           | 344,102    | 4,362           | 356,546    |
| Manufacture of knitted and crocheted fabrics                          | 105             | 3,257     | 10              | 31      | -                      | -      | 678             | 94,587     | 793             | 97,875     |
| Manufacture of made-up textile articles, except apparel               | 187             | 3,111     | 32              | 398     | 5                      | 868    | 3,169           | 221,685    | 3,393           | 226,062    |
| Manufacture of carpets and rugs                                       | 16              | 25        | -               | -       | -                      | -      | 67              | 861        | 83              | 886        |
| Manufacture of other textiles n.e.c.                                  | 358             | 4,812     | 18              | 54      | 1                      | 3      | 3,210           | 178,336    | 3,587           | 183,206    |
| 14 - Manufacture of wearing apparel                                   | 560             | 14,894    | 93              | 161     | 6                      | 681    | 3,307           | 272,860    | 3,966           | 288,596    |
| 15 - Manufacture of leather and related products                      | 237             | 1,765     | 20              | 345     | 8                      | 698    | 1,731           | 46,301     | 1,996           | 49,109     |
| Tanning and dressing of leather, dressing and dyeing of fur           | 36              | 149       | 13              | 326     | -                      | -      | 422             | 7,442      | 471             | 7,918      |
| Manufacture of luggage, handbags and the like, saddlery and harness   | 42              | 146       | 3               | 10      | -                      | -      | 101             | 2,151      | 146             | 2,307      |
| Manufacture of footwear   | 159             | 1,470     | 4               | 8       | 8                      | 698    | 1,208           | 36,708     | 1,379           | 38,884     |
| a. Leather wear   | 114             | 1,018     | 1               | 7       | 8                      | 698    | 860             | 29,637     | 983             | 31,360     |
| b. Rubber and Plastic wear  | 45              | 452       | 3               | 1       | -                      | -      | 348             | 7,071      | 396             | 7,524      |

### 3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31<sup>st</sup> March, 2025

| Borrower   | Million Rupees  |         |                 |        |                        |        |                 |         |                 |         |
|--|-----------------|---------|-----------------|--------|------------------------|--------|-----------------|---------|-----------------|---------|
|  | Males           |         | Females         |        | Both Males and Females |        | Others          |         | Total           |         |
|  | No. of Accounts | Amount  | No. of Accounts | Amount | No. of Accounts        | Amount | No. of Accounts | Amount  | No. of Accounts | Amount  |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 79              | 402     | 4               | 4      | -                      | -      | 409             | 9,089   | 492             | 9,495   |
| 17 - Manufacture of paper and paper products   | 229             | 3,903   | 7               | 45     | 4                      | 1      | 1,684           | 141,253 | 1,924           | 145,203 |
| 18 - Printing and reproduction of recorded media   | 260             | 1,103   | 17              | 248    | -                      | -      | 808             | 19,435  | 1,085           | 20,785  |
| Printing and other service activities related to printing  | -               | -       | -               | -      | -                      | -      | -               | -       | -               | -       |
| Reproduction of recorded media   | -               | -       | -               | -      | -                      | -      | -               | -       | -               | -       |
| 19 - Manufacture of coke and refined petroleum products  | 69              | 58,134  | 3               | 626    | -                      | -      | 1,499           | 115,045 | 1,571           | 173,806 |
| 20 - Manufacture of chemicals and chemical products  | 511             | 8,377   | 45              | 210    | 1                      | 70     | 7,821           | 401,120 | 8,378           | 409,777 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations  | 248             | 966     | 22              | 59     | 2                      | 41     | 5,830           | 114,415 | 6,102           | 115,481 |
| 22 - Manufacture of rubber and plastics products   | 422             | 2,872   | 26              | 113    | 8                      | 8      | 2,538           | 110,559 | 2,994           | 113,553 |
| 23 - Manufacture of other non-metallic mineral products  | 392             | 11,873  | 16              | 2,366  | 24                     | 410    | 1,565           | 221,747 | 1,997           | 236,396 |
| 24 - Manufacture of basic metals   | 772             | 14,414  | 4               | 31     | 31                     | 713    | 4,523           | 213,910 | 5,330           | 229,069 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment  | 179             | 2,186   | 3               | 1      | -                      | -      | 641             | 24,520  | 823             | 26,707  |
| 26 - Manufacture of computer, electronic and optical products  | 37              | 100     | 1               | 6      | -                      | -      | 290             | 21,826  | 328             | 21,932  |
| 27 - Manufacture of electrical equipment   | 254             | 8,491   | 16              | 121    | 27                     | 40     | 2,177           | 144,013 | 2,474           | 152,666 |
| 28 - Manufacture of machinery and equipment  | 163             | 536     | 5               | 27     | -                      | -      | 689             | 33,809  | 857             | 34,372  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers   | 173             | 1,457   | 2               | 54     | -                      | -      | 1,889           | 53,220  | 2,064           | 54,731  |
| 30 - Manufacture of other transport equipment  | 69              | 220     | -               | -      | -                      | -      | 465             | 11,475  | 534             | 11,695  |
| 31 - Manufacture of furniture  | 123             | 606     | 11              | 64     | -                      | -      | 354             | 6,550   | 488             | 7,220   |
| 32 - Other manufacturing   | 2,855           | 11,167  | 115             | 180    | 7                      | 10     | 1,937           | 48,201  | 4,914           | 59,557  |
| Manufacture of jewellery and related articles  | 83              | 216     | 1               | 2      | -                      | -      | 54              | 161     | 138             | 379     |
| Manufacture of imitation jewellery and related articles  | 2               | 26      | 2               | 5      | 1                      | -      | -               | -       | 5               | 31      |
| Manufacture of musical instruments   | 2               | 0       | -               | -      | 1                      | -      | 52              | 1,020   | 55              | 1,020   |
| Manufacture of sports goods  | 116             | 3,082   | 1               | 7      | 1                      | -      | 282             | 6,279   | 400             | 9,369   |
| Manufacture of games and toys  | 4               | 6       | -               | -      | -                      | -      | 2               | 1       | 6               | 7       |
| Manufacture of medical and dental instruments and supplies   | 97              | 514     | 10              | 43     | -                      | -      | 217             | 3,545   | 324             | 4,102   |
| Manufacture of Handicrafts   | 13              | 8       | 7               | 3      | -                      | -      | 44              | 396     | 64              | 407     |
| Other manufacturing n.e.c.   | 2,538           | 7,315   | 94              | 119    | 4                      | 10     | 1,286           | 36,798  | 3,922           | 44,242  |
| 33 - Repair and installation of machinery and equipment  | 67              | 192     | -               | -      | -                      | -      | 44              | 3,124   | 111             | 3,315   |
| D. Electricity, gas, steam and air conditioning supply   | 46              | 1,679   | -               | -      | 9                      | 3      | 2,916           | 500,532 | 2,971           | 502,215 |
| Electric power generation, transmission and distribution   | 43              | 1,668   | -               | -      | 8                      | 3      | 2,786           | 491,960 | 2,837           | 493,631 |
| a) Hydal   | 1               | -       | -               | -      | -                      | -      | 424             | 32,793  | 425             | 32,793  |
| b) Thermal   | 1               | -       | -               | -      | -                      | -      | 186             | 113,657 | 187             | 113,657 |
| c) Coal Based  | 1               | 0       | -               | -      | -                      | -      | 82              | 127,016 | 83              | 127,016 |
| d) Wind  | 1               | -       | -               | -      | -                      | -      | 154             | 45,855  | 155             | 45,855  |
| e) Solar   | 13              | 30      | -               | -      | -                      | -      | 174             | 14,478  | 187             | 14,508  |
| f) Other   | 26              | 1,638   | -               | -      | 8                      | 3      | 1,766           | 158,161 | 1,800           | 159,802 |
| Manufacture of gas; distribution of gaseous fuels through mains  | 2               | 9       | -               | -      | 1                      | -      | 121             | 8,566   | 124             | 8,576   |
| Steam and air conditioning supply  | 1               | 2       | -               | -      | -                      | -      | 9               | 6       | 10              | 8       |
| E. Water supply; sewerage, waste management and remediation activities   | 73              | 5,610   | 4               | 1,023  | -                      | -      | 85              | 21,377  | 162             | 28,010  |
| 36 - Water collection, treatment and supply  | 18              | 39      | -               | -      | -                      | -      | 38              | 16,319  | 56              | 16,358  |
| 37 - Sewerage  | 9               | 4       | -               | -      | -                      | -      | 3               | 8       | 12              | 12      |
| 38 - Waste collection, treatment and disposal activities; materials recovery   | 42              | 5,565   | 4               | 1,023  | -                      | -      | 44              | 5,050   | 90              | 11,638  |
| 39 - Remediation activities and other waste management services  | 4               | 3       | -               | -      | -                      | -      | -               | -       | 4               | 3       |
| F. Construction  | 1,812           | 17,628  | 40              | 315    | 15                     | 1,260  | 2,296           | 193,371 | 4,163           | 212,575 |
| 41 - Construction of buildings   | 745             | 13,534  | 23              | 295    | 10                     | 1,250  | 1,325           | 133,237 | 2,103           | 148,316 |
| 42 - Civil engineering   | 907             | 3,141   | 10              | 14     | 2                      | -      | 875             | 57,668  | 1,794           | 60,824  |
| 43 - Specialized construction activities   | 160             | 953     | 7               | 6      | 3                      | 10     | 96              | 2,466   | 266             | 3,435   |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles  | 176,473         | 178,788 | 16,971          | 7,525  | 103                    | 1,010  | 29,521          | 402,823 | 223,068         | 590,147 |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles   | 4,205           | 6,683   | 22              | 186    | 3                      | 5      | 1,395           | 18,228  | 5,625           | 25,102  |
| 46 - Wholesale trade, except of motor vehicles and motorcycles   | 48,759          | 106,581 | 3,702           | 3,247  | 69                     | 851    | 8,477           | 200,271 | 61,007          | 310,951 |
| 47 - Retail trade, except of motor vehicles and motorcycles  | 123,509         | 65,524  | 13,247          | 4,092  | 31                     | 154    | 19,649          | 184,325 | 156,436         | 254,095 |



### 3.10.1 Advances Classified by Borrowers and Gender

#### All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Borrower  | Males              |                  | Females            |                | Both Males and     |               | Others             |                   | Total              |                   |
|---|--------------------|------------------|--------------------|----------------|--------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|   | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| H. Transportation and storage   | 17,723             | 36,849           | 1,146              | 2,167          | 5                  | 36            | 4,027              | 77,010            | 22,901             | 116,062           |
| 49 - Land transport and transport via pipelines   | 5,000              | 19,672           | 259                | 993            | 2                  | 2             | 1,809              | 18,714            | 7,070              | 39,382            |
| 50 - Water transport  | 7                  | 82               | 2                  | 1              | -                  | -             | 77                 | 577               | 86                 | 660               |
| 51 - Air transport  | 18                 | 103              | -                  | -              | -                  | -             | 105                | 1,760             | 123                | 1,863             |
| 52 - Warehousing and support activities for transportation  | 12,668             | 16,863           | 885                | 1,173          | 3                  | 34            | 1,691              | 46,108            | 15,247             | 64,178            |
| 53 - Courier activities other than national post activities   | 30                 | 129              | -                  | -              | -                  | -             | 345                | 9,850             | 375                | 9,979             |
| I. Accommodation and food service activities  | 962                | 4,015            | 74                 | 346            | -                  | -             | 979                | 36,984            | 2,015              | 41,345            |
| 55 - Accommodation  | 139                | 722              | 5                  | 97             | -                  | -             | 264                | 24,408            | 408                | 25,227            |
| 56-Food and beverage service activities   | 823                | 3,293            | 69                 | 249            | -                  | -             | 715                | 12,576            | 1,607              | 16,118            |
| J. Information and communication  | 514                | 3,706            | 27                 | 29             | 1                  | 5             | 2,371              | 484,159           | 2,913              | 487,898           |
| 58 - Publishing activities  | 94                 | 419              | 2                  | 1              | -                  | -             | 589                | 9,620             | 685                | 10,039            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 28                 | 13               | 3                  | 1              | -                  | -             | 51                 | 1,721             | 82                 | 1,735             |
| 60 - Programming and broadcasting activities  | 4                  | 6                | -                  | -              | -                  | -             | 37                 | 1,250             | 41                 | 1,257             |
| 61 - Telecommunications   | 131                | 2,365            | 5                  | 9              | -                  | -             | 957                | 455,146           | 1,093              | 457,520           |
| 62 - Computer programming, consultancy and related activities   | 177                | 593              | 11                 | 8              | 1                  | 5             | 609                | 12,401            | 798                | 13,007            |
| 63 - Information service activities   | 80                 | 310              | 6                  | 9              | -                  | -             | 128                | 4,021             | 214                | 4,340             |
| K. Real estate activities   | 320                | 3,627            | 17                 | 132            | 7                  | 1,595         | 623                | 32,617            | 967                | 37,971            |
| L. Professional, scientific and technical activities  | 6,851              | 16,119           | 340                | 633            | 3                  | -             | 4,603              | 55,696            | 11,797             | 72,448            |
| 69 - Legal and accounting activities  | 43                 | 171              | -                  | -              | -                  | -             | 125                | 1,807             | 168                | 1,977             |
| 70 - Activities of head offices; management consultancy activities  | 16                 | 40               | 1                  | 4              | -                  | -             | 101                | 1,411             | 118                | 1,455             |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 74                 | 231              | 7                  | 13             | 2                  | -             | 336                | 7,715             | 419                | 7,959             |
| 72 - Scientific research and development  | 15                 | 85               | 1                  | 1              | 1                  | -             | 152                | 3,463             | 169                | 3,549             |
| 73 - Advertising and market research  | 103                | 311              | 10                 | 32             | -                  | -             | 778                | 4,214             | 891                | 4,558             |
| 74 - Other professional, scientific and technical activities  | 6,568              | 15,165           | 318                | 569            | -                  | -             | 3,086              | 36,978            | 9,972              | 52,711            |
| 75 - Veterinary activities  | 32                 | 116              | 3                  | 14             | -                  | -             | 25                 | 109               | 60                 | 239               |
| M. Administrative and support service activities  | 2,911              | 5,624            | 98                 | 123            | 15                 | 107           | 3,456              | 46,252            | 6,480              | 52,106            |
| 77 - Rental and leasing activities  | 194                | 501              | 2                  | 13             | -                  | -             | 456                | 2,705             | 652                | 3,219             |
| 78 - Employment activities  | 6                  | 16               | -                  | -              | -                  | -             | 32                 | 136               | 38                 | 152               |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 274                | 1,191            | 6                  | 44             | -                  | -             | 671                | 13,330            | 951                | 14,566            |
| 80 - Security and investigation activities  | 5                  | 414              | 1                  | 11             | -                  | -             | 667                | 2,575             | 673                | 3,000             |
| 81. Services to buildings and landscape activities  | 41                 | 187              | 2                  | 3              | -                  | -             | 22                 | 299               | 65                 | 489               |
| 82 - Office administrative, office support and other business support activities                                | 2,391              | 3,314            | 87                 | 52             | 15                 | 107           | 1,608              | 27,207            | 4,101              | 30,681            |
| N. Education  | 613                | 1,650            | 183                | 693            | 2                  | 28            | 757                | 24,089            | 1,555              | 26,460            |
| O. Human health and social work activities  | 453                | 2,336            | 92                 | 195            | 4                  | 24            | 654                | 12,357            | 1,203              | 14,912            |
| 86 - Human health activities  | 442                | 2,317            | 89                 | 193            | 4                  | 24            | 643                | 12,294            | 1,178              | 14,828            |
| 87 - Residential care activities  | 5                  | 19               | -                  | -              | -                  | -             | 2                  | 10                | 7                  | 29                |
| 88. Social work activities with and without accommodation   | 6                  | 1                | 3                  | 2              | -                  | -             | 9                  | 53                | 18                 | 56                |
| P. Arts, entertainment and recreation   | 38                 | 103              | 5                  | 11             | -                  | -             | 76                 | 2,118             | 119                | 2,233             |
| Q. Other service activities   | 24,337             | 28,866           | 4,257              | 3,556          | 23                 | 256           | 1,682              | 23,096            | 30,299             | 55,773            |
| <b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>  | -                  | -                | -                  | -              | -                  | -             | <b>5,851</b>       | <b>10,175</b>     | <b>5,851</b>       | <b>10,175</b>     |
| A. Government Trusts and Non-profit Organizations   | -                  | -                | -                  | -              | -                  | -             | 27                 | 1,489             | 27                 | 1,489             |
| B. Private Trusts and Non-profit Organizations  | -                  | -                | -                  | -              | -                  | -             | 156                | 7,707             | 156                | 7,707             |
| C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | -                  | -                | -                  | -              | -                  | -             | 5,668              | 980               | 5,668              | 980               |
| <b>VI. PERSONAL</b>   | <b>4,602,007</b>   | <b>1,052,343</b> | <b>1,334,565</b>   | <b>113,940</b> | <b>2,681</b>       | <b>15,985</b> | <b>267</b>         | <b>246</b>        | <b>5,939,520</b>   | <b>1,182,514</b>  |
| A. Bank Employees   | 158,130            | 269,496          | 28,798             | 38,676         | 2                  | 0             | -                  | -                 | 186,930            | 308,172           |
| 1) For house building   | 72,457             | 212,171          | 14,347             | 21,354         | 1                  | 0             | -                  | -                 | 86,805             | 233,525           |
| 2) For transport i.e. purchase of car etc.  | 47,230             | 49,927           | 9,601              | 16,575         | -                  | -             | -                  | -                 | 56,831             | 66,502            |
| 3) Other purposes   | 38,443             | 7,398            | 4,850              | 747            | 1                  | -             | -                  | -                 | 43,294             | 8,145             |
| B. Consumer Financing   | 4,439,294          | 782,271          | 1,305,603          | 75,246         | 2,674              | 15,984        | 267                | 246               | 5,747,838          | 873,748           |
| 1) For house building   | 27,703             | 165,155          | 3,754              | 18,720         | 2,461              | 15,558        | -                  | -                 | 33,918             | 199,433           |
| 2) For transport i.e. purchase of car etc   | 252,549            | 237,227          | 21,607             | 19,735         | 189                | 398           | -                  | -                 | 274,345            | 257,360           |
| 3) Credit cards   | 1,642,189          | 128,043          | 189,570            | 12,303         | -                  | -             | 267                | 246               | 1,832,026          | 140,592           |
| 4) Consumers durable  | 32,265             | 6,846            | 16,373             | 1,829          | 12                 | 14            | -                  | -                 | 48,650             | 8,689             |
| 5) Personal loans   | 2,484,588          | 245,000          | 1,074,299          | 22,660         | 12                 | 15            | -                  | -                 | 3,558,899          | 267,675           |
| C) Other  | 4,583              | 576              | 164                | 18             | 5                  | 1             | -                  | -                 | 4,752              | 595               |
| <b>VII. OTHER</b>   | <b>64</b>          | <b>388</b>       | <b>4</b>           | <b>2</b>       | <b>-</b>           | <b>-</b>      | <b>11</b>          | <b>1,143</b>      | <b>79</b>          | <b>1,533</b>      |
| <b>Total</b>  | <b>5,811,414</b>   | <b>1,989,705</b> | <b>1,399,593</b>   | <b>155,016</b> | <b>3,924</b>       | <b>25,560</b> | <b>349,471</b>     | <b>10,945,733</b> | <b>7,564,402</b>   | <b>13,116,014</b> |

Notes:

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

2. This Data is being published on quarterly basis w.e.f. December, 2023.

3. Effective March 2025, Easypaisa Bank Ltd. 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.

Source: Statistics and Data Services Department, SBP

### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

| SECURITIES   | 2024             |                  |                   | 2025             |                  |                   |
|--|------------------|------------------|-------------------|------------------|------------------|-------------------|
|  | Dec <sup>a</sup> |                  |                   | Mar <sup>b</sup> |                  |                   |
|  | All Banks        | Commercial Banks | Specialized Banks | All Banks        | Commercial Banks | Specialized Banks |
| <b>I. Gold, Bullion, Gold &amp; Silver ornaments and precious metals</b> | 101,222.6        | 101,222.6        | -                 | 131,192.1        | 131,192.1        | -                 |
| <b>II. Securities, Shares and Other Financial Instruments</b>            | 830,383.9        | 830,383.8        | 0.1               | 313,500.0        | 313,499.9        | 0.1               |
| <b>A. Quoted on the Stock Exchange:</b>                                  | 403,196.5        | 403,196.5        | -                 | 86,654.2         | 86,654.2         | -                 |
| 1. To Stock Brokers and Dealers:   | 115,555.3        | 115,555.3        | -                 | 37,140.4         | 37,140.4         | -                 |
| (a) Government and Other Trustee Securities                              | 70,088.3         | 70,088.3         | -                 | 2,516.2          | 2,516.2          | -                 |
| (b) Shares and Debentures  | 43,943.6         | 43,943.6         | -                 | 33,225.9         | 33,225.9         | -                 |
| (c) Participation Term Certificates                                      | -                | -                | -                 | -                | -                | -                 |
| (d) Others   | 1,523.4          | 1,523.4          | -                 | 1,398.4          | 1,398.4          | -                 |
| 2. To Others:  | 287,641.2        | 287,641.2        | -                 | 49,513.7         | 49,513.7         | -                 |
| (a) Government and Other Trustee Securities                              | 258,247.0        | 258,247.0        | -                 | 9,798.3          | 9,798.3          | -                 |
| (b) Shares and Debentures  | 16,506.2         | 16,506.2         | -                 | 30,581.6         | 30,581.6         | -                 |
| (c) Participation Term Certificates                                      | 8.0              | 8.0              | -                 | 8.0              | 8.0              | -                 |
| (d) Others   | 12,880.1         | 12,880.1         | -                 | 9,125.8          | 9,125.8          | -                 |
| <b>B. Unquoted on the Stock Exchange:</b>                                | 427,187.4        | 427,187.3        | 0.1               | 226,845.8        | 226,845.7        | 0.1               |
| 1. To Stock Brokers and Dealers:   | 100,693.5        | 100,693.5        | -                 | 3,554.7          | 3,554.7          | -                 |
| (a) Government and Other Trustee Securities                              | 34,202.0         | 34,202.0         | -                 | -                | -                | -                 |
| (b) Shares and Debentures  | 41,495.6         | 41,495.6         | -                 | 3,550.8          | 3,550.8          | -                 |
| (c) Participation Term Certificates                                      | -                | -                | -                 | -                | -                | -                 |
| (d) Others   | 24,995.9         | 24,995.9         | -                 | 3.9              | 3.9              | -                 |
| 2. To Others:  | 326,493.9        | 326,493.8        | 0.1               | 223,291.2        | 223,291.1        | 0.1               |
| (a) Government and Other Trustee Securities                              | 215,326.0        | 215,325.9        | 0.1               | 204,096.3        | 204,096.2        | 0.1               |
| (b) Shares and Debentures  | 808.5            | 808.5            | -                 | 757.8            | 757.8            | -                 |
| (c) Participation Term Certificates                                      | -                | -                | -                 | -                | -                | -                 |
| (d) Others   | 110,359.4        | 110,359.4        | -                 | 18,437.1         | 18,437.1         | -                 |
| <b>III. Merchandise</b>  | 3,614,557.0      | 3,614,525.0      | 32.0              | 2,867,175.4      | 2,867,154.7      | 20.7              |
| <b>A. Food Items:</b>  | 1,162,738.1      | 1,162,706.0      | 32.0              | 849,356.7        | 849,336.0        | 20.7              |
| 1. Wheat   | 515,861.7        | 515,861.7        | -                 | 164,934.0        | 164,934.0        | -                 |
| 2. Rice and Paddy  | 146,421.0        | 146,421.0        | -                 | 119,315.1        | 119,315.1        | -                 |
| 3. Other Grains & Pulses:  | 16,329.9         | 16,297.9         | 32.0              | 16,939.9         | 16,919.3         | 20.7              |
| (a) Indigenous   | 16,178.8         | 16,146.8         | 32.0              | 15,976.2         | 15,955.6         | 20.7              |
| (b) Imported   | 151.1            | 151.1            | -                 | 963.7            | 963.7            | -                 |
| 4. Edible Oils:  | 58,228.6         | 58,228.6         | -                 | 76,637.3         | 76,637.3         | -                 |
| (a) Indigenous   | 55,170.8         | 55,170.8         | -                 | 69,862.7         | 69,862.7         | -                 |
| (b) Imported   | 3,057.8          | 3,057.8          | -                 | 6,774.6          | 6,774.6          | -                 |
| 5. Sugar:  | 289,092.5        | 289,092.5        | -                 | 300,208.8        | 300,208.8        | -                 |
| (a) Indigenous   | 289,092.5        | 289,092.5        | -                 | 299,398.8        | 299,398.8        | -                 |
| (b) Imported   | -                | -                | -                 | 810.0            | 810.0            | -                 |
| 6. Kariana And Spices  | 2,196.8          | 2,196.8          | -                 | 963.9            | 963.9            | -                 |
| 7. Fish And Fish Preparations  | 336.6            | 336.6            | -                 | 660.3            | 660.3            | -                 |
| 8. Other Food Items:   | 134,271.0        | 134,271.0        | -                 | 169,697.4        | 169,697.4        | -                 |
| (a) Indigenous   | 133,215.4        | 133,215.4        | -                 | 168,954.7        | 168,954.7        | -                 |
| (b) Imported   | 1,055.6          | 1,055.6          | -                 | 742.7            | 742.7            | -                 |
| <b>B. Raw Materials:</b>   | 857,725.3        | 857,725.3        | -                 | 701,577.6        | 701,577.6        | -                 |
| 1. Cotton Raw:   | 158,886.7        | 158,886.7        | -                 | 120,501.5        | 120,501.5        | -                 |
| (a) Indigenous   | 145,506.8        | 145,506.8        | -                 | 106,077.9        | 106,077.9        | -                 |
| (b) Imported   | 13,379.9         | 13,379.9         | -                 | 14,423.6         | 14,423.6         | -                 |
| 2. Synthetic Fibers:   | 13,350.5         | 13,350.5         | -                 | 17,487.1         | 17,487.1         | -                 |
| (a) Indigenous   | 8,003.7          | 8,003.7          | -                 | 16,518.0         | 16,518.0         | -                 |
| (b) Imported   | 5,346.8          | 5,346.8          | -                 | 969.0            | 969.0            | -                 |
| 3. Fertilizers:  | 65,133.0         | 65,133.0         | -                 | 95,419.8         | 95,419.8         | -                 |
| (a) Indigenous   | 61,266.8         | 61,266.8         | -                 | 92,273.6         | 92,273.6         | -                 |
| (b) Imported   | 3,866.2          | 3,866.2          | -                 | 3,146.2          | 3,146.2          | -                 |
| 4. Petroleum Crude:  | 123,690.3        | 123,690.3        | -                 | 112,957.6        | 112,957.6        | -                 |
| (a) Indigenous   | 89,386.5         | 89,386.5         | -                 | 94,967.3         | 94,967.3         | -                 |
| (b) Imported   | 34,303.8         | 34,303.8         | -                 | 17,990.3         | 17,990.3         | -                 |
| 5. Iron and Steel:   | 117,201.3        | 117,201.3        | -                 | 98,088.8         | 98,088.8         | -                 |
| (a) Indigenous   | 77,188.9         | 77,188.9         | -                 | 66,723.5         | 66,723.5         | -                 |
| (b) Imported   | 40,012.4         | 40,012.4         | -                 | 31,365.4         | 31,365.4         | -                 |
| 6. Wool & Goat Hair  | 46.7             | 46.7             | -                 | 53.8             | 53.8             | -                 |
| 7. Hides & Skins   | 6,571.6          | 6,571.6          | -                 | 6,466.4          | 6,466.4          | -                 |
| 8. Oil Seeds   | 7,021.7          | 7,021.7          | -                 | 5,376.9          | 5,376.9          | -                 |
| 9. Pesticides & Insecticides:  | 6,051.4          | 6,051.4          | -                 | 8,016.4          | 8,016.4          | -                 |
| (a) Indigenous   | 5,827.7          | 5,827.7          | -                 | 7,790.4          | 7,790.4          | -                 |
| (b) Imported   | 223.6            | 223.6            | -                 | 226.1            | 226.1            | -                 |
| 10. Other Raw Materials:   | 359,772.1        | 359,772.1        | -                 | 237,209.4        | 237,209.4        | -                 |
| (a) Indigenous   | 329,247.7        | 329,247.7        | -                 | 209,436.8        | 209,436.8        | -                 |
| (b) Imported   | 30,524.3         | 30,524.3         | -                 | 27,772.5         | 27,772.5         | -                 |

### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

| SECURITIES                                       | 2024                |                     |                   | 2025                |                     |                   |
|--|---------------------|---------------------|-------------------|---------------------|---------------------|-------------------|
|  | Dec <sup>R</sup>    |                     |                   | Mar <sup>P</sup>    |                     |                   |
|  | All Banks           | Commercial Banks    | Specialized Banks | All Banks           | Commercial Banks    | Specialized Banks |
| <b>C. Finished/Manufactured Goods:</b>           | <b>1,594,093.7</b>  | <b>1,594,093.7</b>  | <b>-</b>          | <b>1,316,241.1</b>  | <b>1,316,241.1</b>  | <b>-</b>          |
| 1. Cotton Textiles:                              | 341,391.8           | 341,391.8           | -                 | 279,434.9           | 279,434.9           | -                 |
| (a) Indigenous                                   | 313,824.4           | 313,824.4           | -                 | 252,013.8           | 252,013.8           | -                 |
| (b) Imported                                     | 27,567.4            | 27,567.4            | -                 | 27,421.1            | 27,421.1            | -                 |
| 2. Cotton Yarn:                                  | 91,649.6            | 91,649.6            | -                 | 83,465.3            | 83,465.3            | -                 |
| (a) Indigenous                                   | 91,295.8            | 91,295.8            | -                 | 83,139.8            | 83,139.8            | -                 |
| (b) Imported                                     | 353.8               | 353.8               | -                 | 325.5               | 325.5               | -                 |
| 3. Other Textiles:                               | 289,875.8           | 289,875.8           | -                 | 239,116.3           | 239,116.3           | -                 |
| (a) Indigenous                                   | 283,434.4           | 283,434.4           | -                 | 233,839.7           | 233,839.7           | -                 |
| (b) Imported                                     | 6,441.4             | 6,441.4             | -                 | 5,276.6             | 5,276.6             | -                 |
| 4. Machinery:                                    | 51,694.8            | 51,694.8            | -                 | 56,004.2            | 56,004.2            | -                 |
| (a) Indigenous                                   | 29,393.2            | 29,393.2            | -                 | 30,875.0            | 30,875.0            | -                 |
| (b) Imported                                     | 22,301.6            | 22,301.6            | -                 | 25,129.2            | 25,129.2            | -                 |
| 5. Handloom Products                             | -                   | -                   | -                 | 73.5                | 73.5                | -                 |
| 6. Carpets & Rugs                                | 182.0               | 182.0               | -                 | 155.6               | 155.6               | -                 |
| 7. Readymade Garments                            | 65,786.5            | 65,786.5            | -                 | 56,232.7            | 56,232.7            | -                 |
| 8. Cement and Cement Products:                   | 191,699.7           | 191,699.7           | -                 | 86,481.0            | 86,481.0            | -                 |
| (a) Indigenous                                   | 190,885.0           | 190,885.0           | -                 | 85,860.9            | 85,860.9            | -                 |
| (b) Imported                                     | 814.7               | 814.7               | -                 | 620.1               | 620.1               | -                 |
| 9. Sports Goods                                  | 1,992.8             | 1,992.8             | -                 | 2,559.8             | 2,559.8             | -                 |
| 10. Surgical Instruments                         | 4,249.2             | 4,249.2             | -                 | 7,775.3             | 7,775.3             | -                 |
| 11. Chemicals & Dyes                             | 68,754.3            | 68,754.3            | -                 | 59,444.2            | 59,444.2            | -                 |
| 12. Other Finished Goods:                        | 486,817.3           | 486,817.3           | -                 | 445,498.2           | 445,498.2           | -                 |
| (a) Indigenous                                   | 473,335.2           | 473,335.2           | -                 | 435,824.2           | 435,824.2           | -                 |
| (b) Imported                                     | 13,482.1            | 13,482.1            | -                 | 9,674.0             | 9,674.0             | -                 |
| <b>IV. Fixed Assets Including Machinery</b>      | <b>2,747,320.0</b>  | <b>2,746,422.5</b>  | <b>897.5</b>      | <b>2,251,931.5</b>  | <b>2,251,097.1</b>  | <b>834.4</b>      |
| A. Transport Equipments                          | 863,220.1           | 862,591.9           | 628.3             | 805,861.3           | 805,349.3           | 512.0             |
| B. Furniture & Fixtures                          | 3,796.4             | 3,796.4             | -                 | 6,557.0             | 6,557.0             | -                 |
| C. Office Equipments                             | 177,283.7           | 177,283.7           | -                 | 21,383.4            | 21,383.4            | -                 |
| D. Other Machinery & Equipments                  | 1,703,019.7         | 1,702,750.5         | 269.2             | 1,418,129.8         | 1,417,807.5         | 322.4             |
| <b>V. Real Estate</b>                            | <b>2,410,133.5</b>  | <b>2,274,152.3</b>  | <b>135,981.2</b>  | <b>2,250,432.1</b>  | <b>2,114,185.8</b>  | <b>136,246.3</b>  |
| <b>A. Land</b>                                   | <b>1,144,710.2</b>  | <b>1,009,221.0</b>  | <b>135,489.1</b>  | <b>1,135,289.0</b>  | <b>999,492.4</b>    | <b>135,796.6</b>  |
| 1. Residential                                   | 494,459.3           | 493,594.2           | 865.1             | 771,553.8           | 771,102.9           | 450.9             |
| (a) House  | 485,383.5           | 484,518.4           | 865.1             | 756,976.9           | 756,526.0           | 450.9             |
| (b) Flat   | 9,075.8             | 9,075.8             | -                 | 14,576.9            | 14,576.9            | -                 |
| 2. Non-Residential                               | 650,250.9           | 515,626.9           | 134,624.0         | 363,735.2           | 228,389.5           | 135,345.7         |
| (a) Commercial                                   | 383,321.8           | 383,321.8           | -                 | 129,622.9           | 129,622.9           | -                 |
| (b) Industrial                                   | 56,757.3            | 56,757.3            | -                 | 31,430.8            | 31,430.8            | -                 |
| c) Agriculture                                   | 190,733.0           | 56,109.0            | 134,624.0         | 190,322.4           | 54,976.7            | 135,345.7         |
| (c) Others                                       | 19,438.8            | 19,438.8            | -                 | 12,359.1            | 12,359.1            | -                 |
| <b>B. Buildings:</b>                             | <b>1,265,423.3</b>  | <b>1,264,931.3</b>  | <b>492.1</b>      | <b>1,115,143.1</b>  | <b>1,114,693.4</b>  | <b>449.7</b>      |
| 1. Residential                                   | 763,587.8           | 763,394.2           | 193.6             | 623,186.0           | 623,007.1           | 179.0             |
| (a) House  | 714,672.5           | 714,479.0           | 193.6             | 558,998.2           | 558,819.3           | 179.0             |
| (b) Flat   | 48,915.2            | 48,915.2            | -                 | 64,187.8            | 64,187.8            | -                 |
| 2. Non-Residential                               | 501,835.6           | 501,537.1           | 298.5             | 491,957.1           | 491,686.3           | 270.8             |
| (a) Commercial                                   | 253,479.7           | 253,233.4           | 246.3             | 233,339.5           | 233,114.7           | 224.9             |
| (b) Industrial                                   | 148,429.8           | 148,383.5           | 46.3              | 147,834.6           | 147,793.3           | 41.3              |
| c) Agriculture                                   | 76,744.4            | 76,738.5            | 5.9               | 54,966.4            | 54,961.9            | 4.5               |
| (c) Others                                       | 23,181.8            | 23,181.8            | -                 | 55,816.5            | 55,816.5            | -                 |
| <b>VI. Fixed Deposits and Insurance Policies</b> | <b>860,214.1</b>    | <b>860,214.1</b>    | <b>-</b>          | <b>641,180.3</b>    | <b>641,180.3</b>    | <b>-</b>          |
| <b>A. Bank Deposits</b>                          | <b>859,812.5</b>    | <b>859,812.5</b>    | <b>-</b>          | <b>640,784.3</b>    | <b>640,784.3</b>    | <b>-</b>          |
| 1. Security Deposits                             | 105,380.8           | 105,380.8           | -                 | 53,140.1            | 53,140.1            | -                 |
| 2. Term Deposits (TDRs)                          | 502,832.5           | 502,832.5           | -                 | 486,103.9           | 486,103.9           | -                 |
| 3. Other Deposits                                | 251,599.1           | 251,599.1           | -                 | 101,540.3           | 101,540.3           | -                 |
| <b>B. Insurance Policies</b>                     | <b>401.6</b>        | <b>401.6</b>        | <b>-</b>          | <b>396.0</b>        | <b>396.0</b>        | <b>-</b>          |
| <b>VII. Others</b>                               | <b>4,630,222.7</b>  | <b>4,629,832.2</b>  | <b>390.5</b>      | <b>4,343,057.4</b>  | <b>4,342,790.1</b>  | <b>267.2</b>      |
| <b>A. Other Secured Advances</b>                 | <b>2,193,992.4</b>  | <b>2,193,606.7</b>  | <b>385.7</b>      | <b>1,987,243.9</b>  | <b>1,986,981.5</b>  | <b>262.4</b>      |
| 1. Receivables                                   | 93,470.4            | 93,320.5            | 149.9             | 208,279.3           | 208,129.3           | 149.9             |
| 2. Employees Benefits                            | 753.0               | 517.2               | 235.8             | 475.5               | 363.0               | 112.5             |
| 3. Others  | 2,099,769.0         | 2,099,769.0         | -                 | 1,778,489.1         | 1,778,489.1         | -                 |
| <b>B. Advances Secured by Guarantee(s)</b>       | <b>2,436,230.3</b>  | <b>2,436,225.5</b>  | <b>4.8</b>        | <b>2,355,813.4</b>  | <b>2,355,808.6</b>  | <b>4.8</b>        |
| 1. Institutional Guarantee(s)                    | 2,157,186.2         | 2,157,186.2         | -                 | 2,108,516.9         | 2,108,516.9         | -                 |
| 2. Individual Guarantee(s)                       | 279,044.1           | 279,039.3           | 4.8               | 247,296.5           | 247,291.7           | 4.8               |
| <b>VIII. Unsecured Advances</b>                  | <b>291,629.8</b>    | <b>288,036.7</b>    | <b>3,593.1</b>    | <b>317,545.4</b>    | <b>313,399.6</b>    | <b>4,145.7</b>    |
| 1. Credit Cards                                  | 170,715.6           | 170,715.6           | -                 | 182,098.8           | 182,098.8           | -                 |
| 2. Personal Loan                                 | 111,625.9           | 111,625.9           | -                 | 121,537.1           | 121,537.1           | -                 |
| 3. Others  | 9,288.3             | 5,695.2             | 3,593.1           | 13,909.5            | 9,763.7             | 4,145.7           |
| <b>TOTAL</b>                                     | <b>15,485,683.7</b> | <b>15,344,789.3</b> | <b>140,894.5</b>  | <b>13,116,014.1</b> | <b>12,975,119.6</b> | <b>140,894.5</b>  |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.
2. Effective March 2025, Easy Paisa Bank Ltd. 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.

### 3.11.1 Advances Classified by Securities and Gender

#### All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Security                                    | Males           |                  | Females         |                | Both Males and Females |              | Others           |                  | Total            |                    |
|---|-----------------|------------------|-----------------|----------------|------------------------|--------------|------------------|------------------|------------------|--------------------|
|   | No. of Accounts | Amount           | No. of Accounts | Amount         | No. of Accounts        | Amount       | No. of Accounts  | Amount           | No. of Accounts  | Amount             |
| <b>Ornaments and Precious Metals</b>        | <b>44,911.0</b> | <b>16,091.2</b>  | <b>20,867.0</b> | <b>7,064.3</b> | <b>2.0</b>             | <b>-</b>     | <b>193,870.0</b> | <b>108,036.5</b> | <b>259,650.0</b> | <b>131,192.1</b>   |
| <b>Financial Instruments:</b>               | <b>291.0</b>    | <b>7,574.4</b>   | <b>26.0</b>     | <b>113.7</b>   | <b>19.0</b>            | <b>153.9</b> | <b>807.0</b>     | <b>305,658.0</b> | <b>1,143.0</b>   | <b>313,500.0</b>   |
| A. Quoted on the Stock Exchange:            | 225.0           | 6,239.6          | 21.0            | 109.4          | 15.0                   | 149.7        | 719.0            | 80,155.4         | 980.0            | 86,654.2           |
| 1. To Stock Brokers and Dealers:            | 123.0           | 1,544.1          | 4.0             | 2.6            | 10.0                   | 66.8         | 549.0            | 35,527.0         | 686.0            | 37,140.4           |
| (a) Government and Other Trustee Securities | 99.0            | 89.8             | 3.0             | 2.6            | -                      | -            | 26.0             | 2,423.8          | 128.0            | 2,516.2            |
| (b) Shares and Debentures                   | 23.0            | 1,454.3          | 1.0             | 0.0            | 10.0                   | 66.8         | 521.0            | 31,704.8         | 555.0            | 33,225.9           |
| (c) Participation Term Certificates         | -               | -                | -               | -              | -                      | -            | -                | -                | -                | -                  |
| (d) Others                                  | 1.0             | -                | -               | -              | -                      | -            | 2.0              | 1,398.4          | 3.0              | 1,398.4            |
| 2. To Others:                               | 102.0           | 4,695.5          | 17.0            | 106.9          | 5.0                    | 83.0         | 170.0            | 44,628.4         | 294.0            | 49,513.7           |
| (a) Government and Other Trustee Securities | 4.0             | 12.7             | -               | -              | -                      | -            | 11.0             | 9,785.7          | 15.0             | 9,798.3            |
| (b) Shares and Debentures                   | 64.0            | 4,646.0          | 6.0             | 92.8           | 2.0                    | 80.1         | 150.0            | 25,762.7         | 222.0            | 30,581.6           |
| (c) Participation Term Certificates         | 2.0             | 8.0              | -               | -              | -                      | -            | -                | -                | 2.0              | 8.0                |
| (d) Others                                  | 32.0            | 28.9             | 11.0            | 14.1           | 3.0                    | 2.8          | 9.0              | 9,080.0          | 55.0             | 9,125.8            |
| B. Unquoted on the Stock Exchange:          | 66.0            | 1,334.8          | 5.0             | 4.3            | 4.0                    | 4.2          | 88.0             | 225,502.6        | 163.0            | 226,845.8          |
| 1. To Stock Brokers and Dealers:            | 3.0             | 11.8             | -               | -              | -                      | -            | 21.0             | 3,542.9          | 24.0             | 3,554.7            |
| (a) Government and Other Trustee Securities | -               | -                | -               | -              | -                      | -            | -                | -                | -                | -                  |
| (b) Shares and Debentures                   | 2.0             | 10.5             | -               | -              | -                      | -            | 18.0             | 3,540.3          | 20.0             | 3,550.8            |
| (c) Participation Term Certificates         | -               | -                | -               | -              | -                      | -            | -                | -                | -                | -                  |
| (d) Others                                  | 1.0             | 1.3              | -               | -              | -                      | -            | 3.0              | 2.6              | 4.0              | 3.9                |
| 2. To Others:                               | 63.0            | 1,323.0          | 5.0             | 4.3            | 4.0                    | 4.2          | 67.0             | 221,959.7        | 139.0            | 223,291.2          |
| (a) Government and Other Trustee Securities | 48.0            | 1,174.6          | 5.0             | 4.3            | 1.0                    | 2.0          | 11.0             | 202,915.3        | 65.0             | 204,096.3          |
| (b) Shares and Debentures                   | -               | -                | -               | -              | 3.0                    | 2.1          | 4.0              | 755.7            | 7.0              | 757.8              |
| (c) Participation Term Certificates         | -               | -                | -               | -              | -                      | -            | -                | -                | -                | -                  |
| (d) Others                                  | 15.0            | 148.3            | -               | -              | -                      | -            | 52.0             | 18,288.8         | 67.0             | 18,437.1           |
| <b>III. Merchandise</b>                     | <b>27,179.0</b> | <b>219,012.8</b> | <b>672.0</b>    | <b>3,461.0</b> | <b>90.0</b>            | <b>917.4</b> | <b>33,667.0</b>  | <b>#####</b>     | <b>61,608.0</b>  | <b>2,867,175.4</b> |
| A. Food Items:                              | 4,740.0         | 38,173.0         | 343.0           | 1,119.1        | 10.0                   | 38.3         | 8,233.0          | 810,026.4        | 13,326.0         | 849,356.7          |
| 1. Wheat                                    | 2,665.0         | 3,986.5          | 270.0           | 267.7          | 1.0                    | 2.9          | 1,270.0          | 160,677.0        | 4,206.0          | 164,934.0          |
| 2. Rice and Paddy                           | 844.0           | 25,024.6         | 12.0            | 460.4          | -                      | -            | 2,050.0          | 93,830.1         | 2,906.0          | 119,315.1          |
| 3. Other Grains & Pulses:                   | 337.0           | 919.0            | 24.0            | 19.5           | -                      | -            | 392.0            | 16,001.4         | 753.0            | 16,939.9           |
| (a) Indigenous                              | 322.0           | 845.6            | 20.0            | 17.0           | -                      | -            | 384.0            | 15,113.6         | 726.0            | 15,976.2           |
| (b) Imported                                | 15.0            | 73.4             | 4.0             | 2.5            | -                      | -            | 8.0              | 887.8            | 27.0             | 963.7              |
| 4. Edible Oils:                             | 121.0           | 1,015.1          | -               | -              | 1.0                    | 0.3          | 1,314.0          | 75,621.9         | 1,436.0          | 76,637.3           |
| (a) Indigenous                              | 112.0           | 963.2            | -               | -              | 1.0                    | 0.3          | 1,272.0          | 68,899.2         | 1,385.0          | 69,862.7           |
| (b) Imported                                | 9.0             | 51.9             | -               | -              | -                      | -            | 42.0             | 6,722.6          | 51.0             | 6,774.6            |
| 5. Sugar:                                   | 167.0           | 2,966.1          | -               | -              | -                      | -            | 1,239.0          | 297,242.7        | 1,406.0          | 300,208.8          |
| (a) Indigenous                              | 167.0           | 2,966.1          | -               | -              | -                      | -            | 1,237.0          | 296,432.7        | 1,404.0          | 299,398.8          |
| (b) Imported                                | -               | -                | -               | -              | -                      | -            | 2.0              | 810.0            | 2.0              | 810.0              |
| 6. Kariana And Spices                       | 75.0            | 93.3             | -               | -              | -                      | -            | 59.0             | 870.6            | 134.0            | 963.9              |
| 7. Fish And Fish Preparations               | 2.0             | 2.0              | -               | -              | -                      | -            | 9.0              | 658.2            | 11.0             | 660.3              |
| 8. Other Food Items:                        | 529.0           | 4,166.4          | 37.0            | 371.5          | 8.0                    | 35.1         | 1,900.0          | 165,124.4        | 2,474.0          | 169,697.4          |
| (a) Indigenous                              | 529.0           | 4,166.4          | 37.0            | 371.5          | 8.0                    | 35.1         | 1,847.0          | 164,381.7        | 2,421.0          | 168,954.7          |
| (b) Imported                                | -               | -                | -               | -              | -                      | -            | 53.0             | 742.7            | 53.0             | 742.7              |
| B. Raw Materials:                           | 16,710.0        | 115,618.7        | 73.0            | 1,295.3        | 18.0                   | 164.0        | 7,466.0          | 584,499.6        | 24,267.0         | 701,577.6          |
| 1. Cotton Raw:                              | 15,008.0        | 16,276.9         | 35.0            | 213.9          | -                      | -            | 1,928.0          | 104,010.7        | 16,971.0         | 120,501.5          |
| (a) Indigenous                              | 411.0           | 9,994.8          | 32.0            | 212.6          | -                      | -            | 1,821.0          | 95,870.5         | 2,264.0          | 106,077.9          |
| (b) Imported                                | 14,597.0        | 6,282.1          | 3.0             | 1.4            | -                      | -            | 107.0            | 8,140.2          | 14,707.0         | 14,423.6           |
| 2. Synthetic Fibers:                        | 7.0             | 16.0             | -               | -              | -                      | -            | 114.0            | 17,471.1         | 121.0            | 17,487.1           |
| (a) Indigenous                              | 7.0             | 16.0             | -               | -              | -                      | -            | 85.0             | 16,502.0         | 92.0             | 16,518.0           |
| (b) Imported                                | -               | -                | -               | -              | -                      | -            | 29.0             | 969.0            | 29.0             | 969.0              |
| 3. Fertilizers:                             | 530.0           | 5,148.8          | -               | -              | 16.0                   | 143.5        | 486.0            | 90,127.5         | 1,032.0          | 95,419.8           |
| (a) Indigenous                              | 526.0           | 5,141.4          | -               | -              | 16.0                   | 143.5        | 477.0            | 86,988.7         | 1,019.0          | 92,273.6           |
| (b) Imported                                | 4.0             | 7.5              | -               | -              | -                      | -            | 9.0              | 3,138.8          | 13.0             | 3,146.2            |
| 4. Petroleum Crude:                         | 78.0            | 52,488.2         | -               | -              | 2.0                    | 20.5         | 1,271.0          | 60,448.8         | 1,351.0          | 112,957.6          |
| (a) Indigenous                              | 51.0            | 51,105.4         | -               | -              | 2.0                    | 20.5         | 1,256.0          | 43,841.4         | 1,309.0          | 94,967.3           |
| (b) Imported                                | 27.0            | 1,382.9          | -               | -              | -                      | -            | 15.0             | 16,607.4         | 42.0             | 17,990.3           |
| 5. Iron and Steel:                          | 157.0           | 4,756.4          | 9.0             | 1,050.3        | -                      | -            | 1,560.0          | 92,282.2         | 1,726.0          | 98,088.8           |
| (a) Indigenous                              | 146.0           | 2,499.7          | 9.0             | 1,050.3        | -                      | -            | 1,270.0          | 63,173.5         | 1,425.0          | 66,723.5           |
| (b) Imported                                | 11.0            | 2,256.6          | -               | -              | -                      | -            | 290.0            | 29,108.8         | 301.0            | 31,365.4           |
| 6. Wool & Goat Hair                         | 1.0             | 14.7             | -               | -              | -                      | -            | 4.0              | 39.0             | 5.0              | 53.8               |
| 7. Hides & Skins                            | 8.0             | 16.2             | -               | -              | -                      | -            | 106.0            | 6,450.2          | 114.0            | 6,466.4            |
| 8. Oil Seeds                                | 14.0            | 118.1            | 1.0             | -              | -                      | -            | 115.0            | 5,258.8          | 130.0            | 5,376.9            |
| 9. Pesticides & Insecticides:               | 25.0            | 157.2            | -               | -              | -                      | -            | 372.0            | 7,859.3          | 397.0            | 8,016.4            |
| (a) Indigenous                              | 25.0            | 157.2            | -               | -              | -                      | -            | 369.0            | 7,633.2          | 394.0            | 7,790.4            |
| (b) Imported                                | -               | -                | -               | -              | -                      | -            | 3.0              | 226.1            | 3.0              | 226.1              |
| 10. Other Raw Materials:                    | 882.0           | 36,626.2         | 28.0            | 31.1           | -                      | -            | 1,510.0          | 200,552.1        | 2,420.0          | 237,209.4          |
| (a) Indigenous                              | 843.0           | 36,456.3         | 27.0            | 31.0           | -                      | -            | 1,251.0          | 172,949.5        | 2,121.0          | 209,436.8          |
| (b) Imported                                | 39.0            | 169.9            | 1.0             | 0.0            | -                      | -            | 259.0            | 27,602.6         | 299.0            | 27,772.5           |

### 3.11.1 Advances Classified by Securities and Gender

#### All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Security   | Males              |                  | Females            |                | Both Males and     |               | Others             |                   | Total              |                   |
|--|--------------------|------------------|--------------------|----------------|--------------------|---------------|--------------------|-------------------|--------------------|-------------------|
|  | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount        | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| C. Finished/Manufactured Goods:                  | 5,729              | 65,221           | 256                | 1,047          | 62                 | 715           | 17,968             | 1,249,258         | 24,015             | 1,316,241         |
| 1. Cotton Textiles:                              | 1,032              | 29,232           | 8                  | 56             | 2                  | 45            | 2,572              | 250,103           | 3,614              | 279,435           |
| (a) Indigenous                                   | 975                | 23,199           | 8                  | 56             | 2                  | 45            | 2,437              | 228,715           | 3,422              | 252,014           |
| (b) Imported                                     | 57                 | 6,033            | -                  | -              | -                  | -             | 135                | 21,388            | 192                | 27,421            |
| 2. Cotton Yarn:                                  | 380                | 1,477            | 16                 | 39             | -                  | -             | 1,376              | 81,949            | 1,772              | 83,465            |
| (a) Indigenous                                   | 380                | 1,477            | 16                 | 39             | -                  | -             | 1,368              | 81,623            | 1,764              | 83,140            |
| (b) Imported                                     | -                  | -                | -                  | -              | -                  | -             | 8                  | 326               | 8                  | 326               |
| 3. Other Textiles:                               | 337                | 10,874           | 25                 | 150            | 5                  | 29            | 2,334              | 228,063           | 2,701              | 239,116           |
| (a) Indigenous                                   | 336                | 10,873           | 25                 | 150            | 5                  | 29            | 2,316              | 222,787           | 2,682              | 233,840           |
| (b) Imported                                     | 1                  | 0                | -                  | -              | -                  | -             | 18                 | 5,276             | 19                 | 5,277             |
| 4. Machinery:                                    | 320                | 718              | 9                  | 3              | -                  | -             | 749                | 55,283            | 1,078              | 56,004            |
| (a) Indigenous                                   | 217                | 509              | 9                  | 3              | -                  | -             | 339                | 30,363            | 565                | 30,875            |
| (b) Imported                                     | 103                | 209              | -                  | -              | -                  | -             | 410                | 24,920            | 513                | 25,129            |
| 5. Handloom Products                             | -                  | -                | -                  | -              | -                  | -             | 1                  | 73                | 1                  | 73                |
| 6. Carpets & Rugs                                | 4                  | 4                | -                  | -              | -                  | -             | 9                  | 152               | 13                 | 156               |
| 7. Readymade Garments                            | 147                | 1,723            | 4                  | 11             | -                  | -             | 893                | 54,499            | 1,044              | 56,233            |
| 8. Cement and Cement Products:                   | 17                 | 37               | 1                  | 1              | -                  | -             | 480                | 86,442            | 498                | 86,481            |
| (a) Indigenous                                   | 16                 | 36               | 1                  | 1              | -                  | -             | 479                | 85,823            | 496                | 85,861            |
| (b) Imported                                     | 1                  | 1                | -                  | -              | -                  | -             | 1                  | 619               | 2                  | 620               |
| 9. Sports Goods                                  | 7                  | 60               | -                  | -              | -                  | -             | 80                 | 2,500             | 87                 | 2,560             |
| 10. Surgical Instruments                         | 28                 | 262              | 3                  | 34             | 1                  | 4             | 93                 | 7,476             | 125                | 7,775             |
| 11. Chemicals & Dyes                             | 191                | 1,314            | 36                 | 67             | -                  | -             | 1,158              | 58,063            | 1,385              | 59,444            |
| 12. Other Finished Goods:                        | 3,266              | 19,520           | 154                | 685            | 54                 | 638           | 8,223              | 424,655           | 11,697             | 445,498           |
| (a) Indigenous                                   | 3,218              | 18,934           | 153                | 678            | 54                 | 638           | 7,980              | 415,575           | 11,405             | 435,824           |
| (b) Imported                                     | 48                 | 587              | 1                  | 7              | -                  | -             | 243                | 9,080             | 292                | 9,674             |
| <b>IV. Fixed Assets Including Machinery</b>      | <b>312,584</b>     | <b>367,769</b>   | <b>31,228</b>      | <b>39,165</b>  | <b>653</b>         | <b>1,088</b>  | <b>37,898</b>      | <b>1,843,911</b>  | <b>382,363</b>     | <b>2,251,932</b>  |
| A. Transport Equipments                          | 305,095            | 351,248          | 30,170             | 38,166         | 647                | 1,084         | 29,275             | 415,363           | 365,187            | 805,861           |
| B. Furniture & Fixtures                          | 281                | 179              | 8                  | 3              | 1                  | 0             | 170                | 6,375             | 460                | 6,557             |
| C. Office Equipments                             | 4                  | 50               | 1                  | 5              | -                  | -             | 223                | 21,328            | 228                | 21,383            |
| D. Other Machinery & Equipments                  | 7,204              | 16,292           | 1,049              | 990            | 5                  | 3             | 8,230              | 1,400,845         | 16,488             | 1,418,130         |
| <b>V. Real Estate</b>                            | <b>590,087</b>     | <b>781,282</b>   | <b>44,886</b>      | <b>62,120</b>  | <b>3,100</b>       | <b>21,220</b> | <b>25,893</b>      | <b>1,385,810</b>  | <b>663,966</b>     | <b>2,250,432</b>  |
| A. Land  | 487,658            | 319,349          | 27,116             | 21,529         | 581                | 1,406         | 15,753             | 793,006           | 531,108            | 1,135,289         |
| 1. Residential                                   | 82,631             | 131,416          | 7,907              | 12,074         | 127                | 553           | 9,683              | 627,511           | 100,348            | 771,554           |
| (a) House  | 81,106             | 125,952          | 7,721              | 11,502         | 74                 | 228           | 9,666              | 619,294           | 98,567             | 756,977           |
| (b) Flat   | 1,525              | 5,464            | 186                | 572            | 53                 | 324           | 17                 | 8,217             | 1,781              | 14,577            |
| 2. Non-Residential                               | 405,027            | 187,933          | 19,209             | 9,454          | 454                | 853           | 6,070              | 165,495           | 430,760            | 363,735           |
| (a) Commercial                                   | 2,426              | 10,506           | 51                 | 182            | 17                 | 60            | 4,806              | 118,875           | 7,300              | 129,623           |
| (b) Industrial                                   | 72                 | 695              | -                  | -              | -                  | -             | 506                | 30,735            | 578                | 31,431            |
| (c) Agriculture                                  | 402,066            | 172,849          | 19,139             | 9,215          | 434                | 783           | 486                | 7,475             | 422,125            | 190,322           |
| (d) Other  | 463                | 3,882            | 19                 | 58             | 3                  | 10            | 272                | 8,409             | 757                | 12,359            |
| B. Buildings:                                    | 102,429            | 461,933          | 17,770             | 40,591         | 2,519              | 19,814        | 10,140             | 592,804           | 132,858            | 1,115,143         |
| 1. Residential                                   | 96,714             | 372,515          | 17,625             | 37,399         | 2,377              | 15,680        | 4,320              | 197,592           | 121,036            | 623,186           |
| (a) House  | 86,278             | 316,545          | 16,740             | 32,874         | 2,376              | 15,629        | 4,143              | 193,950           | 109,537            | 558,998           |
| (b) Flat   | 10,436             | 55,971           | 885                | 4,525          | 1                  | 51            | 177                | 3,642             | 11,499             | 64,188            |
| 2. Non-Residential                               | 5,715              | 89,418           | 145                | 3,192          | 142                | 4,134         | 5,820              | 395,213           | 11,822             | 491,957           |
| (a) Commercial                                   | 2,887              | 58,408           | 70                 | 868            | 123                | 3,824         | 2,025              | 170,239           | 5,105              | 233,340           |
| (b) Industrial                                   | 501                | 5,292            | 7                  | 27             | 6                  | 21            | 2,136              | 142,494           | 2,650              | 147,835           |
| (c) Agriculture                                  | 1,536              | 16,486           | 37                 | 86             | 12                 | 288           | 557                | 38,107            | 2,142              | 54,966            |
| (d) Other  | 791                | 9,232            | 31                 | 2,212          | 1                  | 1             | 1,102              | 44,372            | 1,925              | 55,817            |
| <b>VI. Fixed Deposits and Insurance Policies</b> | <b>16,533</b>      | <b>41,715</b>    | <b>1,640</b>       | <b>2,236</b>   | <b>33</b>          | <b>1,050</b>  | <b>9,419</b>       | <b>596,180</b>    | <b>27,625</b>      | <b>641,180</b>    |
| A. Bank Deposits                                 | 16,527             | 41,702           | 1,640              | 2,236          | 33                 | 1,050         | 9,376              | 595,796           | 27,576             | 640,784           |
| 1. Security Deposits                             | 385                | 5,031            | 118                | 225            | 10                 | 865           | 199                | 47,019            | 712                | 53,140            |
| 2. Term Deposits (TDRs)                          | 11,242             | 31,845           | 1,001              | 1,504          | 7                  | 87            | 8,206              | 452,667           | 20,456             | 486,104           |
| 3. Other Deposits                                | 4,900              | 4,826            | 521                | 506            | 16                 | 99            | 971                | 96,109            | 6,408              | 101,540           |
| B. Insurance Policies                            | 6                  | 13               | -                  | -              | -                  | -             | 43                 | 383               | 49                 | 396               |
| <b>VII. Others</b>                               | <b>370,881</b>     | <b>270,701</b>   | <b>27,793</b>      | <b>10,760</b>  | <b>27</b>          | <b>1,131</b>  | <b>41,828</b>      | <b>4,060,466</b>  | <b>440,529</b>     | <b>4,343,057</b>  |
| A. Other Secured Advances                        | 102,718            | 97,464           | 4,532              | 4,136          | 13                 | 657           | 33,870             | 1,884,987         | 141,133            | 1,987,244         |
| 1. Receivables                                   | 127                | 1,102            | 10                 | 186            | -                  | -             | 594                | 206,992           | 731                | 208,279           |
| 2. Employees Benefits                            | 3,230              | 442              | 346                | 33             | -                  | -             | -                  | -                 | 3,576              | 476               |
| 3. Others  | 99,361             | 95,921           | 4,176              | 3,916          | 13                 | 657           | 33,276             | 1,677,995         | 136,826            | 1,778,489         |
| B. Advances Secured by Guarantee(s)              | 268,163            | 173,236          | 23,261             | 6,625          | 14                 | 473           | 7,958              | 2,175,479         | 299,396            | 2,355,813         |
| 1. Institutional Guarantee(s)                    | 1,952              | 13,863           | 7                  | 1              | -                  | -             | 4,801              | 2,094,653         | 6,760              | 2,108,517         |
| 2. Individual Guarantee(s)                       | 266,211            | 159,374          | 23,254             | 6,623          | 14                 | 473           | 3,157              | 80,826            | 292,636            | 247,297           |
| <b>VIII. Unsecured Advances</b>                  | <b>4,448,948</b>   | <b>285,560</b>   | <b>1,272,481</b>   | <b>30,097</b>  | <b>-</b>           | <b>-</b>      | <b>6,089</b>       | <b>1,888</b>      | <b>5,727,518</b>   | <b>317,545</b>    |
| 1. Credit Cards                                  | 2,136,753          | 168,178          | 207,779            | 13,674         | -                  | -             | 267                | 246               | 2,344,799          | 182,099           |
| 2. Personal Loan                                 | 2,231,876          | 105,434          | 1,060,889          | 16,103         | -                  | -             | -                  | -                 | 3,292,765          | 121,537           |
| 3. Others  | 80,319             | 11,949           | 3,813              | 320            | -                  | -             | 5,822              | 1,641             | 89,954             | 13,909            |
| <b>IX. Bills</b>                                 | <b>-</b>           | <b>-</b>         | <b>-</b>           | <b>-</b>       | <b>-</b>           | <b>-</b>      | <b>-</b>           | <b>-</b>          | <b>-</b>           | <b>-</b>          |
| 1. Inland Bills                                  | -                  | -                | -                  | -              | -                  | -             | -                  | -                 | -                  | -                 |
| 2. Import Bills                                  | -                  | -                | -                  | -              | -                  | -             | -                  | -                 | -                  | -                 |
| 3. Foreign Bills                                 | -                  | -                | -                  | -              | -                  | -             | -                  | -                 | -                  | -                 |
| <b>Total</b>                                     | <b>5,811,414</b>   | <b>1,989,705</b> | <b>1,399,593</b>   | <b>155,016</b> | <b>3,924</b>       | <b>25,560</b> | <b>349,471</b>     | <b>10,945,733</b> | <b>7,564,402</b>   | <b>13,116,014</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

| RATES OF MARGIN<br>(%) | 2024             |                     |                  |                     |                  |                     |                  |                     | 2025             |                     |
|------------------------|------------------|---------------------|------------------|---------------------|------------------|---------------------|------------------|---------------------|------------------|---------------------|
|                        | Mar              |                     | Jun              |                     | Sep              |                     | Dec <sup>R</sup> |                     | Mar <sup>P</sup> |                     |
|                        | No. of A/Cs.     | Amount              | No. of A/Cs.     | Amount              | No. of A/Cs.     | Amount              | No. of A/Cs.     | Amount              | No. of A/Cs.     | Amount              |
| 0.00                   | 2,936,576        | 5,044,755.8         | 2,997,119        | 5,343,386.6         | 3,151,294        | 5,470,354.1         | 3,594,778        | 6,577,713.8         | 6,599,409        | 5,438,465.7         |
| 5.00                   | 57,918           | 155,009.0           | 55,289           | 173,993.9           | 56,386           | 172,899.3           | 51,474           | 189,657.7           | 52,169           | 204,822.7           |
| 10.00                  | 102,620          | 755,036.5           | 99,495           | 682,200.1           | 94,615           | 655,298.5           | 97,958           | 1,621,828.3         | 112,451          | 1,636,535.2         |
| 15.00                  | 40,674           | 462,070.9           | 41,377           | 541,896.1           | 32,637           | 450,315.7           | 31,416           | 812,457.2           | 89,851           | 510,392.6           |
| 20.00                  | 438,221          | 1,197,925.6         | 417,271          | 1,268,853.7         | 395,280          | 1,266,236.1         | 386,831          | 1,363,418.9         | 389,753          | 1,303,877.6         |
| 25.00                  | 127,456          | 2,434,601.4         | 125,611          | 2,489,682.1         | 122,683          | 2,430,324.6         | 115,550          | 2,774,644.9         | 117,646          | 2,166,863.0         |
| 30.00                  | 62,154           | 426,735.2           | 61,808           | 385,332.1           | 61,951           | 445,231.0           | 65,208           | 343,626.5           | 63,761           | 469,909.8           |
| 33.33                  | 509              | 10,235.6            | 786              | 16,091.8            | 476              | 7,574.0             | 460              | 26,385.8            | 714              | 20,345.4            |
| 35.00                  | 15,906           | 198,726.7           | 18,105           | 187,398.8           | 17,804           | 168,763.0           | 74,350           | 879,811.0           | 22,523           | 456,762.9           |
| 40.00                  | 39,452           | 210,750.8           | 40,603           | 178,359.6           | 40,401           | 203,407.3           | 36,814           | 215,255.1           | 27,372           | 212,031.5           |
| 45.00                  | 8,077            | 84,902.2            | 8,866            | 98,467.5            | 8,534            | 92,161.2            | 5,699            | 94,483.5            | 7,407            | 102,783.3           |
| 50.00                  | 141,998          | 354,087.3           | 144,838          | 410,735.1           | 91,027           | 258,660.2           | 64,272           | 206,836.4           | 38,973           | 273,910.3           |
| 55.00                  | 4,704            | 38,204.2            | 6,590            | 52,736.7            | 6,065            | 41,572.3            | 6,602            | 71,522.6            | 8,247            | 49,578.7            |
| 60.00                  | 5,241            | 59,380.9            | 6,886            | 63,656.0            | 6,703            | 59,293.5            | 5,374            | 104,309.6           | 6,096            | 67,645.1            |
| 65.00                  | 4,145            | 47,385.1            | 5,757            | 63,131.1            | 5,695            | 41,418.3            | 5,193            | 75,097.7            | 6,331            | 62,875.6            |
| 70.00                  | 3,392            | 20,834.6            | 3,403            | 17,437.9            | 3,147            | 23,555.7            | 2,813            | 25,521.2            | 4,016            | 22,325.9            |
| 75.00                  | 3,193            | 23,242.8            | 3,250            | 19,124.0            | 3,058            | 20,259.9            | 2,365            | 18,056.1            | 3,549            | 22,765.2            |
| 80.00                  | 2,941            | 23,979.9            | 2,874            | 23,759.7            | 3,022            | 23,739.8            | 2,185            | 22,177.4            | 3,400            | 29,350.1            |
| 85.00                  | 2,345            | 11,771.4            | 1,941            | 14,183.4            | 1,782            | 11,596.2            | 1,970            | 14,474.1            | 3,034            | 18,767.9            |
| 90.00                  | 2,581            | 14,818.0            | 2,443            | 16,682.3            | 2,176            | 12,116.7            | 2,002            | 14,377.7            | 3,125            | 15,308.5            |
| 95.00                  | 2,810            | 10,951.5            | 2,862            | 11,043.5            | 2,469            | 8,454.9             | 2,480            | 12,927.8            | 2,902            | 12,254.3            |
| 99.99                  | 1,437            | 9,947.7             | 1,372            | 11,458.9            | 1,178            | 10,792.0            | 1,994            | 21,100.5            | 1,673            | 18,443.0            |
| <b>TOTAL</b>           | <b>4,004,350</b> | <b>11,595,353.0</b> | <b>4,048,546</b> | <b>12,069,610.7</b> | <b>4,108,383</b> | <b>11,874,024.3</b> | <b>4,557,788</b> | <b>15,485,683.7</b> | <b>7,564,402</b> | <b>13,116,014.1</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.
2. Effective March 2025, Easypaisa Bank Ltd. 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.

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

All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Rate of Margin | Males            |                  | Females          |                | Both Males and Females |               | Others          |                   | Total            |                   |
|----------------|------------------|------------------|------------------|----------------|------------------------|---------------|-----------------|-------------------|------------------|-------------------|
|                | No. of Accounts  | Amount           | No. of Accounts  | Amount         | No. of Accounts        | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| 00.00          | 5,022,766        | 812,343          | 1,328,981        | 73,717         | 172                    | 1,800         | 247,490         | 4,550,606         | 6,599,409        | 5,438,466         |
| 05.00          | 42,565           | 60,669           | 1,931            | 3,520          | 10                     | 401           | 7,663           | 140,232           | 52,169           | 204,823           |
| 10.00          | 86,864           | 152,492          | 7,837            | 11,567         | 393                    | 1,870         | 17,357          | 1,470,606         | 112,451          | 1,636,535         |
| 15.00          | 58,145           | 76,247           | 22,253           | 19,509         | 76                     | 394           | 9,377           | 414,242           | 89,851           | 510,393           |
| 20.00          | 351,369          | 253,740          | 20,319           | 16,727         | 502                    | 3,219         | 17,563          | 1,030,191         | 389,753          | 1,303,878         |
| 25.00          | 81,934           | 307,467          | 5,929            | 12,054         | 930                    | 6,943         | 28,853          | 1,840,398         | 117,646          | 2,166,863         |
| 30.00          | 54,088           | 80,616           | 4,008            | 5,062          | 128                    | 734           | 5,537           | 383,497           | 63,761           | 469,910           |
| 33.33          | 607              | 3,150            | 49               | 130            | -                      | -             | 58              | 17,065            | 714              | 20,345            |
| 35.00          | 16,578           | 34,181           | 1,575            | 1,853          | 642                    | 3,386         | 3,728           | 417,343           | 22,523           | 456,763           |
| 40.00          | 22,260           | 36,810           | 1,056            | 2,000          | 110                    | 2,067         | 3,946           | 171,154           | 27,372           | 212,032           |
| 45.00          | 5,367            | 23,382           | 545              | 1,656          | 390                    | 2,112         | 1,105           | 75,633            | 7,407            | 102,783           |
| 50.00          | 35,387           | 87,338           | 1,614            | 2,207          | 386                    | 1,742         | 1,586           | 182,624           | 38,973           | 273,910           |
| 55.00          | 7,031            | 12,275           | 859              | 1,076          | 38                     | 356           | 319             | 35,872            | 8,247            | 49,579            |
| 60.00          | 4,945            | 10,898           | 531              | 958            | 29                     | 160           | 591             | 55,630            | 6,096            | 67,645            |
| 65.00          | 5,146            | 11,294           | 538              | 910            | 25                     | 103           | 622             | 50,568            | 6,331            | 62,876            |
| 70.00          | 3,254            | 7,614            | 313              | 614            | 38                     | 148           | 411             | 13,950            | 4,016            | 22,326            |
| 75.00          | 2,892            | 5,965            | 275              | 579            | 17                     | 45            | 365             | 16,177            | 3,549            | 22,765            |
| 80.00          | 2,626            | 4,475            | 238              | 330            | 7                      | 43            | 529             | 24,503            | 3,400            | 29,350            |
| 85.00          | 2,212            | 3,350            | 205              | 166            | 4                      | 12            | 613             | 15,240            | 3,034            | 18,768            |
| 90.00          | 2,430            | 2,981            | 205              | 149            | 5                      | 10            | 485             | 12,169            | 3,125            | 15,308            |
| 95.00          | 2,043            | 1,655            | 231              | 218            | 10                     | 14            | 618             | 10,367            | 2,902            | 12,254            |
| 99.99          | 905              | 762              | 101              | 15             | 12                     | 1             | 655             | 17,665            | 1,673            | 18,443            |
| <b>Total</b>   | <b>5,811,414</b> | <b>1,989,705</b> | <b>1,399,593</b> | <b>155,016</b> | <b>3,924</b>           | <b>25,560</b> | <b>349,471</b>  | <b>10,945,733</b> | <b>7,564,402</b> | <b>13,116,014</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easy Paisa Bank Ltd. 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.

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

All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Loan Tenure                             | Males            |                  | Females          |                | Both Males and Females |               | Others          |                   | Total            |                   |
|---|------------------|------------------|------------------|----------------|------------------------|---------------|-----------------|-------------------|------------------|-------------------|
|   | No. of Accounts  | Amount           | No. of Accounts  | Amount         | No. of Accounts        | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| <b>1. Short Term</b>                    | <b>4,501,083</b> | <b>654,409</b>   | <b>1,270,061</b> | <b>40,977</b>  | <b>552</b>             | <b>7,457</b>  | <b>134,045</b>  | <b>6,458,822</b>  | <b>5,905,741</b> | <b>7,161,664</b>  |
| 1.1. Overnight                          | 170,567          | 42,629           | 17,652           | 1,844          | 43                     | 888           | 3,729           | 310,968           | 191,991          | 356,329           |
| 1.2. 2 days to 7 days                   | 797              | 999              | 90               | 342            | 30                     | 46            | 237             | 77,851            | 1,154            | 79,238            |
| 1.3. For 8 days to 1 month              | 403,631          | 30,077           | 289,015          | 1,549          | 77                     | 511           | 2,334           | 123,076           | 695,057          | 155,213           |
| 1.4. For above 1 month but <= 3 month   | 2,034,393        | 83,293           | 790,646          | 9,981          | 44                     | 72            | 4,536           | 661,068           | 2,829,619        | 754,414           |
| 1.5. For above 3 months but <= 6 months | 503,027          | 80,973           | 18,832           | 3,971          | 17                     | 52            | 15,467          | 1,644,495         | 537,343          | 1,729,491         |
| 1.6. For above 6 months but <= one year | 1,388,668        | 416,437          | 153,826          | 23,290         | 341                    | 5,888         | 107,742         | 3,641,363         | 1,650,577        | 4,086,978         |
| <b>2. Medium Term</b>                   | <b>275,299</b>   | <b>214,745</b>   | <b>33,559</b>    | <b>10,272</b>  | <b>41</b>              | <b>65</b>     | <b>74,239</b>   | <b>742,677</b>    | <b>383,138</b>   | <b>967,759</b>    |
| 2.1. For above 1 year but <= 2 years    | 204,011          | 163,287          | 26,030           | 5,974          | 12                     | 18            | 25,605          | 511,632           | 255,658          | 680,911           |
| 2.2. For above 2 years but <= 3 years   | 71,288           | 51,458           | 7,529            | 4,298          | 29                     | 48            | 48,634          | 231,045           | 127,480          | 286,849           |
| <b>3. Long Term</b>                     | <b>1,035,032</b> | <b>1,120,550</b> | <b>95,973</b>    | <b>103,768</b> | <b>3,331</b>           | <b>18,038</b> | <b>141,187</b>  | <b>3,744,234</b>  | <b>1,275,523</b> | <b>4,986,590</b>  |
| 3.1. For above 3 years but <= 4 years   | 179,484          | 177,021          | 35,105           | 30,231         | 128                    | 436           | 27,484          | 817,520           | 242,201          | 1,025,208         |
| 3.2. For above 4 years but <= 5 years   | 351,556          | 254,700          | 28,403           | 22,438         | 179                    | 415           | 33,308          | 744,956           | 413,446          | 1,022,509         |
| 3.3. For above 5 years but <= 7 years   | 363,449          | 320,601          | 19,166           | 15,747         | 274                    | 737           | 68,549          | 841,756           | 451,438          | 1,178,841         |
| 3.4. For above 7 years but <= 10 years  | 53,844           | 79,795           | 6,290            | 8,425          | 536                    | 2,254         | 5,846           | 768,402           | 66,516           | 858,875           |
| 3.5. For above 10 years but <= 15 years | 15,559           | 63,013           | 2,149            | 8,431          | 530                    | 3,270         | 5,647           | 510,365           | 23,885           | 585,077           |
| 3.6. For above 15 years but <= 20 years | 20,177           | 87,568           | 2,320            | 8,218          | 525                    | 3,479         | 197             | 29,722            | 23,219           | 128,988           |
| 3.7. For above 20 years but <= 25 years | 47,104           | 127,795          | 2,086            | 8,600          | 1,128                  | 7,146         | 70              | 13,092            | 50,388           | 156,634           |
| 3.8. For above 25 years but <= 30 years | 3,700            | 9,544            | 437              | 1,614          | 31                     | 301           | 67              | 13,998            | 4,235            | 25,456            |
| 3.9. For above 30 years                 | 159              | 515              | 17               | 66             | -                      | -             | 19              | 4,423             | 195              | 5,003             |
| <b>Total</b>                            | <b>5,811,414</b> | <b>1,989,705</b> | <b>1,399,593</b> | <b>155,016</b> | <b>3,924</b>           | <b>25,560</b> | <b>349,471</b>  | <b>10,945,733</b> | <b>7,564,402</b> | <b>13,116,014</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.



### 3.12.3 Advances Classified by Nature and Gender

All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Nature                              | Males            |                  | Females          |                | Both Males and Females |               | Others          |                   | Total            |                   |
|-------------------------------------|------------------|------------------|------------------|----------------|------------------------|---------------|-----------------|-------------------|------------------|-------------------|
|                                     | No. of Accounts  | Amount           | No. of Accounts  | Amount         | No. of Accounts        | Amount        | No. of Accounts | Amount            | No. of Accounts  | Amount            |
| 1. CONVENTIONAL                     | 5,340,407        | 1,568,832        | 1,352,221        | 116,763        | 955                    | 6,920         | 304,556         | 7,277,050         | 6,998,139        | 8,969,564         |
| 2. ISLAMIC                          | 471,007          | 420,872          | 47,372           | 38,254         | 2,969                  | 18,641        | 44,915          | 3,668,683         | 566,263          | 4,146,450         |
| A. Ijara Finance                    | 56,848           | 74,237           | 4,858            | 5,701          | 9                      | 12            | 11,465          | 42,075            | 73,180           | 122,026           |
| B. Diminishing Musharaka            | 55,609           | 94,165           | 5,083            | 8,385          | 743                    | 1,677         | 9,612           | 958,250           | 71,047           | 1,062,477         |
| C. Istisna                          | 500              | 10,735           | 21               | 2,081          | -                      | -             | 5,189           | 393,800           | 5,710            | 406,615           |
| D. Mudaraba                         | 109              | 1,859            | -                | -              | -                      | -             | -               | -                 | 109              | 1,859             |
| E. Murabaha                         | 6,285            | 15,003           | 416              | 594            | 10                     | 18            | 6,011           | 213,787           | 12,722           | 229,401           |
| F. Musawamah finance                | 24,003           | 8,381            | 3,424            | 1,107          | -                      | -             | 1,705           | 66,112            | 29,132           | 75,601            |
| G. Musharaka Finance                | 12,267           | 15,408           | 1,379            | 2,233          | 2                      | 13            | 1,275           | 314,787           | 14,923           | 332,441           |
| H. Salam Finance                    | 18               | 172              | -                | -              | -                      | -             | 1,352           | 68,336            | 1,370            | 68,508            |
| I. Commodity Murabahah / Tawwaruq   | 264,697          | 26,800           | 25,964           | 2,160          | -                      | -             | 1               | 1                 | 290,662          | 28,961            |
| J. Advance against financing        | 1,105            | 1,535            | 66               | 45             | -                      | -             | 73              | 40,333            | 1,244            | 41,913            |
| K. Other Islamic Modes of Financing | 49,566           | 172,577          | 6,161            | 15,948         | 2,205                  | 16,920        | 8,232           | 1,571,202         | 66,164           | 1,776,647         |
| <b>Total</b>                        | <b>5,811,414</b> | <b>1,989,705</b> | <b>1,399,593</b> | <b>155,016</b> | <b>3,924</b>           | <b>25,560</b> | <b>349,471</b>  | <b>10,945,733</b> | <b>7,564,402</b> | <b>13,116,014</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

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

All Banks  
As on 31<sup>st</sup> March, 2025

| Category of Financing   | 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            |
| <b>1. Export financing</b>  | <b>902</b>       | <b>41,047</b>    | <b>26</b>        | <b>1,609</b>   | <b>10</b>            | <b>622</b>    | <b>8,639</b>    | <b>1,035,573</b>  | <b>9,577</b>     | <b>1,078,851</b>  |
| 1.1. Export finance schemes   | 508              | 24,124           | 13               | 1,383          | 7                    | 122           | 4,370           | 715,528           | 4,898            | 741,157           |
| 1.2. Others   | 394              | 16,923           | 13               | 226            | 3                    | 500           | 4,269           | 320,045           | 4,679            | 337,694           |
| <b>2. Import financing</b>  | <b>675</b>       | <b>12,525</b>    | <b>103</b>       | <b>785</b>     | <b>2</b>             | <b>27</b>     | <b>7,377</b>    | <b>615,287</b>    | <b>8,157</b>     | <b>628,624</b>    |
| <b>3. Government self employment schemes</b>  | <b>42,248</b>    | <b>43,873</b>    | <b>3,183</b>     | <b>3,513</b>   | <b>4</b>             | <b>16</b>     | <b>7,898</b>    | <b>27,743</b>     | <b>53,333</b>    | <b>75,145</b>     |
| <b>4. Working capital/short term</b>  | <b>4,475,427</b> | <b>753,618</b>   | <b>1,222,918</b> | <b>38,744</b>  | <b>413</b>           | <b>2,754</b>  | <b>216,156</b>  | <b>4,952,771</b>  | <b>5,914,914</b> | <b>5,747,888</b>  |
| 4.1. Small Loans  | 3,249,891        | 211,640          | 1,137,436        | 15,236         | 76                   | 65            | 45,179          | 253,986           | 4,432,582        | 480,928           |
| 4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA  | -                | -                | -                | -              | -                    | -             | -               | -                 | -                | -                 |
| 4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.) | 63               | 272              | 76               | 44             | -                    | -             | 497             | 12,326            | 636              | 12,643            |
| 4.4. Others   | 1,225,411        | 540,705          | 85,406           | 23,464         | 337                  | 2,689         | 170,227         | 3,765,469         | 1,481,381        | 4,332,327         |
| 4.5. Commodity Operations Financing   | 62               | 1,001            | -                | -              | -                    | -             | 253             | 920,990           | 315              | 921,990           |
| <b>5. Fixed investment/long term</b>  | <b>1,292,162</b> | <b>1,138,641</b> | <b>173,363</b>   | <b>110,365</b> | <b>3,495</b>         | <b>22,141</b> | <b>109,401</b>  | <b>4,314,359</b>  | <b>1,578,421</b> | <b>5,885,506</b>  |
| 5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)  | 293              | 3,217            | 8                | 33             | 5                    | -             | 19,840          | 437,339           | 20,146           | 440,589           |
| 5.2. Financing Power Plants Using Renewable Energy  | 584              | 1,176            | 35               | 72             | 8                    | 11            | 2,158           | 89,020            | 2,785            | 90,278            |
| 5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Balistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)   | 5                | 66               | -                | -              | -                    | -             | 47              | 685               | 52               | 751               |
| 5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs  | 234              | 1,177            | 569              | 423            | 2                    | 10            | 211             | 3,187             | 1,016            | 4,797             |
| 5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)   | 55               | 937              | -                | -              | 1                    | 27            | 140             | 3,961             | 196              | 4,925             |
| 5.6. Small Loans  | 335,586          | 166,562          | 55,682           | 17,629         | 618                  | 1,408         | 33,143          | 123,189           | 425,029          | 308,788           |
| 5.7. Others   | 848,166          | 544,618          | 98,736           | 51,033         | 381                  | 1,427         | 50,539          | 3,389,989         | 997,822          | 3,987,066         |
| 5.8. Financing for Construction Purposes  | 100,543          | 396,485          | 18,119           | 40,343         | 2,480                | 19,259        | 1,555           | 182,102           | 122,697          | 638,189           |
| 5.9. SME Asaan Finance (SAAF) Scheme  | 6,670            | 24,375           | 213              | 828            | -                    | -             | 1,409           | 6,401             | 8,292            | 31,604            |
| 5.10 Machinery  | 26               | 28               | 1                | 4              | -                    | -             | 359             | 78,487            | 386              | 78,519            |
| <b>Total</b>  | <b>5,811,414</b> | <b>1,989,705</b> | <b>1,399,593</b> | <b>155,016</b> | <b>3,924</b>         | <b>25,560</b> | <b>349,471</b>  | <b>10,945,733</b> | <b>7,564,402</b> | <b>13,116,014</b> |

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Teleser Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

### 3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

| PRIVATE SECTOR (BUSINESS)  | Jun-24             | Jun-25             | Apr-25             | May-25             | Jun-25             | Jul-25             |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>A. Agriculture, forestry, and fishing</b>                                   | <b>400,878.1</b>   | <b>494,762.4</b>   | <b>461,151.0</b>   | <b>464,732.0</b>   | <b>494,762.4</b>   | <b>512,510.9</b>   |
| Trade finance  | 4,060.7            | 2,751.4            | 3,447.8            | 2,636.6            | 2,751.4            | 5,325.3            |
| Working capital  | 217,193.8          | 261,385.3          | 240,716.6          | 237,278.4          | 261,385.3          | 277,072.1          |
| Fixed investment   | 159,360.8          | 200,690.2          | 188,538.8          | 194,949.8          | 200,690.2          | 199,196.0          |
| Construction Financing   | 884.2              | 874.2              | 699.8              | 824.8              | 874.2              | 788.2              |
| Other  | 19,378.7           | 29,061.4           | 27,748.1           | 29,042.5           | 29,061.4           | 30,129.3           |
| <b>B. Mining and quarrying</b>   | <b>89,229.2</b>    | <b>88,607.5</b>    | <b>71,100.5</b>    | <b>77,672.6</b>    | <b>88,607.5</b>    | <b>74,452.7</b>    |
| Trade finance  | 2,058.9            | 2,454.1            | 2,469.9            | 3,456.8            | 2,454.1            | 3,879.3            |
| Working capital  | 39,245.0           | 33,602.0           | 17,794.2           | 20,934.0           | 33,602.0           | 18,429.5           |
| Fixed investment   | 46,587.6           | 50,845.1           | 49,503.4           | 51,948.6           | 50,845.1           | 52,135.5           |
| Construction Financing   | -                  | 0.4                | -                  | 0.4                | 0.4                | 0.4                |
| Other  | 1,337.7            | 1,706.0            | 1,333.0            | 1,332.9            | 1,706.0            | 8.0                |
| <b>C. Manufacturing</b>  | <b>4,838,826.3</b> | <b>5,354,889.2</b> | <b>5,391,312.6</b> | <b>5,319,305.2</b> | <b>5,354,889.2</b> | <b>5,194,977.7</b> |
| Trade finance  | 1,153,978.2        | 1,372,424.4        | 1,380,857.7        | 1,360,280.6        | 1,372,424.4        | 1,365,853.3        |
| Working capital  | 2,091,473.2        | 2,258,831.1        | 2,315,577.0        | 2,257,785.0        | 2,258,831.1        | 2,125,531.9        |
| Fixed investment   | 1,486,448.2        | 1,591,663.0        | 1,575,252.0        | 1,578,603.8        | 1,591,663.0        | 1,574,837.3        |
| Construction Financing   | 17,528.5           | 14,194.9           | 11,434.3           | 13,093.2           | 14,194.9           | 16,167.4           |
| Other  | 89,398.2           | 117,775.8          | 108,191.7          | 109,542.7          | 117,775.8          | 112,587.7          |
| <b>D. Electricity, gas, steam and air conditioning supply</b>                  | <b>514,268.8</b>   | <b>486,486.8</b>   | <b>475,330.8</b>   | <b>492,870.3</b>   | <b>486,486.8</b>   | <b>464,848.4</b>   |
| Trade finance  | 6,906.5            | 2,422.9            | 2,810.1            | 2,504.8            | 2,422.9            | 2,887.9            |
| Working capital  | 188,133.5          | 192,722.7          | 178,454.1          | 197,661.6          | 192,722.7          | 180,040.6          |
| Fixed investment   | 318,329.4          | 290,971.3          | 293,751.1          | 292,453.1          | 290,971.3          | 281,620.3          |
| Construction Financing   | 761.3              | 226.4              | 226.4              | 226.4              | 226.4              | 226.4              |
| Other  | 138.1              | 143.5              | 89.1               | 24.3               | 143.5              | 73.2               |
| <b>E. Water supply; sewerage, waste management and remediation activities</b>  | <b>23,968.5</b>    | <b>32,246.2</b>    | <b>32,150.3</b>    | <b>32,111.2</b>    | <b>32,246.2</b>    | <b>35,737.6</b>    |
| Trade finance  | 2,151.2            | 1,371.4            | 1,475.3            | 1,386.9            | 1,371.4            | 1,289.0            |
| Working capital  | 5,932.7            | 4,795.2            | 4,151.5            | 3,796.4            | 4,795.2            | 6,036.3            |
| Fixed investment   | 15,813.1           | 25,986.9           | 26,454.7           | 26,859.5           | 25,986.9           | 28,258.8           |
| Construction Financing   | -                  | -                  | -                  | -                  | -                  | -                  |
| Other  | 71.5               | 92.7               | 68.9               | 68.4               | 92.7               | 153.6              |
| <b>F. Construction</b>   | <b>192,851.7</b>   | <b>210,346.1</b>   | <b>216,260.5</b>   | <b>218,950.4</b>   | <b>210,346.1</b>   | <b>216,126.5</b>   |
| Trade finance  | 1,997.6            | 1,278.5            | 1,194.9            | 1,870.4            | 1,278.5            | 1,645.8            |
| Working capital  | 33,901.0           | 46,244.1           | 39,844.6           | 39,651.0           | 46,244.1           | 52,082.8           |
| Fixed investment   | 23,745.6           | 47,699.5           | 41,712.5           | 44,967.0           | 47,699.5           | 45,480.9           |
| Construction Financing   | 132,737.9          | 114,509.8          | 133,002.1          | 132,011.3          | 114,509.8          | 116,365.8          |
| Other  | 469.6              | 614.2              | 506.5              | 450.7              | 614.2              | 551.1              |
| <b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b> | <b>539,923.5</b>   | <b>677,115.3</b>   | <b>633,461.2</b>   | <b>658,589.3</b>   | <b>677,115.3</b>   | <b>658,839.8</b>   |
| Trade finance  | 66,369.6           | 67,758.0           | 77,106.5           | 92,079.7           | 67,758.0           | 57,208.6           |
| Working capital  | 317,581.9          | 390,125.3          | 362,475.5          | 366,800.9          | 390,125.3          | 386,652.0          |
| Fixed investment   | 100,861.9          | 143,953.4          | 131,643.2          | 133,399.4          | 143,953.4          | 144,286.7          |
| Construction Financing   | 16,834.9           | 14,274.3           | 14,557.6           | 14,343.0           | 14,274.3           | 14,717.9           |
| Other  | 38,275.1           | 61,004.2           | 47,678.4           | 51,966.2           | 61,004.2           | 55,974.6           |
| <b>H. Transportation and storage</b>   | <b>123,532.9</b>   | <b>129,433.9</b>   | <b>121,377.6</b>   | <b>124,363.6</b>   | <b>129,433.9</b>   | <b>132,767.2</b>   |
| Trade finance  | 2,598.9            | 3,621.3            | 3,891.7            | 3,089.0            | 3,621.3            | 4,099.2            |
| Working capital  | 46,028.0           | 29,226.4           | 27,525.0           | 28,278.1           | 29,226.4           | 29,282.7           |
| Fixed investment   | 65,232.1           | 77,328.4           | 73,692.9           | 74,964.3           | 77,328.4           | 78,693.9           |
| Construction Financing   | 631.2              | 3,853.9            | 3,834.5            | 3,862.0            | 3,853.9            | 3,847.9            |
| Other  | 9,042.8            | 15,403.7           | 12,433.5           | 14,170.3           | 15,403.7           | 16,843.5           |
| <b>I. Accommodation and food service activities</b>                            | <b>38,347.6</b>    | <b>80,594.6</b>    | <b>79,876.0</b>    | <b>78,540.7</b>    | <b>80,594.6</b>    | <b>82,298.2</b>    |
| Trade finance  | 1,034.6            | 1,774.5            | 1,160.7            | 1,192.3            | 1,774.5            | 1,777.8            |
| Working capital  | 11,108.3           | 9,239.0            | 10,716.7           | 8,733.1            | 9,239.0            | 10,106.8           |
| Fixed investment   | 17,597.0           | 61,107.8           | 59,025.4           | 59,673.0           | 61,107.8           | 61,844.3           |
| Construction Financing   | 7,499.0            | 7,316.4            | 7,864.4            | 7,849.4            | 7,316.4            | 7,397.0            |
| Other  | 1,108.7            | 1,156.9            | 1,108.8            | 1,092.9            | 1,156.9            | 1,172.2            |

### 3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

| PRIVATE SECTOR (BUSINESS)                                   | Jun-24             | Jun-25             | Apr-25             | May-25             | Jun-25             | Jul-25             |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>J. Information and communication</b>                     | <b>406,896.9</b>   | <b>552,295.8</b>   | <b>532,702</b>     | <b>509,731</b>     | <b>552,296</b>     | <b>545,125</b>     |
| Trade finance   | 3,110.4            | 4,017.5            | 4,141              | 4,062              | 4,018              | 4,402              |
| Working capital   | 42,465.6           | 76,852.3           | 105,254            | 82,614             | 76,852             | 62,582             |
| Fixed investment  | 339,322.3          | 441,735.8          | 396,723            | 399,092            | 441,736            | 448,517            |
| Construction Financing                                      | 947.5              | 1,265.1            | 1,307              | 1,305              | 1,265              | 1,207              |
| Other   | 21,051.2           | 28,425.1           | 25,277             | 22,657             | 28,425             | 28,417             |
| <b>K. Real estate activities</b>                            | <b>37,772.8</b>    | <b>42,592.4</b>    | <b>37,891</b>      | <b>38,403</b>      | <b>42,592</b>      | <b>44,212</b>      |
| Trade finance   | -                  | 316.3              | 144                | 417                | 316                | 317                |
| Working capital   | 4,619.6            | 6,156.4            | 4,280              | 4,171              | 6,156              | 6,540              |
| Fixed investment  | 10,272.6           | 11,901.2           | 10,468             | 10,881             | 11,901             | 12,306             |
| Construction Financing                                      | 22,852.6           | 24,187.2           | 22,966             | 22,902             | 24,187             | 25,019             |
| Other   | 27.9               | 31.3               | 34                 | 33                 | 31                 | 30                 |
| <b>L. Professional, scientific and technical activities</b> | <b>59,263.6</b>    | <b>69,863.5</b>    | <b>64,960</b>      | <b>56,808</b>      | <b>69,863</b>      | <b>56,175</b>      |
| Trade finance   | 5,636.9            | 9,161.8            | 8,409              | 8,610              | 9,162              | 7,755              |
| Working capital   | 33,595.9           | 45,691.8           | 37,896             | 34,195             | 45,692             | 34,387             |
| Fixed investment  | 18,161.0           | 13,242.0           | 18,103             | 12,986             | 13,242             | 12,830             |
| Construction Financing                                      | 801.8              | 1,060.4            | 108                | 442                | 1,060              | 381                |
| Other   | 1,068.1            | 707.5              | 444                | 576                | 707                | 821                |
| <b>M. Administrative and support service activities</b>     | <b>51,535.6</b>    | <b>60,985.2</b>    | <b>57,904</b>      | <b>56,875</b>      | <b>60,985</b>      | <b>57,116</b>      |
| Trade finance   | 3,092.6            | 1,907.5            | 2,903              | 1,734              | 1,907              | 2,319              |
| Working capital   | 22,102.4           | 28,972.1           | 26,333             | 25,920             | 28,972             | 24,491             |
| Fixed investment  | 22,152.9           | 26,195.7           | 25,041             | 25,427             | 26,196             | 22,275             |
| Construction Financing                                      | -                  | -                  | -                  | -                  | -                  | 4,233              |
| Other   | 4,187.6            | 3,909.9            | 3,627              | 3,794              | 3,910              | 3,798              |
| <b>N. Education</b>   | <b>29,144.7</b>    | <b>30,245.3</b>    | <b>25,216</b>      | <b>25,740</b>      | <b>30,245</b>      | <b>28,398</b>      |
| Trade finance   | 325.8              | -                  | -                  | -                  | -                  | -                  |
| Working capital   | 8,703.9            | 12,217.2           | 8,521              | 8,503              | 12,217             | 10,293             |
| Fixed investment  | 12,045.7           | 12,859.8           | 10,795             | 11,421             | 12,860             | 12,521             |
| Construction Financing                                      | 7,713.3            | 4,672.4            | 5,542              | 5,457              | 4,672              | 5,087              |
| Other   | 356.0              | 495.8              | 358                | 360                | 496                | 497                |
| <b>O. Human health and social work activities</b>           | <b>18,198.0</b>    | <b>16,501.9</b>    | <b>14,814</b>      | <b>15,109</b>      | <b>16,502</b>      | <b>13,975</b>      |
| Trade finance   | -                  | -                  | 5                  | -                  | -                  | 5                  |
| Working capital   | 5,770.5            | 5,574.4            | 4,502              | 4,856              | 5,574              | 4,966              |
| Fixed investment  | 9,266.6            | 8,671.9            | 8,149              | 8,178              | 8,672              | 7,089              |
| Construction Financing                                      | 3,045.5            | 1,706.2            | 1,968              | 1,857              | 1,706              | 1,670              |
| Other   | 115.5              | 549.4              | 190                | 218                | 549                | 246                |
| <b>P. Arts, entertainment, and recreation</b>               | <b>1,723.3</b>     | <b>2,358.5</b>     | <b>2,176</b>       | <b>2,206</b>       | <b>2,359</b>       | <b>2,281</b>       |
| Trade finance   | 100.0              | 100.0              | 100                | 100                | 100                | 100                |
| Working capital   | 1,006.7            | 1,076.5            | 943                | 1,039              | 1,076              | 1,074              |
| Fixed investment  | 331.5              | 926.5              | 852                | 786                | 926                | 852                |
| Construction Financing                                      | 267.9              | 242.3              | 267                | 267                | 242                | 242                |
| Other   | 17.2               | 13.3               | 14                 | 14                 | 13                 | 13                 |
| <b>Q. Other service activities</b>                          | <b>51,182.4</b>    | <b>94,786.0</b>    | <b>70,763</b>      | <b>73,485</b>      | <b>94,786</b>      | <b>87,573</b>      |
| Trade finance   | 1,733.2            | 2,276.9            | 2,099              | 1,910              | 2,277              | 1,261              |
| Working capital   | 20,792.8           | 54,223.0           | 38,034             | 39,151             | 54,223             | 53,888             |
| Fixed investment  | 22,484.3           | 34,564.1           | 27,372             | 28,906             | 34,564             | 28,410             |
| Construction Financing                                      | 1,371.7            | 877.9              | 932                | 940                | 878                | 875                |
| Other   | 4,800.4            | 2,844.1            | 2,327              | 2,579              | 2,844              | 3,140              |
| <b>Total</b>  | <b>7,417,543.8</b> | <b>8,424,110.7</b> | <b>8,288,447.2</b> | <b>8,245,491.2</b> | <b>8,424,110.7</b> | <b>8,207,414.4</b> |

Source: Statistics and Data Services Department, SBP

#### Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.

2. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.

3. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.

4. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

5. Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf).

### 3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

| PRIVATE SECTOR (BUSINESS)  | Jun-24           | Jun-25           | Apr-25           | May-25           | Jun-25           | Jul-25           |
|--|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>A. Agriculture, forestry, and fishing</b>                                   | <b>49,720.2</b>  | <b>67,377.9</b>  | <b>59,058.4</b>  | <b>63,228.8</b>  | <b>67,377.9</b>  | <b>68,791.2</b>  |
| Trade finance  | 30.2             | 179.1            | 149.9            | 159.9            | 179.1            | 142.5            |
| Working capital  | 19,308.7         | 27,613.2         | 22,343.5         | 23,583.4         | 27,613.2         | 28,387.5         |
| Fixed investment   | 18,682.3         | 22,203.4         | 20,883.9         | 22,448.6         | 22,203.4         | 22,084.5         |
| Construction Financing   | 9.8              | 9.9              | 3.6              | 3.6              | 9.9              | 9.5              |
| Other  | 11,689.2         | 17,372.3         | 15,677.4         | 17,033.3         | 17,372.3         | 18,167.1         |
| <b>B. Mining and quarrying</b>   | <b>1,291.5</b>   | <b>1,970.3</b>   | <b>1,466.1</b>   | <b>1,686.8</b>   | <b>1,970.3</b>   | <b>1,777.6</b>   |
| Trade finance  | 70.1             | 112.0            | 164.9            | 122.7            | 112.0            | 85.4             |
| Working capital  | 685.5            | 1,026.2          | 638.2            | 820.6            | 1,026.2          | 910.9            |
| Fixed investment   | 535.8            | 820.8            | 651.7            | 732.1            | 820.8            | 773.0            |
| Construction Financing   | -                | 0.4              | -                | 0.4              | 0.4              | 0.4              |
| Other  | -                | 11.0             | 11.2             | 11.1             | 11.0             | 8.0              |
| <b>C. Manufacturing</b>  | <b>203,147.9</b> | <b>254,657.6</b> | <b>243,019.8</b> | <b>239,470.2</b> | <b>254,657.6</b> | <b>251,674.6</b> |
| Trade finance  | 21,504.3         | 24,305.7         | 24,908.3         | 24,090.1         | 24,305.7         | 23,627.4         |
| Working capital  | 138,727.3        | 171,785.9        | 166,078.7        | 161,211.6        | 171,785.9        | 167,102.2        |
| Fixed investment   | 36,905.9         | 47,609.9         | 44,356.6         | 45,327.6         | 47,609.9         | 49,886.1         |
| Construction Financing   | 186.5            | 899.3            | 914.0            | 899.7            | 899.3            | 887.2            |
| Other  | 5,823.9          | 10,056.8         | 6,762.1          | 7,941.1          | 10,056.8         | 10,171.7         |
| <b>D. Electricity, gas, steam and air conditioning supply</b>                  | <b>3,159.2</b>   | <b>2,675.3</b>   | <b>2,725.6</b>   | <b>2,659.0</b>   | <b>2,675.3</b>   | <b>2,572.2</b>   |
| Trade finance  | 229.7            | 289.3            | 338.8            | 196.2            | 289.3            | 120.6            |
| Working capital  | 2,491.3          | 1,799.1          | 1,776.9          | 1,820.8          | 1,799.1          | 1,738.7          |
| Fixed investment   | 425.2            | 568.3            | 590.8            | 623.1            | 568.3            | 694.8            |
| Construction Financing   | -                | -                | -                | -                | -                | -                |
| Other  | 13.1             | 18.5             | 19.1             | 18.8             | 18.5             | 18.2             |
| <b>E. Water supply; sewerage, waste management and remediation activities</b>  | <b>168.6</b>     | <b>393.7</b>     | <b>524.9</b>     | <b>332.1</b>     | <b>393.7</b>     | <b>407.4</b>     |
| Trade finance  | -                | -                | -                | -                | -                | -                |
| Working capital  | 25.4             | 66.1             | 307.0            | 37.0             | 66.1             | 53.6             |
| Fixed investment   | 125.1            | 259.0            | 173.2            | 250.9            | 259.0            | 285.3            |
| Construction Financing   | -                | -                | -                | -                | -                | -                |
| Other  | 18.1             | 68.5             | 44.7             | 44.2             | 68.5             | 68.5             |
| <b>F. Construction</b>   | <b>15,446.9</b>  | <b>20,447.6</b>  | <b>18,914.5</b>  | <b>16,321.7</b>  | <b>20,447.6</b>  | <b>20,405.7</b>  |
| Trade finance  | 87.9             | 42.0             | 35.6             | 2.3              | 42.0             | 89.8             |
| Working capital  | 4,757.8          | 7,844.7          | 4,620.3          | 4,538.1          | 7,844.7          | 7,544.2          |
| Fixed investment   | 4,765.0          | 5,671.0          | 7,756.0          | 5,065.2          | 5,671.0          | 5,908.9          |
| Construction Financing   | 5,559.8          | 6,472.6          | 6,250.6          | 6,385.7          | 6,472.6          | 6,449.9          |
| Other  | 276.3            | 417.4            | 251.9            | 330.4            | 417.4            | 412.9            |
| <b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b> | <b>199,121.9</b> | <b>261,039.2</b> | <b>226,442.2</b> | <b>234,296.1</b> | <b>261,039.2</b> | <b>254,499.6</b> |
| Trade finance  | 5,238.4          | 5,937.9          | 5,396.7          | 5,267.8          | 5,937.9          | 5,113.3          |
| Working capital  | 124,250.3        | 145,495.6        | 128,731.4        | 130,383.6        | 145,495.6        | 137,633.4        |
| Fixed investment   | 50,090.3         | 73,700.2         | 65,951.4         | 67,797.1         | 73,700.2         | 76,559.9         |
| Construction Financing   | 227.6            | 186.5            | 204.7            | 193.7            | 186.5            | 179.7            |
| Other  | 19,315.3         | 35,718.9         | 26,158.0         | 30,653.9         | 35,718.9         | 35,013.4         |
| <b>H. Transportation and storage</b>   | <b>28,488.1</b>  | <b>43,976.0</b>  | <b>40,839.1</b>  | <b>44,694.4</b>  | <b>43,976.0</b>  | <b>47,727.2</b>  |
| Trade finance  | -                | -                | -                | -                | -                | -                |
| Working capital  | 2,031.5          | 2,367.6          | 2,584.8          | 2,329.7          | 2,367.6          | 2,405.0          |
| Fixed investment   | 19,536.0         | 26,642.7         | 25,961.2         | 28,487.9         | 26,642.7         | 28,962.7         |
| Construction Financing   | 160.7            | 145.9            | 126.2            | 150.0            | 145.9            | 111.2            |
| Other  | 6,760.0          | 14,819.7         | 12,166.9         | 13,726.8         | 14,819.7         | 16,248.3         |
| <b>I. Accommodation and food service activities</b>                            | <b>5,192.5</b>   | <b>7,109.1</b>   | <b>6,448.8</b>   | <b>6,560.2</b>   | <b>7,109.1</b>   | <b>7,481.2</b>   |
| Trade finance  | 27.5             | 102.3            | 79.6             | 78.9             | 102.3            | 102.3            |
| Working capital  | 1,599.9          | 1,388.5          | 1,319.5          | 1,268.2          | 1,388.5          | 1,474.5          |
| Fixed investment   | 1,849.2          | 3,333.2          | 2,815.8          | 2,984.7          | 3,333.2          | 3,611.3          |
| Construction Financing   | 733.5            | 1,247.8          | 1,244.8          | 1,255.2          | 1,247.8          | 1,240.3          |
| Other  | 982.4            | 1,037.4          | 989.0            | 973.1            | 1,037.4          | 1,052.8          |

### 3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

| PRIVATE SECTOR (BUSINESS)                                   | Jun-24         | Jun-25         | Apr-25           | May-25           | Jun-25           | Jul-25           |
|---|----------------|----------------|------------------|------------------|------------------|------------------|
| <b>J. Information and communication</b>                     | <b>4,879</b>   | <b>6,701</b>   | <b>5,441.8</b>   | <b>5,660.1</b>   | <b>6,701.5</b>   | <b>5,970.5</b>   |
| Trade finance   | 91.044         | 114.303        | 62.9             | 74.3             | 114.3            | 114.6            |
| Working capital   | 1,749          | 3,223          | 2,236.1          | 2,428.4          | 3,222.7          | 2,477.7          |
| Fixed investment  | 2,788          | 2,903          | 2,717.9          | 2,706.5          | 2,902.9          | 2,899.5          |
| Construction Financing                                      | 132.461        | 111.916        | 115.3            | 113.7            | 111.9            | 110.3            |
| Other   | 118.523        | 349.68         | 309.6            | 337.2            | 349.7            | 368.3            |
| <b>K. Real estate activities</b>                            | <b>2,420</b>   | <b>2,894</b>   | <b>2,652.6</b>   | <b>2,672.4</b>   | <b>2,893.7</b>   | <b>2,940.1</b>   |
| Trade finance   | -              | -              | -                | -                | -                | -                |
| Working capital   | 422.027        | 745.224        | 541.0            | 531.5            | 745.2            | 652.4            |
| Fixed investment  | 1,390          | 1,801          | 1,749.3          | 1,909.7          | 1,801.3          | 1,995.4          |
| Construction Financing                                      | 579.961        | 326.346        | 328.4            | 198.7            | 326.3            | 262.2            |
| Other   | 27.917         | 20.774         | 33.8             | 32.5             | 20.8             | 30.0             |
| <b>L. Professional, scientific and technical activities</b> | <b>18,416</b>  | <b>14,741</b>  | <b>12,297.2</b>  | <b>12,071.5</b>  | <b>14,741.4</b>  | <b>14,635.4</b>  |
| Trade finance   | 1,608          | 736            | 608.3            | 523.3            | 735.9            | 753.4            |
| Working capital   | 8,232          | 10,683         | 8,315.5          | 8,451.5          | 10,682.8         | 10,445.7         |
| Fixed investment  | 8,106          | 3,177          | 3,289.2          | 2,997.0          | 3,177.1          | 3,214.1          |
| Construction Financing                                      | 5.262          | 19.874         | -                | 19.9             | 19.9             | 115.7            |
| Other   | 465            | 125.687        | 84.2             | 79.8             | 125.7            | 106.6            |
| <b>M. Administrative and support service activities</b>     | <b>8,151</b>   | <b>11,391</b>  | <b>10,318.2</b>  | <b>10,117.5</b>  | <b>11,390.8</b>  | <b>10,955.9</b>  |
| Trade finance   | 394.32         | 263.193        | 235.6            | 226.3            | 263.2            | 265.2            |
| Working capital   | 4,619          | 6,232          | 5,767.4          | 5,468.6          | 6,232.3          | 5,280.3          |
| Fixed investment  | 2,821          | 4,538          | 4,019.8          | 4,150.2          | 4,537.7          | 5,055.1          |
| Construction Financing                                      | -              | -              | -                | -                | -                | 0.1              |
| Other   | 317            | 358            | 295.4            | 272.3            | 357.6            | 355.1            |
| <b>N. Education</b>   | <b>3,800</b>   | <b>5,217</b>   | <b>3,967.9</b>   | <b>4,443.5</b>   | <b>5,217.0</b>   | <b>5,026.4</b>   |
| Trade finance   | 6.676          | 0              | -                | -                | -                | -                |
| Working capital   | 1361.611       | 1,978          | 1,309.9          | 1,638.6          | 1,977.9          | 1,592.1          |
| Fixed investment  | 1,803          | 2,514          | 2,058.8          | 2,215.0          | 2,514.5          | 2,722.8          |
| Construction Financing                                      | 272.284        | 228.746        | 241.0            | 230.4            | 228.7            | 214.1            |
| Other   | 355.993        | 495.848        | 358.2            | 359.6            | 495.8            | 497.5            |
| <b>O. Human health and social work activities</b>           | <b>2,555</b>   | <b>3,384</b>   | <b>2,898.9</b>   | <b>3,003.1</b>   | <b>3,384.2</b>   | <b>3,277.6</b>   |
| Trade finance   | -              | -              | 4.9              | -                | -                | 4.9              |
| Working capital   | 891.3          | 1,161          | 904.5            | 1,014.0          | 1,160.5          | 1,035.6          |
| Fixed investment  | 1,470.8        | 1,803          | 1,578.6          | 1,576.4          | 1,803.4          | 1,826.9          |
| Construction Financing                                      | 81.142         | 183.919        | 224.6            | 199.2            | 183.9            | 168.5            |
| Other   | 111.382        | 236.384        | 186.2            | 213.5            | 236.4            | 241.6            |
| <b>P. Arts, entertainment, and recreation</b>               | <b>367.231</b> | <b>724.691</b> | <b>637.2</b>     | <b>636.0</b>     | <b>724.7</b>     | <b>766.7</b>     |
| Trade finance   | 100            | 100            | 100.0            | 100.0            | 100.0            | 100.0            |
| Working capital   | 145.137        | 211.679        | 146.5            | 186.3            | 211.7            | 201.7            |
| Fixed investment  | 102.815        | 398.426        | 375.3            | 334.5            | 398.4            | 450.8            |
| Construction Financing                                      | 2.102          | 1.286          | 1.5              | 1.5              | 1.3              | 1.3              |
| Other   | 17.177         | 13.3           | 14.0             | 13.6             | 13.3             | 13.0             |
| <b>Q. Other service activities</b>                          | <b>23,791</b>  | <b>51,601</b>  | <b>37,751.2</b>  | <b>41,087.0</b>  | <b>51,600.9</b>  | <b>51,796.6</b>  |
| Trade finance   | 47.872         | 301.904        | 146.9            | 253.7            | 301.9            | 156.0            |
| Working capital   | 7,727          | 29,550         | 19,581.3         | 20,506.8         | 29,550.3         | 29,105.8         |
| Fixed investment  | 14,723         | 18,975         | 16,262.4         | 18,019.4         | 18,975.2         | 19,469.9         |
| Construction Financing                                      | 202.901        | 52.92          | 38.2             | 46.0             | 52.9             | 50.4             |
| Other   | 1,090          | 2,721          | 1,722.5          | 2,261.1          | 2,720.6          | 3,014.6          |
| <b>Total</b>  | <b>570,116</b> | <b>756,301</b> | <b>675,404.4</b> | <b>688,940.5</b> | <b>756,300.9</b> | <b>750,705.8</b> |

Source: Statistics and Data Services Department, SBP

#### Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
- Construction financing is included in the type of finance with reference to IH&SMEFD Circular Letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

### 3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

| Period       | Province/<br>Region | Disbursements   | %            | Utilization in same Region |                               | Utilized in other Regions |                               | Disbursed from other<br>but Utilized in Given<br>Region | Total Utilization |              | Utilization as % of<br>Disbursement |
|--------------|---------------------|-----------------|--------------|----------------------------|-------------------------------|---------------------------|-------------------------------|---|-------------------|--------------|-------------------------------------|
|              |                     |                 |              | Amount                     | % of Regional<br>Disbursement | Amount                    | % of Regional<br>Disbursement |   | Amount            | (%)          |                                     |
| Jul-Sep-2024 | Punjab              | 4,925.4         | 38.6         | 4,508.0                    | 91.5                          | 350.2                     | 7.1                           | 423.8   | 4,858.3           | 39.4         | 100.1                               |
|              | Sindh               | 6,377.1         | 50.0         | 5,476.1                    | 85.9                          | 727.5                     | 15.3                          | 178.5   | 6,452.3           | 45.2         | 88.7                                |
|              | KPK                 | 61.9            | 0.5          | 58.0                       | 93.8                          | 3.6                       | 5.8                           | 491.5   | 61.6              | 4.4          | 888.3                               |
|              | Balochistan         | 10.1            | 0.1          | 9.7                        | 95.6                          | 0.4                       | 3.9                           | 118.9   | 10.0              | 1.0          | 1,273.1                             |
|              | Islamabad           | 1,370.4         | 10.7         | 1,081.5                    | 78.9                          | 281.2                     | 20.5                          | 149.5   | 1,362.8           | 9.8          | 89.8                                |
|              | Gilgit-Balistan     | 5.2             | 0.0          | 5.1                        | 98.2                          | 0.1                       | 1.7                           | 0.0   | 5.2               | 0.0          | 99.2                                |
|              | AJK                 | 9.7             | 0.1          | 9.7                        | 100.0                         | 0.0                       | 0.0                           | 0.7   | 9.7               | 0.1          | 107.6                               |
| <b>Total</b> |                     | <b>12,759.8</b> | <b>100.0</b> | <b>11,148.1</b>            | <b>87.4</b>                   | <b>1,363.0</b>            | <b>10.7</b>                   | <b>1,363.0</b>  | <b>12,759.8</b>   | <b>100.0</b> | <b>-</b>                            |
| Oct-Dec-2024 | Punjab              | 6,850.6         | 35.1         | 6,343.7                    | 92.6                          | 506.9                     | 7.4                           | 417.4   | 6,761.1           | 34.7         | 98.7                                |
|              | Sindh               | 10,397.3        | 53.3         | 9,811.2                    | 94.4                          | 586.1                     | 5.6                           | 252.7   | 10,063.9          | 51.6         | 96.8                                |
|              | KPK                 | 78.0            | 0.4          | 74.9                       | 96.0                          | 3.1                       | 4.0                           | 361.6   | 436.4             | 2.2          | 559.8                               |
|              | Balochistan         | 12.2            | 0.1          | 11.9                       | 97.7                          | 0.3                       | 2.3                           | 73.4  | 85.3              | 0.4          | 699.5                               |
|              | Islamabad           | 2,140.3         | 11.0         | 1,861.9                    | 87.0                          | 278.4                     | 13.0                          | 265.7   | 2,127.6           | 10.9         | 99.4                                |
|              | Gilgit-Balistan     | 5.2             | 0.0          | 5.2                        | 98.9                          | 0.1                       | 1.1                           | 1.6   | 6.8               | 0.0          | 130.5                               |
|              | AJK                 | 11.0            | 0.1          | 11.0                       | 99.9                          | 0.0                       | 0.1                           | 2.5   | 13.5              | 0.1          | 122.9                               |
| <b>Total</b> |                     | <b>19,494.6</b> | <b>100.0</b> | <b>18,119.7</b>            | <b>92.9</b>                   | <b>1,374.9</b>            | <b>7.1</b>                    | <b>1,374.9</b>  | <b>19,494.6</b>   | <b>100.0</b> | <b>-</b>                            |
| Jan-Mar-2025 | Punjab              | 5,452.7         | 39.0         | 5,295.6                    | 97.1                          | 157.0                     | 2.9                           | 317.8   | 5,613.4           | 40.2         | 103.0                               |
|              | Sindh               | 7,053.8         | 50.4         | 6,832.8                    | 96.9                          | 221.0                     | 3.1                           | 145.1   | 6,977.9           | 49.9         | 98.9                                |
|              | KPK                 | 79.9            | 0.6          | 77.0                       | 96.3                          | 3.0                       | 3.7                           | 84.3  | 161.3             | 1.2          | 201.8                               |
|              | Balochistan         | 12.4            | 0.1          | 12.4                       | 99.4                          | 0.1                       | 0.6                           | 8.9   | 21.3              | 0.2          | 171.3                               |
|              | Islamabad           | 1,365.3         | 9.8          | 1,151.8                    | 84.4                          | 213.5                     | 15.6                          | 37.0  | 1,188.8           | 8.5          | 87.1                                |
|              | Gilgit-Balistan     | 6.2             | 0.0          | 6.1                        | 98.8                          | 0.1                       | 1.2                           | 0.1   | 6.2               | 0.0          | 99.9                                |
|              | AJK                 | 12.1            | 0.1          | 12.1                       | 99.7                          | 0.0                       | 0.3                           | 1.5   | 13.5              | 0.1          | 111.7                               |
| <b>Total</b> |                     | <b>13,982.4</b> | <b>100.0</b> | <b>13,387.7</b>            | <b>95.7</b>                   | <b>594.7</b>              | <b>4.3</b>                    | <b>594.7</b>  | <b>13,982.4</b>   | <b>100.0</b> | <b>-</b>                            |

Source: Statistics and Data Services Department, SBP

#### Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 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."

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

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

4. This Data is being published on quarterly basis w.e.f. March 2023.

5. Effective March 2025, Easyposai Bank Ltd. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Billion Rupees

| Place of disbursement | Place of Utilization | Jul-Sep-24 |        | Oct-Dec-24 |        | Jan-Mar-25 <sup>7</sup> |        |
|-----------------------|----------------------|------------|--------|------------|--------|-------------------------|--------|
|                       |                      | Amount     | (%)    | Amount     | (%)    | Amount                  | (%)    |
| Punjab                | Punjab               | 4,575.18   | 92.89  | 6,343.69   | 92.60  | 5,295.64                | 97.12  |
|                       | Sindh                | 150.40     | 3.05   | 239.82     | 3.50   | 122.92                  | 2.25   |
|                       | KPK                  | 34.94      | 0.71   | 44.70      | 0.65   | 8.03                    | 0.15   |
|                       | Balochistan          | 28.50      | 0.58   | 7.87       | 0.11   | 1.47                    | 0.03   |
|                       | Islamabad            | 135.92     | 2.76   | 213.63     | 3.12   | 23.41                   | 0.43   |
|                       | Gilgit-Balistan      | 0.02       | 0.00   | 0.17       | -      | 0.03                    | -      |
|                       | AJK                  | 0.45       | 0.01   | 0.72       | 0.01   | 1.17                    | 0.02   |
| Punjab Total          |                      | 4,925.42   | 100.00 | 6,850.61   | 100.00 | 5,452.68                | 100.00 |
| Sindh                 | Punjab               | 501.38     | 7.86   | 281.26     | 2.71   | 193.89                  | 2.75   |
|                       | Sindh                | 5,476.14   | 85.87  | 9,811.24   | 94.36  | 6,832.79                | 96.87  |
|                       | KPK                  | 320.60     | 5.03   | 187.04     | 1.80   | 8.80                    | 0.12   |
|                       | Balochistan          | 67.14      | 1.05   | 65.28      | 0.63   | 7.32                    | 0.10   |
|                       | Islamabad            | 11.54      | 0.18   | 49.26      | 0.47   | 10.82                   | 0.15   |
|                       | Gilgit-Balistan      | 0.01       | 0.00   | 1.47       | 0.01   | 0.02                    | -      |
|                       | AJK                  | 0.28       | 0.00   | 1.78       | 0.02   | 0.15                    | -      |
| Sindh Total           |                      | 6,377.09   | 100.00 | 10,397.33  | 100.00 | 7,053.79                | 100.00 |
| KPK                   | Punjab               | 0.33       | 0.54   | 0.12       | 0.16   | 0.12                    | 0.16   |
|                       | Sindh                | 1.51       | 2.44   | 0.18       | 0.23   | 0.08                    | 0.10   |
|                       | KPK                  | 58.02      | 93.80  | 74.86      | 96.03  | 76.99                   | 96.30  |
|                       | Balochistan          | 0.03       | 0.05   | 0.01       | 0.02   | 0.02                    | 0.02   |
|                       | Islamabad            | 1.95       | 3.15   | 2.76       | 3.54   | 2.71                    | 3.38   |
|                       | Gilgit-Balistan      | -          | -      | 0.00       | -      | 0.00                    | -      |
|                       | AJK                  | 0.01       | 0.02   | 0.02       | 0.02   | 0.03                    | 0.03   |
| KPK Total             |                      | 61.86      | 100.00 | 77.96      | 100.00 | 79.94                   | 100.00 |
| Balochistan           | Punjab               | 0.05       | 0.54   | 0.00       | 0.02   | 0.01                    | 0.10   |
|                       | Sindh                | 0.39       | 3.89   | 0.27       | 2.25   | 0.06                    | 0.50   |
|                       | KPK                  | -          | -      | -          | -      | 0.00                    | 0.02   |
|                       | Balochistan          | 9.65       | 95.57  | 11.92      | 97.72  | 12.35                   | 99.38  |
|                       | Islamabad            | -          | -      | -          | -      | -                       | -      |
|                       | Gilgit-Balistan      | -          | -      | -          | -      | -                       | -      |
|                       | AJK                  | 0.00       | 0.00   | 0.00       | -      | 0.00                    | 0.01   |
| Balochistan Total     |                      | 10.10      | 100.00 | 12.20      | 100.00 | 12.43                   | 100.00 |
| Islamabad             | Punjab               | 103.49     | 7.55   | 135.99     | 6.35   | 123.73                  | 9.06   |
|                       | Sindh                | 26.21      | 1.91   | 12.37      | 0.58   | 22.03                   | 1.61   |
|                       | KPK                  | 135.96     | 9.92   | 129.81     | 6.06   | 67.47                   | 4.94   |
|                       | Balochistan          | 23.22      | 1.69   | 0.24       | 0.01   | 0.13                    | 0.01   |
|                       | Islamabad            | 1,081.55   | 78.92  | 1,861.89   | 86.99  | 1,151.79                | 84.36  |
|                       | Gilgit-Balistan      | 0.01       | 0.00   | 0.00       | -      | 0.01                    | -      |
|                       | AJK                  | -          | -      | 0.02       | -      | 0.11                    | 0.01   |
| Islamabad Total       |                      | 1,370.45   | 100.00 | 2,140.32   | 100.00 | 1,365.27                | 100.00 |
| Gilgit-Balistan       | Punjab               | 0.01       | 0.13   | 0.00       | 0.09   | 0.02                    | 0.31   |
|                       | Sindh                | -          | -      | 0.00       | 0.01   | 0.00                    | 0.01   |
|                       | KPK                  | 0.01       | 0.19   | 0.01       | 0.16   | 0.01                    | 0.14   |
|                       | Balochistan          | 0.00       | 0.00   | -          | -      | -                       | -      |
|                       | Islamabad            | 0.08       | 1.46   | 0.04       | 0.82   | 0.05                    | 0.74   |
|                       | Gilgit-Balistan      | 5.07       | 98.21  | 5.15       | 98.93  | 6.10                    | 98.79  |
|                       | AJK                  | -          | -      | -          | -      | 0.00                    | 0.01   |
| Gilgit-Balistan Total |                      | 5.16       | 100.00 | 5.21       | 100.00 | 6.17                    | 100.00 |
| AJK                   | Punjab               | 0.00       | 0.02   | 0.01       | 0.08   | 0.01                    | 0.11   |
|                       | Sindh                | 0.00       | 0.00   | 0.00       | 0.02   | 0.00                    | 0.02   |
|                       | KPK                  | -          | -      | 0.00       | -      | 0.00                    | 0.02   |
|                       | Balochistan          | -          | -      | -          | -      | -                       | -      |
|                       | Islamabad            | 0.00       | 0.00   | 0.00       | 0.04   | 0.02                    | 0.17   |
|                       | Gilgit-Balistan      | -          | -      | 0.00       | -      | 0.00                    | -      |
|                       | AJK                  | 9.68       | 99.97  | 10.96      | 99.86  | 12.07                   | 99.67  |
| AJK Total             |                      | 9.68       | 100.00 | 10.98      | 100.00 | 12.11                   | 100.00 |
| Grand Total           |                      | 12,759.8   | -      | 19,494.6   | -      | 13,982.4                | -      |

Source: Statistics and Data Services Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 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."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.
5. Effective March 2025, Easypaisa Bank Ltd. 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.



### 3.17 Advances by Place of Utilization and Disbursement- Province/Region-wise

Billion Rupees

| Place of Utilization   | Place of Disbursement | Jul-Sep-24 |        | Oct-Dec-24 |        | Jan-Mar-25 <sup>P</sup> |        |
|------------------------|-----------------------|------------|--------|------------|--------|-------------------------|--------|
|                        |                       | Amount     | (%)    | Amount     | (%)    | Amount                  | (%)    |
| Punjab                 | Punjab                | 4,434.43   | 91.28  | 6,343.69   | 93.83  | 5,295.64                | 94.34  |
|                        | Sindh                 | 327.94     | 6.75   | 281.26     | 4.16   | 193.89                  | 3.45   |
|                        | KPK                   | 0.06       | 0.00   | 0.12       | -      | 0.12                    | -      |
|                        | Balochistan           | 0.00       | 0.00   | 0.00       | -      | 0.01                    | -      |
|                        | Islamabad             | 95.82      | 1.97   | 135.99     | 2.01   | 123.73                  | 2.20   |
|                        | Gilgit-Baltistan      | 0.00       | 0.00   | 0.00       | -      | 0.02                    | -      |
|                        | AJK                   | 0.00       | 0.00   | 0.01       | -      | 0.01                    | -      |
| Punjab Total           |                       | 4,858.25   | 100.00 | 6,761.07   | 100.00 | 5,613.43                | 100.00 |
| Sindh                  | Punjab                | 150.40     | 2.33   | 239.82     | 2.38   | 122.92                  | 1.76   |
|                        | Sindh                 | 6,273.77   | 97.23  | 9,811.24   | 97.49  | 6,832.79                | 97.92  |
|                        | KPK                   | 1.51       | 0.02   | 0.18       | -      | 0.08                    | -      |
|                        | Balochistan           | 0.39       | 0.01   | 0.27       | -      | 0.06                    | -      |
|                        | Islamabad             | 26.21      | 0.41   | 12.37      | 0.12   | 22.03                   | 0.32   |
|                        | Gilgit-Baltistan      | -          | -      | 0.00       | -      | 0.00                    | -      |
|                        | AJK                   | 0.00       | 0.00   | 0.00       | -      | 0.00                    | -      |
| Sindh Total            |                       | 6,452.28   | 100.00 | 10,063.89  | 100.00 | 6,977.89                | 100.00 |
| KPK                    | Punjab                | 34.94      | 56.74  | 44.70      | 10.24  | 8.03                    | 4.98   |
|                        | Sindh                 | -          | -      | 187.04     | 42.86  | 8.80                    | 5.46   |
|                        | KPK                   | 58.02      | 94.23  | 74.86      | 17.15  | 76.99                   | 47.73  |
|                        | Balochistan           | -          | -      | -          | -      | 0.00                    | -      |
|                        | Islamabad             | -          | -      | 129.81     | 29.74  | 67.47                   | 41.83  |
|                        | Gilgit-Baltistan      | 0.01       | 0.02   | 0.01       | -      | 0.01                    | 0.01   |
|                        | AJK                   | -          | -      | 0.00       | -      | 0.00                    | -      |
| KPK Total              |                       | 61.58      | 100.00 | 436.43     | 100.00 | 161.30                  | 100.00 |
| Balochistan            | Punjab                | 28.50      | 22.17  | 7.87       | 9.23   | 1.47                    | 6.92   |
|                        | Sindh                 | 67.14      | 52.23  | 65.28      | 76.50  | 7.32                    | 34.38  |
|                        | KPK                   | 0.03       | 0.03   | 0.01       | 0.01   | 0.02                    | 0.07   |
|                        | Balochistan           | 9.65       | 7.51   | 11.92      | 13.97  | 12.35                   | 58.00  |
|                        | Islamabad             | 23.22      | 18.07  | 0.24       | 0.29   | 0.13                    | 0.63   |
|                        | Gilgit-Baltistan      | 0.00       | 0.00   | -          | -      | -                       | -      |
|                        | AJK                   | -          | -      | -          | -      | -                       | -      |
| Balochistan Total      |                       | 128.55     | 100.00 | 85.33      | 100.00 | 21.29                   | 100.00 |
| Islamabad              | Punjab                | 135.92     | 10.93  | 213.63     | 10.04  | 23.41                   | 1.97   |
|                        | Sindh                 | 11.54      | 0.93   | 49.26      | 2.32   | 10.82                   | 0.91   |
|                        | KPK                   | 1.95       | 0.16   | 2.76       | 0.13   | 2.71                    | 0.23   |
|                        | Balochistan           | -          | -      | -          | -      | -                       | -      |
|                        | Islamabad             | 1,094.08   | 87.98  | 1,861.89   | 87.51  | 1,151.79                | 96.89  |
|                        | Gilgit-Baltistan      | 0.08       | 0.01   | 0.04       | -      | 0.05                    | -      |
|                        | AJK                   | 0.00       | 0.00   | 0.00       | -      | 0.02                    | -      |
| Islamabad Total        |                       | 1,243.56   | 100.00 | 2,127.59   | 100.00 | 1,188.78                | 100.00 |
| Gilgit Baltistan       | Punjab                | 0.02       | 0.46   | 0.17       | 2.50   | 0.03                    | 0.52   |
|                        | Sindh                 | 0.01       | 0.28   | 1.47       | 21.65  | 0.02                    | 0.39   |
|                        | KPK                   | -          | -      | 0.00       | 0.01   | 0.00                    | 0.02   |
|                        | Balochistan           | -          | -      | -          | -      | -                       | -      |
|                        | Islamabad             | 0.01       | 0.21   | 0.00       | 0.05   | 0.01                    | 0.17   |
|                        | Gilgit-Baltistan      | 5.07       | 99.05  | 5.15       | 75.79  | 6.10                    | 98.89  |
|                        | AJK                   | -          | -      | 0.00       | -      | 0.00                    | 0.01   |
| Gilgit-Baltistan Total |                       | 5.12       | 100.00 | 6.80       | 100.00 | 6.17                    | 100.00 |
| AJK                    | Punjab                | 0.45       | 4.33   | 0.72       | 5.37   | 1.17                    | 8.68   |
|                        | Sindh                 | 0.28       | 2.67   | 1.78       | 13.17  | 0.15                    | 1.09   |
|                        | KPK                   | 0.01       | 0.13   | 0.02       | 0.11   | 0.03                    | 0.20   |
|                        | Balochistan           | 0.00       | 0.00   | 0.00       | -      | 0.00                    | 0.01   |
|                        | Islamabad             | -          | -      | 0.02       | 0.12   | 0.11                    | 0.80   |
|                        | Gilgit-Baltistan      | -          | -      | -          | -      | 0.00                    | -      |
|                        | AJK                   | 9.68       | 92.88  | 10.96      | 81.24  | 12.07                   | 89.22  |
| AJK Total              |                       | 10.42      | 100.00 | 13.49      | 100.00 | 13.53                   | 100.00 |
| Grand Total            |                       | 12,759.76  | -      | 19,494.60  | -      | 13,982.39               | -      |

Source: Statistics and Data Services Department, SBP

- : Value is zero; .. : Amount is less than 5.0 million

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. 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.

2.This Data is being published on quarterly basis w.e.f. March 2023.

### 3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

| Billion Rupees        |   |        |           |           |        |           |           |                     |           |           |
|-----------------------|---|--------|-----------|-----------|--------|-----------|-----------|---------------------|-----------|-----------|
| Provinces/<br>Regions | Borrower                                | Sep-24 |           |           | Dec-24 |           |           | Mar-25 <sup>1</sup> |           |           |
|                       |   | Rural  | Urban     | Total     | Rural  | Urban     | Total     | Rural               | Urban     | Total     |
| Overall               | Foreign Constituents                    | -      | 0.93      | 0.93      | -      | 8.36      | 8.36      | -                   | 7.00      | 7.00      |
|                       | Government                              | 0.29   | 722.13    | 722.42    | 0.24   | 841.52    | 841.76    | 0.12                | 440.29    | 440.42    |
|                       | Non-Financial Public Sector Enterprises | 10.64  | 2,420.97  | 2,431.61  | 3.17   | 1,827.09  | 1,830.26  | 1.87                | 2,398.54  | 2,400.41  |
|                       | NBFCs & Financial Auxiliaries           | 2.11   | 447.93    | 450.04    | 34.26  | 2,400.54  | 2,434.80  | 0.00                | 1,016.23  | 1,016.23  |
|                       | Private Sector (Business)               | 307.11 | 6,788.08  | 7,095.19  | 0.86   | 0.95      | 1.80      | 481.16              | 7,578.44  | 8,059.60  |
|                       | Trust Funds & Non Profit Organizations  | 0.45   | 13.30     | 13.75     | 70.17  | 1,159.97  | 1,230.14  | 0.50                | 9.68      | 10.18     |
|                       | Personal/Individuals                    | 97.35  | 1,061.64  | 1,158.99  | 340.45 | 8,785.29  | 9,125.74  | 128.21              | 1,054.28  | 1,182.49  |
|                       | Others                                  | 0.52   | 0.57      | 1.10      | 0.46   | 12.36     | 12.82     | 0.30                | 1.23      | 1.53      |
|                       | Total                                   | 418.47 | 11,455.56 | 11,874.02 | 449.61 | 15,036.07 | 15,485.68 | 612.17              | 12,505.69 | 13,117.86 |
| Punjab                | Foreign Constituents                    | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Government                              | -      | 127.38    | 127.38    | -      | 140.03    | 140.03    | -                   | 26.73     | 26.73     |
|                       | Non-Financial Public Sector Enterprises | -      | 977.57    | 977.57    | 27.52  | 972.90    | 1,000.42  | -                   | 847.01    | 847.01    |
|                       | NBFCs & Financial Auxiliaries           | -      | 38.51     | 38.51     | 0.17   | 152.16    | 152.33    | -                   | 38.00     | 38.00     |
|                       | Private Sector (Business)               | 204.60 | 2,944.06  | 3,148.65  | 234.43 | 3,514.19  | 3,748.62  | 354.95              | 3,319.69  | 3,674.64  |
|                       | Trust Funds & Non Profit Organizations  | 0.45   | 5.53      | 5.98      | 0.46   | 6.19      | 6.66      | 0.50                | 4.19      | 4.69      |
|                       | Personal/Individuals                    | 36.43  | 359.38    | 395.81    | 34.79  | 332.72    | 367.51    | 34.30               | 308.68    | 342.98    |
|                       | Others                                  | 0.52   | 0.00      | 0.53      | 0.86   | 0.00      | 0.86      | 0.30                | 0.84      | 1.14      |
|                       | Total                                   | 242.00 | 4,452.43  | 4,694.43  | 298.24 | 5,118.19  | 5,416.43  | 390.05              | 4,545.15  | 4,935.20  |
| Sindh                 | Foreign Constituents                    | -      | 0.93      | 0.93      | -      | 8.36      | 8.36      | -                   | 7.00      | 7.00      |
|                       | Government                              | 0.29   | 225.33    | 225.62    | 0.24   | 281.10    | 281.34    | 0.12                | 263.75    | 263.88    |
|                       | Non-Financial Public Sector Enterprises | 10.64  | 1,140.97  | 1,151.61  | 6.74   | 1,129.07  | 1,135.81  | -                   | 1,269.25  | 1,269.25  |
|                       | NBFCs & Financial Auxiliaries           | 2.11   | 337.51    | 339.62    | 3.00   | 1,256.31  | 1,259.31  | 0.00                | 955.34    | 955.34    |
|                       | Private Sector (Business)               | 57.53  | 3,043.63  | 3,101.16  | 58.09  | 4,211.07  | 4,269.17  | 39.99               | 3,403.29  | 3,443.28  |
|                       | Trust Funds & Non Profit Organizations  | -      | 3.37      | 3.37      | -      | 1.71      | 1.71      | -                   | 1.49      | 1.49      |
|                       | Personal/Individuals                    | 48.26  | 619.97    | 668.23    | 22.05  | 689.04    | 711.09    | 21.01               | 669.48    | 690.49    |
|                       | Others                                  | -      | 0.57      | 0.57      | -      | 0.63      | 0.63      | -                   | 0.39      | 0.39      |
|                       | Total                                   | 118.83 | 5,372.27  | 5,491.10  | 90.12  | 7,577.30  | 7,667.42  | 61.12               | 6,570.00  | 6,631.12  |
| Khyber Pakhtunkhwa    | Foreign Constituents                    | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Government                              | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Non-Financial Public Sector Enterprises | -      | 17.80     | 17.80     | -      | 17.80     | 17.80     | -                   | 17.80     | 17.80     |
|                       | NBFCs & Financial Auxiliaries           | -      | 0.06      | 0.06      | -      | 0.06      | 0.06      | -                   | 0.06      | 0.06      |
|                       | Private Sector (Business)               | 35.52  | 69.96     | 105.49    | 38.08  | 125.81    | 163.89    | 77.72               | 58.32     | 136.04    |
|                       | Trust Funds & Non Profit Organizations  | -      | 0.01      | 0.01      | -      | 0.01      | 0.01      | -                   | 0.01      | 0.01      |
|                       | Personal/Individuals                    | 6.88   | 38.41     | 45.29     | 6.76   | 37.86     | 44.62     | 66.58               | 36.27     | 102.85    |
|                       | Others                                  | -      | -         | -         | -      | 0.31      | 0.31      | -                   | -         | -         |
|                       | Total                                   | 42.41  | 126.23    | 168.64    | 44.84  | 181.85    | 226.69    | 144.30              | 112.44    | 256.75    |
| Balochistan           | Foreign Constituents                    | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Government                              | -      | 0.00      | 0.00      | -      | -         | -         | -                   | -         | -         |
|                       | Non-Financial Public Sector Enterprises | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | NBFCs & Financial Auxiliaries           | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Private Sector (Business)               | 4.29   | 5.64      | 9.93      | 4.55   | 6.06      | 10.61     | 3.49                | 5.44      | 8.93      |
|                       | Trust Funds & Non Profit Organizations  | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Personal/Individuals                    | 2.65   | 2.89      | 5.55      | 3.14   | 3.32      | 6.46      | 3.03                | 3.24      | 6.27      |
|                       | Others                                  | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Total                                   | 6.94   | 8.54      | 15.48     | 7.68   | 9.38      | 17.06     | 6.52                | 8.68      | 15.20     |
| Islamabad             | Foreign Constituents                    | -      | -         | -         | -      | -         | -         | -                   | -         | -         |
|                       | Government                              | -      | 369.43    | 369.43    | -      | 420.39    | 420.39    | -                   | 149.81    | 149.81    |
|                       | Non-Financial Public Sector Enterprises | -      | 284.63    | 284.63    | -      | 280.77    | 280.77    | -                   | 264.48    | 264.48    |
|                       | NBFCs & Financial Auxiliaries           | -      | 71.85     | 71.85     | -      | 418.56    | 418.56    | -                   | 22.82     | 22.82     |
|                       | Private Sector (Business)               | 0.40   | 699.47    | 699.87    | 0.33   | 919.35    | 919.68    | 0.36                | 751.56    | 751.92    |
|                       | Trust Funds & Non Profit Organizations  | -      | 4.39      | 4.39      | -      | 4.45      | 4.45      | -                   | 3.99      | 3.99      |
|                       | Personal/Individuals                    | 0.44   | 34.98     | 35.42     | 0.40   | 91.19     | 91.59     | 0.39                | 30.88     | 31.27     |
|                       | Others                                  | -      | 0.00      | 0.00      | -      | 0.00      | 0.00      | -                   | 0.00      | 0.00      |
|                       | Total                                   | 0.85   | 1,464.75  | 1,465.60  | 0.72   | 2,134.71  | 2,135.44  | 0.75                | 1,223.55  | 1,224.30  |

### 3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

|                       |   | Billion Rupees |              |              |             |              |              |                     |              |              |
|-----------------------|---|----------------|--------------|--------------|-------------|--------------|--------------|---------------------|--------------|--------------|
| Provinces/<br>Regions | Borrower                                | Sep-24         |              |              | Dec-24      |              |              | Mar-25 <sup>2</sup> |              |              |
|                       |   | Rural          | Urban        | Total        | Rural       | Urban        | Total        | Rural               | Urban        | Total        |
| Gilgit-Baltistan      | Foreign Constituents                    | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Government                              | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Non-Financial Public Sector Enterprises | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | NBFCs & Financial Auxiliaries           | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Private Sector (Business)               | 3.35           | 2.40         | 5.75         | 3.49        | 2.75         | 6.24         | 3.33                | 2.28         | 5.61         |
|                       | Trust Funds & Non Profit Organizations  | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Personal/Individuals                    | 0.70           | 2.17         | 2.87         | 0.78        | 1.67         | 2.45         | 0.69                | 1.59         | 2.28         |
|                       | Others                                  | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | <b>Total</b>                            | <b>4.04</b>    | <b>4.57</b>  | <b>8.61</b>  | <b>4.27</b> | <b>4.42</b>  | <b>8.69</b>  | <b>4.01</b>         | <b>3.88</b>  | <b>7.89</b>  |
| AJK                   | Foreign Constituents                    | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Government                              | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Non-Financial Public Sector Enterprises | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | NBFCs & Financial Auxiliaries           | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Private Sector (Business)               | 1.43           | 22.92        | 24.34        | 1.47        | 6.06         | 7.53         | 1.34                | 37.84        | 39.18        |
|                       | Trust Funds & Non Profit Organizations  | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | Personal/Individuals                    | 1.98           | 3.85         | 5.83         | 2.26        | 4.16         | 6.42         | 2.21                | 4.15         | 6.36         |
|                       | Others                                  | -              | -            | -            | -           | -            | -            | -                   | -            | -            |
|                       | <b>Total</b>                            | <b>3.40</b>    | <b>26.77</b> | <b>30.17</b> | <b>3.73</b> | <b>10.22</b> | <b>13.95</b> | <b>3.55</b>         | <b>41.99</b> | <b>45.54</b> |

Source: Statistics and Data Services Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (31st March, 30th June or 30th September). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

**Foreign Constituents:** This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

**NBFCs & Fin Aux.:** NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

**Private Sector Business:** Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

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

Note:

1. This Data is being published on quarterly basis w.e.f. March, 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.19 Agricultural Loans by Category-Province/ Region wise (Disbursements and Outstanding)

Amount in Million Rupees

| Period/Provinces    | Farm Sector         |                  |                  |                  |                  |                 |                        |                  |                  |
|---------------------|---------------------|------------------|------------------|------------------|------------------|-----------------|------------------------|------------------|------------------|
|                     | Subsistence Holding |                  |                  | Economic Holding |                  |                 | Above Economic Holding |                  |                  |
|                     | No. of Borrowers    | Disbursed        | Outstanding      | No. of Borrowers | Disbursed        | Outstanding     | No. of Borrowers       | Disbursed        | Outstanding      |
| <b>FY24</b>         |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| <b>Jul-Mar</b>      |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| Punjab              | 519,793             | 228,193.2        | 182,461.8        | 41,762           | 95,547.3         | 56,958.7        | 6,772                  | 306,185.1        | 82,703.9         |
| Sindh               | 91,782              | 81,142.3         | 48,200.1         | 10,466           | 24,003.6         | 13,871.5        | 1,737                  | 89,889.5         | 18,665.2         |
| Khyber Pakhtunkhwa  | 47,913              | 29,249.4         | 9,231.1          | 2,643            | 2,914.2          | 2,992.7         | 500                    | 9,445.8          | 7,141.4          |
| Balochistan         | 5,479               | 3,929.2          | 4,056.0          | 217              | 512.1            | 573.9           | 203                    | 1,073.0          | 590.6            |
| Azad Jammu Kashmir  | 1,839               | 823.4            | 522.7            | 77               | 202.9            | 91.4            | 11                     | 2,209.5          | 229.4            |
| Gilgit Baltistan    | 2,452               | 1,243.9          | 1,229.4          | 7                | 13.9             | 10.9            | 17                     | 92.7             | 25.6             |
| <b>All Pakistan</b> | <b>669,258</b>      | <b>344,581.4</b> | <b>245,701.2</b> | <b>55,172</b>    | <b>123,194.1</b> | <b>74,499.0</b> | <b>9,240</b>           | <b>408,895.6</b> | <b>109,356.1</b> |
| <b>Jul-Jun</b>      |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| Punjab              | 673,208             | 319,017.1        | 199,809.7        | 51,654           | 130,716.5        | 63,527.6        | 8,026                  | 440,536.1        | 89,251.5         |
| Sindh               | 119,260             | 111,281.4        | 55,607.8         | 12,652           | 33,722.5         | 15,130.0        | 2,216                  | 116,021.0        | 21,889.7         |
| Khyber Pakhtunkhwa  | 52,970              | 31,990.7         | 8,324.1          | 3,229            | 3,779.5          | 3,030.0         | 569                    | 10,603.0         | 3,001.5          |
| Balochistan         | 6,193               | 4,876.1          | 4,087.9          | 306              | 750.7            | 647.4           | 239                    | 1,268.6          | 574.8            |
| Azad Jammu Kashmir  | 2,353               | 959.9            | 515.9            | 96               | 223.1            | 92.6            | 12                     | 3,345.6          | 271.2            |
| Gilgit Baltistan    | 2,726               | 1,377.7          | 1,230.7          | 10               | 23.6             | 18.1            | 21                     | 111.9            | 35.9             |
| <b>All Pakistan</b> | <b>856,710</b>      | <b>469,503.0</b> | <b>269,576.2</b> | <b>67,947</b>    | <b>169,215.9</b> | <b>82,445.6</b> | <b>11,083</b>          | <b>571,886.2</b> | <b>115,024.5</b> |
| <b>FY25</b>         |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| <b>Jul-Sep</b>      |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| Punjab              | 128,633             | 72,040.4         | 202,884.7        | 17,471           | 26,128.7         | 64,694.0        | 3,010                  | 95,126.3         | 79,016.5         |
| Sindh               | 28,643              | 26,812.5         | 53,946.2         | 3,515            | 7,834.8          | 15,233.7        | 817                    | 34,880.6         | 20,216.3         |
| Khyber Pakhtunkhwa  | 31,901              | 9,615.9          | 10,056.1         | 1,060            | 996.0            | 3,200.1         | 209                    | 1,542.9          | 2,109.5          |
| Balochistan         | 938                 | 1,233.7          | 4,861.3          | 109              | 318.5            | 496.2           | 167                    | 669.9            | 580.5            |
| Azad Jammu Kashmir  | 696                 | 386.2            | 708.1            | 42               | 56.9             | 97.0            | 9                      | 1,044.3          | 178.4            |
| Gilgit Baltistan    | 650                 | 270.1            | 1,604.1          | 3                | 1.6              | 17.6            | 4                      | 8.4              | 32.1             |
| <b>All Pakistan</b> | <b>191,461</b>      | <b>110,358.8</b> | <b>274,060.5</b> | <b>22,200</b>    | <b>35,336.4</b>  | <b>83,738.5</b> | <b>4,216</b>           | <b>133,272.3</b> | <b>102,133.3</b> |
| <b>Jul-Dec</b>      |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| Punjab              | 746,107             | 198,473.7        | 240,294.5        | 29,768           | 61,373.1         | 67,635.6        | 5,305                  | 248,968.2        | 94,090.9         |
| Sindh               | 58,662              | 55,854.1         | 59,919.5         | 6,355            | 17,653.2         | 16,688.0        | 1,282                  | 98,206.0         | 48,715.5         |
| Khyber Pakhtunkhwa  | 38,534              | 14,265.2         | 10,625.0         | 1,812            | 2,053.3          | 2,987.9         | 491                    | 3,693.6          | 2,602.0          |
| Balochistan         | 1,939               | 2,534.5          | 5,650.4          | 156              | 481.5            | 491.2           | 246                    | 1,063.4          | 595.5            |
| Azad Jammu Kashmir  | 1,124               | 627.1            | 626.4            | 77               | 122.3            | 94.1            | 10                     | 2,499.2          | 295.3            |
| Gilgit Baltistan    | 1,186               | 529.2            | 1,640.5          | 5                | 8.6              | 18.6            | 7                      | 10.4             | 35.6             |
| <b>All Pakistan</b> | <b>847,552</b>      | <b>272,283.8</b> | <b>318,756.3</b> | <b>38,173</b>    | <b>81,692.0</b>  | <b>87,915.5</b> | <b>7,341</b>           | <b>354,440.8</b> | <b>146,334.8</b> |
| <b>Jul-Mar</b>      |                     |                  |                  |                  |                  |                 |                        |                  |                  |
| Punjab              | 911,152             | 288,371.1        | 231,866.8        | 38,253           | 90,987.6         | 66,395.7        | 7,088                  | 380,300.9        | 92,001.1         |
| Sindh               | 83,531              | 81,590.2         | 57,607.1         | 8,549            | 26,082.2         | 15,533.9        | 1,575                  | 125,736.1        | 46,555.5         |
| Khyber Pakhtunkhwa  | 42,950              | 16,996.6         | 11,569.2         | 2,501            | 2,944.8          | 2,857.5         | 576                    | 8,106.5          | 3,199.1          |
| Balochistan         | 2,782               | 3,271.8          | 5,559.8          | 196              | 585.6            | 503.7           | 255                    | 1,112.0          | 587.0            |
| Azad Jammu Kashmir  | 1,603               | 839.2            | 705.9            | 108              | 166.3            | 102.6           | 11                     | 3,748.3          | 280.7            |
| Gilgit Baltistan    | 1,679               | 649.6            | 1,542.2          | 5                | 8.6              | 17.8            | 28                     | 121.1            | 128.3            |
| <b>All Pakistan</b> | <b>1,043,697</b>    | <b>391,718.4</b> | <b>308,851.0</b> | <b>49,612</b>    | <b>120,775.1</b> | <b>85,411.2</b> | <b>9,533</b>           | <b>519,124.8</b> | <b>142,751.7</b> |

### 3.19 Agricultural Loans by Category-Province/ Region wise (Disbursements and Outstanding)

Amount in Million Rupees

| Period/Provinces    | Non-Farm Sector  |                  |                  |                  |                  |                  | Overall          |                    |                  |
|---------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|------------------|
|                     | Small Farm       |                  |                  | Large Farm       |                  |                  | Farm & Nom Farm  |                    |                  |
|                     | No. of Borrowers | Disbursed        | Outstanding      | No. of Borrowers | Disbursed        | Outstanding      | No. of Borrowers | Disbursed          | Outstanding      |
| <b>FY24</b>         |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| <b>Jul-Mar</b>      |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| Punjab              | 668,691          | 145,402.5        | 195,888.5        | 40,670           | 494,484.6        | 115,404.5        | 1,277,688        | 1,269,812.7        | 633,417.4        |
| Sindh               | 116,192          | 28,577.8         | 39,144.5         | 1756             | 71,526.8         | 18,624.0         | 221,933          | 295,139.9          | 138,505.4        |
| Khyber Pakhtunkhwa  | 26,184           | 10,042.1         | 11,289.4         | 778              | 3,133.9          | 2,493.8          | 78,018           | 54,785.4           | 33,148.4         |
| Balochistan         | 533              | 359.7            | 610.8            | 221              | 1,379.3          | 205.1            | 6,653            | 7,253.3            | 6,036.5          |
| Azad Jammu Kashmir  | 7,799            | 1,778.8          | 2,158.9          | 62               | 203.5            | 126.9            | 9,788            | 5,218.1            | 3,129.3          |
| Gilgit Baltistan    | 6,068            | 1,056.1          | 1,825.7          | 528              | 602.0            | 1,360.5          | 9,072            | 3,008.6            | 4,452.1          |
| <b>All Pakistan</b> | <b>825,467</b>   | <b>187,217.0</b> | <b>250,917.9</b> | <b>44,015</b>    | <b>571,330.1</b> | <b>138,214.8</b> | <b>1,603,152</b> | <b>1,635,218.1</b> | <b>818,689.0</b> |
| <b>Jul-Jun</b>      |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| Punjab              | 842,389          | 209,645.3        | 205,722.8        | 53,009           | 631,966.7        | 117,458.0        | 1,628,286        | 1,731,881.7        | 675,769.6        |
| Sindh               | 153,213          | 38,509.3         | 43,221.4         | 2193             | 99,339.4         | 18,841.9         | 289,534          | 398,873.5          | 154,690.7        |
| Khyber Pakhtunkhwa  | 33,564           | 12,877.5         | 11,995.2         | 2239             | 3,885.0          | 2,632.7          | 92,571           | 63,135.7           | 28,983.4         |
| Balochistan         | 2393             | 2,307.8          | 2,160.3          | 495              | 2,039.0          | 355.0            | 9,626            | 11,242.3           | 7,825.5          |
| Azad Jammu Kashmir  | 9,327            | 2,313.3          | 2,316.4          | 64               | 211.9            | 119.4            | 11,852           | 7,053.8            | 3,315.5          |
| Gilgit Baltistan    | 6,963            | 1,256.5          | 1,755.5          | 696              | 749.2            | 1,359.6          | 10,416           | 3,519.0            | 4,399.6          |
| <b>All Pakistan</b> | <b>1,047,849</b> | <b>266,909.7</b> | <b>267,171.5</b> | <b>58,696</b>    | <b>738,191.2</b> | <b>140,766.5</b> | <b>2,042,285</b> | <b>2,215,706.0</b> | <b>874,984.3</b> |
| <b>FY25</b>         |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| <b>Jul-Sep</b>      |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| Punjab              | 193,925          | 53,429.7         | 209,034.0        | 13,579           | 137,935.6        | 106,662.2        | 356,618          | 384,660.6          | 662,291.4        |
| Sindh               | 34,937           | 10,645.3         | 42,786.6         | 718              | 28,561.4         | 21,783.3         | 68,630           | 108,734.5          | 153,966.0        |
| Khyber Pakhtunkhwa  | 10,035           | 3,848.1          | 12,194.6         | 401              | 1,499.2          | 2,649.2          | 43,606           | 17,502.1           | 30,209.5         |
| Balochistan         | 285              | 571.2            | 872.7            | 162              | 1,063.2          | 371.5            | 1,661            | 3,856.4            | 7,182.1          |
| Azad Jammu Kashmir  | 1,916            | 776.0            | 2,365.1          | 28               | 47.9             | 127.9            | 2,691            | 2,311.3            | 3,476.5          |
| Gilgit Baltistan    | 1,662            | 294.5            | 1,670.5          | 89               | 117.8            | 1,306.9          | 2,408            | 692.3              | 4,631.2          |
| <b>All Pakistan</b> | <b>242,760</b>   | <b>69,564.7</b>  | <b>268,923.5</b> | <b>14,977</b>    | <b>169,225.2</b> | <b>132,900.9</b> | <b>475,614</b>   | <b>517,757.4</b>   | <b>861,756.7</b> |
| <b>Jul-Dec</b>      |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| Punjab              | 416,439          | 119,143.5        | 220,282.4        | 25,191           | 326,947.7        | 102,207.1        | 1,222,810        | 954,906.1          | 724,510.6        |
| Sindh               | 78,320           | 22,063.1         | 44,400.0         | 1468             | 73,532.7         | 19,863.4         | 146,087          | 267,309.0          | 189,586.5        |
| Khyber Pakhtunkhwa  | 21,460           | 8,971.8          | 13,266.5         | 721              | 2,480.4          | 2,580.4          | 63,018           | 31,464.3           | 32,061.8         |
| Balochistan         | 467              | 652.1            | 647.6            | 300              | 1,881.9          | 393.9            | 3,108            | 6,613.4            | 7,778.7          |
| Azad Jammu Kashmir  | 3,981            | 1,545.0          | 2,538.4          | 40               | 67.2             | 120.9            | 5,232            | 4,860.7            | 3,675.1          |
| Gilgit Baltistan    | 3,839            | 755.5            | 1,737.3          | 239              | 242.3            | 1,261.2          | 5,276            | 1,546.0            | 4,693.2          |
| <b>All Pakistan</b> | <b>524,506</b>   | <b>153,130.9</b> | <b>282,872.2</b> | <b>27,959</b>    | <b>405,152.1</b> | <b>126,426.9</b> | <b>1,445,531</b> | <b>1,266,699.6</b> | <b>962,305.7</b> |
| <b>Jul-Mar</b>      |                  |                  |                  |                  |                  |                  |                  |                    |                  |
| Punjab              | 583,581          | 168,309.7        | 225,566.9        | 33,524           | 526,048.2        | 99,330.9         | 1,573,598        | 1,454,017.4        | 715,161.4        |
| Sindh               | 122,287          | 32,854.8         | 46,917.5         | 1775             | 99,539.0         | 19,376.4         | 217,717          | 365,802.2          | 185,990.4        |
| Khyber Pakhtunkhwa  | 29,866           | 12,211.8         | 13,814.7         | 951              | 2,859.3          | 2,692.3          | 76,844           | 43,119.0           | 34,132.8         |
| Balochistan         | 681              | 725.3            | 636.2            | 307              | 2,309.4          | 378.4            | 4,221            | 8,004.0            | 7,665.1          |
| Azad Jammu Kashmir  | 5,785            | 2,160.8          | 2,533.9          | 81               | 186.5            | 123.0            | 7,588            | 7,101.1            | 3,746.1          |
| Gilgit Baltistan    | 5,780            | 1,127.8          | 1,801.0          | 419              | 471.4            | 1,254.6          | 7,911            | 2,378.5            | 4,743.9          |
| <b>All Pakistan</b> | <b>747,980</b>   | <b>217,390.1</b> | <b>291,270.2</b> | <b>37,057</b>    | <b>631,413.8</b> | <b>123,155.6</b> | <b>1,887,879</b> | <b>1,880,422.2</b> | <b>951,439.8</b> |

Source: Agriculture Credit & Financial Inclusion Department

**3.20 Agricultural Loans Disbursed by Holdings and Sectors**  
**All Banks**  
**Jul-Mar FY25**

Million Rupees

| Farm (Crop) Sector                      |                      |                  |                   |                  |                         |                  |                  |                    |
|---|----------------------|------------------|-------------------|------------------|-------------------------|------------------|------------------|--------------------|
| Purpose                                 | Subsistence Holdings |                  | Economic Holdings |                  | Above Economic Holdings |                  | Total            |                    |
|   | No. of Borrowers     | Amount Disbursed | No. of Borrowers  | Amount Disbursed | No. of Borrowers        | Amount Disbursed | No. of Borrowers | Amount Disbursed   |
| <b>Production Loans</b>                 | <b>1,024,688</b>     | <b>370,351.6</b> | <b>45,691</b>     | <b>111,089.9</b> | <b>7,578</b>            | <b>301,995.4</b> | <b>1,077,957</b> | <b>783,437.0</b>   |
| All Crops Loan (Excluding Veg & Fruits) | 1,005,094            | 228,164.8        | 42,933            | 90,714.7         | 5,739                   | 55,897.7         | 1,053,766        | 374,777.2          |
| Vegetables                              | 854                  | 1,517.2          | 1,008             | 3,129.3          | 251                     | 1,866.4          | 2,113            | 6,512.9            |
| Fruits/Orchards                         | 1,381                | 5,426.1          | 1,427             | 5,309.5          | 572                     | 12,805.5         | 3,380            | 23,541.1           |
| Flowers/Ornamental Plants               | -                    | -                | 1                 | 20.7             | -                       | -                | 1                | 20.7               |
| Others                                  | 17,359               | 135,243.6        | 322               | 11,915.7         | 1,016                   | 231,425.8        | 18,697           | 378,585.1          |
| <b>Development Loans</b>                | <b>15,347</b>        | <b>17,924.1</b>  | <b>2,590</b>      | <b>7,897.9</b>   | <b>1,525</b>            | <b>82,237.7</b>  | <b>19,462</b>    | <b>108,059.7</b>   |
| Plough Cattle                           | -                    | -                | -                 | -                | -                       | -                | -                | -                  |
| Tube wells                              | 1,130                | 2,252.2          | 458               | 996.8            | 105                     | 227.1            | 1,693            | 3,476.1            |
| Sprinkle & Trickle Irrigation           | 11                   | 80.4             | -                 | -                | -                       | -                | 11               | 80.4               |
| Tractors                                | 3,402                | 8,304.3          | 969               | 2,714.3          | 297                     | 1,187.2          | 4,668            | 12,205.8           |
| Orchards                                | 854                  | 672.1            | 438               | 1,213.9          | 45                      | 562.7            | 1,337            | 2,448.7            |
| Farm Transportation                     | 293                  | 819.1            | 253               | 959.3            | 85                      | 508.2            | 631              | 2,286.6            |
| Godown/Silos                            | 1,424                | 1,201.2          | 167               | 401.2            | 219                     | 1,403.0          | 1,810            | 3,005.4            |
| Land Improvement                        | 172                  | 370.9            | 1                 | 0.4              | -                       | -                | 173              | 371.2              |
| Farm Machinery                          | 453                  | 1,832.6          | 240               | 994.1            | 226                     | 1,651.5          | 919              | 4,478.2            |
| High Quality Seed Processing Units      | 1                    | 14.3             | -                 | -                | 200                     | 21,073.4         | 201              | 21,087.7           |
| Green House/ Tunnel Farming             | -                    | -                | -                 | -                | -                       | -                | -                | -                  |
| Cold Storage                            | 18                   | 681.2            | 27                | 515.9            | 110                     | 2,146.6          | 155              | 3,343.7            |
| Others NGOs                             | 7,589                | 1,695.6          | 37                | 102.1            | 238                     | 53,478.0         | 7,864            | 55,275.8           |
| <b>Corporate Farming</b>                | <b>3,662</b>         | <b>3,442.8</b>   | <b>1,331</b>      | <b>1,787.2</b>   | <b>430</b>              | <b>134,892.6</b> | <b>5,423</b>     | <b>140,122.6</b>   |
| Production Loans                        | 3,662                | 3,442.8          | 1,329             | 1,787.2          | 429                     | 133,892.6        | 5,420            | 139,122.6          |
| Development Loans                       | -                    | -                | 2                 | -                | 1                       | 1,000.0          | 3                | 1,000.0            |
| <b>Total</b>                            | <b>1,043,697</b>     | <b>391,718.4</b> | <b>49,612</b>     | <b>120,775.1</b> | <b>9,533</b>            | <b>519,125.8</b> | <b>1,102,842</b> | <b>1,031,619.3</b> |

**Non- Farm (Non-Crop) Sector**

(Million Rupees)

| Purpose                 | Small Farms      |                  | Large Farms      |                  | Total            |                  |
|-------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                         | No. of Borrowers | Amount Disbursed | No. of Borrowers | Amount Disbursed | No. of Borrowers | Amount Disbursed |
| Livestock, Dairy & Meat | 744,642          | 205,889.9        | 10,595           | 285,895.5        | 755,237          | 491,785.3        |
| Poultry                 | 1,554            | 8,880.7          | 2,835            | 256,281.5        | 4,389            | 265,162.2        |
| Fisheries               | 486              | 581.1            | 1,030            | 11,940.7         | 1,516            | 12,521.8         |
| Forestry                | 6                | 1.0              | 7                | 62.9             | 13               | 63.9             |
| Others                  | 1,292            | 2,037.4          | 22,590           | 77,233.2         | 23,882           | 79,270.7         |
| <b>Total</b>            | <b>747,980</b>   | <b>217,390.1</b> | <b>37,057</b>    | <b>631,413.8</b> | <b>785,037</b>   | <b>848,803.9</b> |

Source: Agriculture Credit & Financial Inclusion Department, SBP

### 3.21 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

End period: Million Rupees

| ECONOMIC GROUPS   | 2024            |                  |                  |                 |                 |                  | 2025             |                 |                  |
|---|-----------------|------------------|------------------|-----------------|-----------------|------------------|------------------|-----------------|------------------|
|   | Sep             |                  |                  | Dec             |                 |                  | Mar <sup>P</sup> |                 |                  |
|   | Inland Bills    | Import Bills     | Foreign Bills    | Inland Bills    | Import Bills    | Foreign Bills    | Inland Bills     | Import Bills    | Foreign Bills    |
| 1. FOREIGN CONSTITUENTS   | -               | 586.1            | 586.1            | -               | -               | 1,314.7          | -                | -               | -                |
| 2. DOMESTIC CONSTITUENTS  | 39,401.5        | 247,648.8        | 399,699.2        | 90,399.0        | 33,762.2        | 239,210.6        | 107,655.2        | 38,790.0        | 244,910.2        |
| I. GOVERNMENT   | 268.1           | -                | 268.1            | -               | -               | -                | -                | -               | -                |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)                               | -               | 0.0              | 15,849.1         | -               | -               | 0.0              | 2,070.4          | -               | 0.0              |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)                                      | -               | -                | -                | -               | -               | -                | -                | -               | -                |
| IV. PRIVATE SECTOR (BUSINESS)   | 39,133.4        | 247,648.7        | 383,581.9        | 90,399.0        | 33,758.3        | 239,210.6        | 105,484.4        | 38,787.5        | 244,910.1        |
| a. Agriculture, forestry and fishing  | 131.2           | 311.8            | 469.9            | 93.4            | 4.6             | 631.8            | 18.1             | -               | 745.1            |
| b. Mining and quarrying   | 1,321.7         | -                | 1,321.7          | -               | 1,321.7         | 139.3            | -                | 1,321.7         | -                |
| c. Manufacturing  | 31,908.6        | 227,427.6        | 317,312.4        | 58,776.4        | 27,062.4        | 218,100.4        | 68,224.6         | 31,578.3        | 224,655.4        |
| 01 - Manufacture of food products   | 5,625.0         | 18,168.5         | 32,682.1         | 10,014.5        | 4,158.5         | 17,365.3         | 11,909.9         | 7,289.9         | 14,198.9         |
| 02 - Manufacture of beverages   | 465.3           | 21.1             | 586.4            | 100.0           | 472.0           | 3.1              | 100.0            | 465.3           | 7.8              |
| 03 - Manufacture of textiles  | 8,861.1         | 173,214.9        | 214,203.6        | 32,145.4        | 8,955.8         | 164,627.4        | 38,165.4         | 11,389.7        | 171,361.5        |
| 04 - Manufacture of wearing apparel   | 2,375.7         | 26,115.8         | 29,085.9         | 787.2           | 1,608.3         | 25,012.3         | 1,519.6          | 2,144.2         | 27,527.2         |
| 05 - Manufacture of leather and related products                                  | 938.2           | 3,829.4          | 4,789.2          | 4.4             | 1,810.8         | 2,781.3          | 15.2             | 1,386.6         | 3,201.9          |
| 06 - Manufacture of paper and paper products                                      | 697.8           | 98.6             | 796.4            | -               | 383.7           | 307.6            | -                | 313.5           | 300.7            |
| 07 - Manufacture of coke and refined petroleum products                           | 2,013.0         | -                | 2,575.9          | 395.9           | 891.8           | -                | 1,195.5          | 785.3           | -                |
| 08 - Manufacture of chemicals and chemical products                               | 3,049.3         | 796.2            | 14,148.2         | 6,823.7         | 1,897.3         | 1,427.6          | 9,944.5          | 1,297.4         | 409.2            |
| 09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 964.7           | 192.7            | 1,260.9          | 73.0            | 751.6           | 226.9            | 93.1             | 465.7           | 238.9            |
| 10 - Manufacture of rubber and plastics products                                  | 1,358.8         | 1,589.2          | 2,948.0          | 244.7           | 1,663.8         | 2,031.7          | 222.5            | 481.0           | 2,323.8          |
| 11 - Manufacture of other non-metallic mineral products                           | 354.6           | 782.2            | 1,209.6          | 32.8            | 95.4            | 1,229.5          | -                | 344.7           | 1,303.8          |
| 12 - Manufacture of basic metals  | 2,502.3         | -                | 3,289.3          | 208.4           | 1,712.5         | -                | 501.2            | 2,904.7         | 139.2            |
| 13 - Manufacture of fabricated metal products, except machinery and equipment     | 131.2           | -                | 360.9            | 216.6           | 0.5             | -                | 210.6            | 92.2            | 55.4             |
| 14 - Manufacture of computer, electronic and optical products                     | 19.4            | 95.4             | 169.8            | 55.0            | 19.4            | 71.9             | 55.0             | 8.4             | 65.0             |
| 15 - Manufacture of electrical equipment  | 934.7           | 87.4             | 1,179.3          | 434.4           | 1,048.0         | 137.3            | 354.7            | 589.3           | 136.5            |
| 16 - Manufacture of machinery and equipment                                       | 47.2            | 337.6            | 405.9            | 15.0            | 47.2            | 312.1            | -                | 62.1            | 316.6            |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers                    | 1,361.7         | 27.8             | 1,779.3          | 383.0           | 1,414.5         | -                | 378.9            | 1,433.5         | -                |
| 18 - Manufacture of furniture   | 13.2            | -                | 23.2             | 10.0            | 19.4            | -                | -                | -               | -                |
| 19. Other manufacturing   | 195.5           | 2,070.9          | 5,818.5          | 6,832.4         | 112.1           | 2,566.3          | 3,558.5          | 125.1           | 3,068.9          |
| d. Electricity, gas, steam and air conditioning supply                            | -               | 115.0            | 342.4            | 120.8           | -               | 265.0            | 125.0            | -               | 265.0            |
| e. Water supply; sewerage, waste management and remediation activities            | 137.5           | -                | 137.5            | -               | -               | -                | 24.2             | 39.8            | -                |
| f. Construction   | 119.8           | -                | 119.8            | -               | -               | -                | 27.3             | 159.0           | -                |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles           | 4,439.8         | 17,364.9         | 34,930.4         | 7,914.8         | 4,901.0         | 17,908.9         | 10,696.6         | 4,453.6         | 17,750.4         |
| 01 - Wholesale and retail trade and repair of motor vehicles and motorcycles      | 66.8            | 31.1             | 145.2            | -               | 426.7           | 31.1             | -                | 170.4           | 31.1             |
| 02 - Wholesale trade, except of motor vehicles and motorcycles                    | 3,799.1         | 4,352.3          | 12,370.6         | 3,472.7         | 4,157.2         | 3,266.6          | 2,893.9          | 3,937.2         | 2,478.0          |
| 03 - Retail trade, except of motor vehicles and motorcycles                       | 573.8           | 12,981.5         | 22,414.6         | 4,442.0         | 317.1           | 14,611.2         | 7,802.7          | 346.0           | 15,241.3         |
| h. Transportation and storage   | 576.2           | 168.0            | 751.2            | 7.0             | 0.9             | 134.8            | 5.7              | 630.9           | 154.8            |
| i. Accommodation and food service activities                                      | 115.1           | -                | 115.1            | -               | 115.1           | -                | -                | 115.1           | -                |
| j. Information and communication  | 101.5           | 1,428.2          | 18,806.2         | 19,829.9        | 101.5           | 271.3            | 22,393.8         | 89.5            | 188.1            |
| k. Real estate activities   | -               | -                | -                | -               | -               | -                | -                | -               | -                |
| l. Professional, scientific and technical activities                              | 270.3           | 20.9             | 1,052.6          | 681.4           | 55.7            | 283.3            | 191.1            | 353.8           | 139.6            |
| m. Administrative and support service activities                                  | 6.9             | 762.0            | 4,364.3          | 1,193.9         | 104.6           | 1,018.8          | 3,438.3          | 6.9             | 959.0            |
| n. Education  | -               | -                | -                | -               | -               | -                | -                | -               | -                |
| o. Human health and social work activities  | 4.1             | -                | 4.1              | -               | 90.1            | -                | -                | 4.1             | -                |
| p. Arts, entertainment, and recreation  | -               | -                | -                | -               | -               | -                | -                | -               | -                |
| q. Other service activities   | 0.7             | 50.4             | 3,854.3          | 1,781.5         | 0.7             | 456.9            | 440.1            | 34.7            | 52.7             |
| V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS                                       | -               | -                | -                | -               | 3.9             | -                | -                | 2.5             | -                |
| VI. PERSONAL  | -               | -                | -                | -               | -               | -                | -                | -               | -                |
| VII. OTHER  | -               | -                | -                | -               | -               | -                | -                | -               | -                |
| <b>TOTAL</b>  | <b>39,401.5</b> | <b>248,234.8</b> | <b>400,285.2</b> | <b>90,399.0</b> | <b>33,762.2</b> | <b>240,525.3</b> | <b>107,655.2</b> | <b>38,790.0</b> | <b>244,910.2</b> |

Source: Statistics and Data Services Department, SDB

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. 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.

2. This Data is being published on quarterly basis w.e.f. March 2023.

### 3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

| SECURITIES / SHARES                               | 2024                |                     |                     |                     |                     |                     | 2025                |                     |                     |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
|   | Sep                 |                     |                     | Dec                 |                     |                     | Mar <sup>P</sup>    |                     |                     |
|   | Book Value          | Face Value          | Market Value        | Book Value          | Face Value          | Market Value        | Book Value          | Face Value          | Market Value        |
| <b>I. Federal Government</b>                      | <b>25,013,074.1</b> | <b>25,837,368.0</b> | <b>25,932,141.7</b> | <b>23,048,415.3</b> | <b>22,407,110.7</b> | <b>23,841,255.9</b> | <b>25,057,239.8</b> | <b>26,751,313.0</b> | <b>26,776,943.8</b> |
| 1) Treasury Bills                                 | 8,697,363.6         | 9,308,822.3         | 8,822,740.8         | 4,617,759.0         | 5,022,862.0         | 4,841,237.7         | 4,451,840.8         | 4,764,131.3         | 4,523,250.6         |
| 2) Pakistan Investment Bonds (PIBs)               | 16,291,613.3        | 16,504,450.3        | 17,083,574.2        | 18,428,045.0        | 17,381,637.5        | 18,997,358.9        | 20,594,557.0        | 21,976,437.3        | 22,242,750.0        |
| a. Fixed Rate                                     | 4,953,583.9         | 4,963,336.9         | 5,274,808.9         | 5,520,242.0         | 4,085,162.3         | 5,881,187.2         | 7,465,272.9         | 8,421,520.2         | 8,896,724.4         |
| b. Floating Rate                                  | 11,338,029.4        | 11,541,113.4        | 11,808,765.3        | 12,907,803.0        | 13,296,475.2        | 13,116,171.7        | 13,129,284.1        | 13,554,917.1        | 13,346,025.6        |
| 3) Others   | 24,097.3            | 24,095.3            | 25,826.6            | 2,611.2             | 2,611.2             | 2,659.4             | 10,842.1            | 10,744.3            | 10,943.1            |
| <b>II. Provincial Government</b>                  | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>866.4</b>        | <b>866.4</b>        | <b>876.8</b>        | <b>866.4</b>        | <b>866.4</b>        | <b>902.0</b>        |
| <b>III. Local Government</b>                      | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            |
| <b>IV. SHARES</b>                                 | <b>429,250.8</b>    | <b>290,127.9</b>    | <b>484,505.8</b>    | <b>447,528.4</b>    | <b>304,939.7</b>    | <b>564,338.3</b>    | <b>474,949.5</b>    | <b>326,393.5</b>    | <b>576,963.6</b>    |
| <b>1) Quoted On The Stock Exchange</b>            | <b>207,960.9</b>    | <b>74,903.0</b>     | <b>254,079.0</b>    | <b>217,177.5</b>    | <b>80,812.5</b>     | <b>338,094.2</b>    | <b>228,968.4</b>    | <b>86,108.3</b>     | <b>335,332.3</b>    |
| of which:   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| Financial Institutions                            | 22,864.2            | 16,698.0            | 30,781.4            | 21,400.6            | 15,765.6            | 31,597.8            | 26,169.2            | 16,091.5            | 32,719.4            |
| NFPSEs  | 29,609.8            | 7,853.0             | 34,556.9            | 34,081.4            | 9,540.1             | 66,944.3            | 38,662.7            | 10,647.1            | 65,944.9            |
| Private Sector                                    | 114,092.3           | 34,375.3            | 140,928.1           | 123,045.9           | 39,696.3            | 191,239.7           | 124,803.1           | 43,357.0            | 188,533.6           |
| <b>2) Unquoted On The Stock Exchange</b>          | <b>221,289.9</b>    | <b>215,224.9</b>    | <b>230,426.8</b>    | <b>230,350.9</b>    | <b>224,127.2</b>    | <b>226,244.1</b>    | <b>245,981.1</b>    | <b>240,285.2</b>    | <b>241,631.3</b>    |
| of which:   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| Financial Institutions                            | 45,285.8            | 40,512.6            | 46,306.8            | 47,414.5            | 42,725.3            | 47,035.1            | 46,817.9            | 42,309.5            | 48,217.2            |
| NFPSEs  | 27,728.6            | 27,614.9            | 36,608.7            | 31,401.8            | 31,276.7            | 31,351.8            | 42,317.1            | 42,202.5            | 42,267.1            |
| Private Sector                                    | 8,920.7             | 7,549.5             | 9,868.5             | 10,377.2            | 8,705.8             | 9,710.7             | 12,444.0            | 11,119.4            | 10,024.2            |
| <b>V. DEBENTURES</b>                              | <b>3.0</b>          | <b>3.0</b>          | <b>3.0</b>          | <b>1.8</b>          | <b>1.8</b>          | <b>1.8</b>          | <b>1.8</b>          | <b>1.8</b>          | <b>1.8</b>          |
| <b>VI. PARTICIPATION TERM CERTIFICATES</b>        | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          | <b>0.3</b>          |
| <b>VII. CERTIFICATE OF INVESTMENTS</b>            | <b>5.2</b>          | <b>5.2</b>          | <b>5.2</b>          | <b>5.2</b>          | <b>0.8</b>          | <b>5.2</b>          | <b>5.2</b>          | <b>5.2</b>          | <b>5.2</b>          |
| <b>VIII. TERM FINANCE CERTIFICATES</b>            | <b>101,852.9</b>    | <b>103,920.6</b>    | <b>102,335.9</b>    | <b>98,843.4</b>     | <b>101,234.3</b>    | <b>103,611.7</b>    | <b>98,076.3</b>     | <b>99,025.1</b>     | <b>89,659.8</b>     |
| <b>IX. MUTUAL FUNDS</b>                           | <b>12,311.4</b>     | <b>12,257.8</b>     | <b>13,127.5</b>     | <b>23,005.0</b>     | <b>13,717.4</b>     | <b>25,782.2</b>     | <b>14,699.5</b>     | <b>13,335.3</b>     | <b>15,584.3</b>     |
| <b>X. OTHERS</b>                                  | <b>2,153.8</b>      | <b>2,153.8</b>      | <b>2,261.7</b>      | <b>952.9</b>        | <b>952.9</b>        | <b>952.9</b>        | <b>483.8</b>        | <b>483.8</b>        | <b>483.8</b>        |
| <b>XI. Islamic Banking Products - Investments</b> | <b>4,903,421.6</b>  | <b>4,913,433.7</b>  | <b>5,213,842.1</b>  | <b>5,299,459.5</b>  | <b>5,271,898.7</b>  | <b>5,495,305.0</b>  | <b>5,773,419.9</b>  | <b>5,551,078.0</b>  | <b>6,038,876.6</b>  |
| a. Government Islamic Securities                  | 4,396,936.8         | 4,410,435.8         | 4,677,623.7         | 4,782,812.5         | 4,754,664.1         | 4,957,665.3         | 5,086,653.2         | 4,859,931.6         | 5,502,135.8         |
| 1. GOP Ijara Sukuk                                | 4,336,837.1         | 4,344,137.8         | 4,615,342.7         | 4,656,840.6         | 4,629,039.9         | 4,829,692.0         | 4,977,179.4         | 4,746,882.3         | 5,389,120.5         |
| a. Variable Rental Rate                           | 2,976,530.7         | 2,979,051.4         | 3,217,778.4         | 3,257,355.9         | 3,224,740.8         | 3,334,241.9         | 3,875,096.2         | 3,403,553.7         | 4,253,213.1         |
| b. Fixed Rental Rate                              | 1,360,306.3         | 1,365,086.4         | 1,397,564.3         | 1,399,484.7         | 1,404,299.1         | 1,495,450.1         | 1,102,083.2         | 1,343,328.6         | 1,135,907.4         |
| 2. Bai Muajjal - Government                       | 24,520.6            | 24,520.6            | 25,324.2            | 93,860.6            | 93,860.6            | 95,628.9            | 93,860.6            | 93,860.6            | 96,605.3            |
| 3. Islamic Naya Pakistan Certificate              | 35,579.2            | 41,777.5            | 36,956.9            | 32,111.4            | 31,763.6            | 32,344.5            | 15,613.2            | 19,188.7            | 16,410.0            |
| 4. Other  | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| b. Corporate Sukuks                               | 468,564.9           | 468,438.1           | 493,338.0           | 504,864.2           | 505,408.8           | 525,799.4           | 482,041.8           | 481,729.8           | 500,287.7           |
| 1) Diminishing Musharaka Sukuk                    | 123,096.6           | 118,921.8           | 128,876.4           | 161,097.7           | 161,187.3           | 164,958.7           | 143,743.2           | 142,162.8           | 148,669.8           |
| 2) Ijarah Sukuk                                   | 187,606.5           | 187,524.6           | 200,001.0           | 193,333.4           | 191,604.2           | 206,386.3           | 187,163.7           | 185,354.2           | 195,883.6           |
| 3) Mudaraba Sukuk                                 | 10,378.7            | 10,382.3            | 10,861.3            | 10,713.0            | 10,732.3            | 10,914.4            | 9,233.7             | 9,233.8             | 9,619.2             |
| 4) Wakala Sukuk                                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| 5) Any other                                      | 147,483.2           | 151,609.4           | 153,599.3           | 139,720.2           | 141,885.1           | 143,540.0           | 141,901.2           | 144,979.1           | 146,115.0           |
| c. Wakala Placements                              | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| d. Commodity Murabaha                             | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| e. Mudaraba Certificates                          | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| f. Placements Bai Muajjal                         | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   |
| g. Certificate of Investment (COIs)               | 9,139.0             | 9,139.0             | 9,571.8             | 6,105.1             | 6,105.1             | 6,209.1             | 6,605.1             | 6,605.1             | 6,830.3             |
| h. Other Islamic Mode of Investments              | 28,780.8            | 25,420.8            | 33,308.6            | 5,677.7             | 5,720.7             | 5,631.3             | 198,119.8           | 202,811.5           | 29,622.8            |
| <b>TOTAL</b>                                      | <b>30,462,073.2</b> | <b>31,159,270.3</b> | <b>31,748,223.3</b> | <b>28,919,078.2</b> | <b>28,100,722.9</b> | <b>30,032,130.1</b> | <b>31,419,742.5</b> | <b>32,742,502.3</b> | <b>33,499,421.2</b> |

Source: Statistics and Data Services Department, SBP

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. 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.

2. This Data is being published on quarterly basis w.e.f. March 2023.



### 3.23 Scheduled Banks' Deposits by Rate of Interest (Conventional Banking)

End period: Million Rupees

| RATE OF<br>INTEREST | 2024         |              |                  | 2025             |
|---------------------|--------------|--------------|------------------|------------------|
|                     | Jun          | Sep          | Dec <sup>R</sup> | Mar <sup>P</sup> |
| 00.00               | 8,235,022.7  | 7,689,982.5  | 7,554,443.4      | 8,495,913.6      |
| 01.00*              | 280,712.8    | 286,554.3    | 251,634.7        | 356,403.4        |
| 02.00*              | 158,349.1    | 176,839.9    | 114,499.8        | 207,268.5        |
| 03.00*              | 3,927.7      | 21,843.4     | 8,639.1          | 9,897.5          |
| 04.00*              | 37,560.1     | 31,816.3     | 438,363.4        | 497,703.5        |
| 05.00*              | 33,958.7     | 33,633.5     | 378,088.6        | 464,561.8        |
| 06.00*              | 71,455.0     | 69,638.8     | 219,611.8        | 288,030.5        |
| 07.00*              | 15,596.9     | 82,296.5     | 164,702.2        | 404,299.9        |
| 08.00               | 56,757.0     | 100,025.2    | 515,153.8        | 874,677.3        |
| 08.50               | 15,971.0     | 32,986.5     | 70,775.2         | 88,312.6         |
| 09.00               | 86,369.7     | 61,579.0     | 107,785.1        | 220,702.8        |
| 09.50               | 54,194.7     | 19,484.6     | 34,782.3         | 85,030.4         |
| 10.00               | 39,246.3     | 28,923.7     | 345,908.8        | 615,885.3        |
| 10.50               | 19,915.9     | 18,004.7     | 28,578.2         | 7,336,387.4      |
| 11.00               | 33,839.1     | 14,878.6     | 67,865.7         | 192,277.2        |
| 11.50               | 67,195.1     | 67,496.4     | 2,127,790.3      | 1,443,139.7      |
| 12.00               | 33,153.0     | 147,142.4    | 61,570.2         | 113,043.7        |
| 12.50               | 9,486.6      | 11,702.2     | 43,653.2         | 11,889.9         |
| 13.00               | 8,142.0      | 8,587.9      | 77,097.6         | 54,629.2         |
| 13.50               | 2,882.6      | 4,832.5      | 8,490,864.4      | 74,191.2         |
| 14.00               | 16,123.7     | 351,339.8    | 86,239.4         | 27,916.5         |
| 14.50               | 4,669.4      | 95,791.1     | 55,194.6         | 6,118.8          |
| 15.00               | 47,860.5     | 79,952.0     | 81,599.1         | 52,865.2         |
| 16.00               | 40,479.3     | 1,540,944.9  | 84,751.2         | 73,428.1         |
| 17.00               | 45,475.3     | 166,554.6    | 60,645.8         | 48,933.7         |
| 18.00               | 345,128.9    | 7,080,792.8  | 196,729.9        | 181,379.7        |
| 19.00               | 567,281.7    | 2,004,449.4  | 141,230.9        | 116,520.7        |
| 20.00               | 10,283,666.3 | 2,288,761.1  | 203,773.1        | 380,697.2        |
| 21.00               | 1,747,969.8  | 379,924.3    | 173,522.9        | 104,846.6        |
| 22.00               | 347,043.1    | 182,279.5    | 2,715.7          | 167.6            |
| above 22.00         | 203,288.6    | 59,634.0     | 22.2             | 4,901.0          |
| Total               | 22,912,722.6 | 23,138,672.3 | 22,188,232.6     | 22,832,020.6     |

Source: Statistics and Data Services Department, SBP

Notes:

\* 01.00 stands for 00.05 to 01.00

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\* 2.00 stands for 1.05 to 2.00

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.24 Scheduled Banks' Deposits by Rate of Return (Islamic Banking)

Million Rupees

| RATE OF<br>RETURN | 2024               |                    |                    | 2025               |
|-------------------|--------------------|--------------------|--------------------|--------------------|
|                   | Jun                | Sep                | Dec <sup>R</sup>   | Mar <sup>P</sup>   |
| 00.00             | 2,843,251.9        | 2,901,440.0        | 3,168,416.6        | 3,725,310.1        |
| 01.00*            | 231,832.9          | 222,125.3          | 231,582.1          | 205,947.9          |
| 02.00*            | 77,873.1           | 84,162.3           | 91,050.7           | 91,719.5           |
| 03.00*            | 16,293.9           | 11,410.3           | 7,568.1            | 25,597.0           |
| 04.00*            | 7,095.2            | 8,341.6            | 32,200.5           | 94,698.4           |
| 05.00*            | 6,393.4            | 25,898.4           | 139,099.3          | 86,812.6           |
| 06.00*            | 119,818.6          | 78,595.2           | 883,761.5          | 201,426.2          |
| 07.00*            | 35,594.0           | 110,367.9          | 448,505.4          | 1,585,151.3        |
| 8.00              | 94,676.4           | 148,536.1          | 546,521.2          | 417,323.0          |
| 08.50             | 140,262.9          | 100,879.7          | 60,654.5           | 294,023.2          |
| 09.00             | 54,533.0           | 605,487.3          | 165,839.3          | 432,433.7          |
| 09.50             | 28,350.5           | 116,480.9          | 70,960.2           | 74,082.5           |
| 10.00             | 24,296.1           | 113,590.3          | 220,699.9          | 241,571.5          |
| 10.50             | 8,259.9            | 18,338.6           | 171,210.4          | 278,475.9          |
| 11.00             | 669,944.7          | 72,239.5           | 366,814.1          | 171,784.0          |
| 11.50             | 199,379.4          | 76,784.5           | 276,000.4          | 160,825.7          |
| 12.00             | 36,575.2           | 210,273.2          | 98,519.9           | 34,667.3           |
| 12.50             | 33,145.9           | 21,763.0           | 115,244.5          | 1,582.6            |
| 13.00             | 12,109.7           | 73,708.0           | 44,738.8           | 50,309.4           |
| 13.50             | 12,184.2           | 22,576.5           | 225,386.8          | 5,926.1            |
| 14.00             | 115,111.0          | 309,681.7          | 59,539.5           | 1,336.5            |
| 14.50             | 29,692.2           | 31,348.2           | 44,790.7           | 679.9              |
| 15.00             | 117,186.1          | 188,706.2          | 5,364.6            | 1,512.7            |
| 16.00             | 377,952.0          | 831,067.6          | 80,986.2           | 8,824.8            |
| 17.00             | 95,244.5           | 283,935.0          | 2,549.1            | 4,537.3            |
| 18.00             | 467,560.2          | 466,707.3          | 14,235.0           | 10,872.9           |
| 19.00             | 248,950.1          | 140,605.7          | 17,755.5           | 7,314.9            |
| 20.00             | 780,279.9          | 110,189.0          | 20,139.5           | 14,111.2           |
| 21.00             | 219,457.1          | 29,595.8           | 7,609.4            | 2,159.3            |
| 22.00             | 156,680.6          | 28,888.1           | 8,976.5            | 321.6              |
| above 22.00       | 8,197.9            | 13,849.0           | -                  | -                  |
| <b>Total</b>      | <b>7,268,182.5</b> | <b>7,457,572.3</b> | <b>7,626,720.1</b> | <b>8,231,338.9</b> |

Source: Statistics and Data Services Department, SBP

Notes:

\* 01.00 stands for 00.05 to 01.00

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\* 2.00 stands for 1.05 to 2.00

This Data is being published on quarterly basis w.e.f. March 2023.

### 3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31<sup>st</sup> March, 2025

Million Rupees

| Rate of Return | Male              | Female           | Both Males and Females | Others            | Total Deposits    |
|----------------|-------------------|------------------|------------------------|-------------------|-------------------|
| 00.00          | 7,476,988         | 1,273,711        | 445,858                | 3,024,666         | 12,221,224        |
| 01.00*         | 246,673           | 44,354           | 42,888                 | 228,437           | 562,351           |
| 02.00*         | 65,938            | 13,318           | 28,046                 | 191,686           | 298,988           |
| 03.00*         | 11,035            | 3,375            | 6,462                  | 14,622            | 35,495            |
| 04.00*         | 53,669            | 9,307            | 10,294                 | 519,131           | 592,402           |
| 05.00*         | 90,414            | 6,734            | 11,722                 | 442,504           | 551,374           |
| 06.00*         | 73,359            | 11,700           | 8,052                  | 396,346           | 489,457           |
| 07.00*         | 759,459           | 344,270          | 271,581                | 614,141           | 1,989,451         |
| 8.00           | 194,694           | 111,576          | 15,544                 | 970,187           | 1,292,000         |
| 08.50          | 128,256           | 34,028           | 40,211                 | 179,840           | 382,336           |
| 09.00          | 195,032           | 34,182           | 52,827                 | 371,096           | 653,137           |
| 09.50          | 43,227            | 14,949           | 10,234                 | 90,702            | 159,113           |
| 10.00          | 168,452           | 38,076           | 30,704                 | 620,225           | 857,457           |
| 10.50          | 3,573,690         | 913,882          | 482,176                | 2,645,115         | 7,614,863         |
| 11.00          | 29,749            | 27,477           | 2,051                  | 304,784           | 364,061           |
| 11.50          | 601,224           | 154,945          | 21,222                 | 826,575           | 1,603,965         |
| 12.00          | 7,039             | 4,479            | 2,307                  | 133,887           | 147,711           |
| 12.50          | 1,805             | 601              | 142                    | 10,926            | 13,472            |
| 13.00          | 2,076             | 1,023            | 799                    | 101,041           | 104,939           |
| 13.50          | 34,354            | 10,701           | 944                    | 34,119            | 80,117            |
| 14.00          | 4,462             | 2,958            | 1,764                  | 20,069            | 29,253            |
| 14.50          | 2,903             | 1,218            | 1,784                  | 894               | 6,799             |
| 15.00          | 5,910             | 2,702            | 717                    | 45,049            | 54,378            |
| 16.00          | 16,310            | 9,159            | 4,737                  | 52,047            | 82,253            |
| 17.00          | 7,979             | 3,467            | 1,634                  | 40,391            | 53,471            |
| 18.00          | 42,042            | 22,432           | 14,404                 | 113,375           | 192,253           |
| 19.00          | 6,459             | 1,357            | 103                    | 115,917           | 123,836           |
| 20.00          | 100,161           | 5,046            | 4,204                  | 285,397           | 394,808           |
| 21.00          | 1,389             | 136              | 463                    | 105,017           | 107,006           |
| 22.00          | 115               | 8                | -                      | 366               | 489               |
| above 22.00    | 56                | 142              | -                      | 4,703             | 4,901             |
| <b>Total</b>   | <b>13,944,919</b> | <b>3,101,313</b> | <b>1,513,874</b>       | <b>12,503,254</b> | <b>31,063,360</b> |

\* 01.00 stands for 00.05 to 01.00

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\* 2.00 stands for 1.05 to 2.00

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. 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.

2. This Data is being published on quarterly basis w.e.f. March 2023.

### 3.25 Scheduled Banks' Advances by Rate of Interest (Conventional Banking)

End period: Million Rupees

| RATE OF INTEREST | Sep-24      |                | 24-Dec       |                | Mar-25 <sup>1</sup> |                |
|------------------|-------------|----------------|--------------|----------------|---------------------|----------------|
|                  | Overall     | Private Sector | Overall      | Private Sector | Overall             | Private Sector |
| 0.00             | 753,578.7   | 651,120.8      | 657,671.5    | 606,840.0      | 1,169,564.8         | 1,120,762.9    |
| 01.00*           | 11,991.6    | 9,842.8        | 15,431.7     | 10,126.3       | 17,083.7            | 11,047.7       |
| 02.00*           | 100,283.5   | 98,977.3       | 110,274.6    | 107,101.5      | 98,106.2            | 94,038.2       |
| 03.00*           | 255,372.9   | 255,372.9      | 256,554.0    | 256,554.0      | 231,172.4           | 231,172.4      |
| 04.00*           | 131,315.6   | 131,276.6      | 421,366.9    | 121,255.7      | 123,668.9           | 120,068.2      |
| 05.00*           | 213,222.7   | 213,057.0      | 296,639.3    | 289,520.3      | 259,586.6           | 252,437.6      |
| 06.00*           | 92,185.3    | 90,876.0       | 128,868.6    | 127,130.6      | 118,790.6           | 86,801.7       |
| 07.00*           | 110,104.7   | 110,104.7      | 107,370.8    | 107,370.8      | 198,948.5           | 124,887.0      |
| 08.00*           | 40,320.4    | 33,731.1       | 559,492.4    | 36,724.2       | 153,281.9           | 39,184.9       |
| 8.25             | 362,328.8   | 1,301.7        | 2,118.8      | 2,118.8        | 21,768.3            | 21,768.3       |
| 8.50             | 36,916.2    | 3,826.2        | 5,599.3      | 5,599.3        | 36,392.7            | 36,392.7       |
| 8.75             | 3,592.9     | 3,592.9        | 20,169.4     | 1,835.1        | 14,227.6            | 14,227.6       |
| 9.00             | 50,205.8    | 39,881.0       | 64,875.0     | 39,693.9       | 249,416.6           | 249,416.6      |
| 9.25             | 3,545.5     | 3,545.5        | 44,115.6     | 44,115.6       | 5,899.2             | 5,899.2        |
| 9.50             | 13,788.6    | 4,025.3        | 47,696.6     | 25,833.9       | 1,991.2             | 1,991.2        |
| 9.75             | 974.9       | 974.9          | 33,062.6     | 32,062.6       | 2,729.1             | 2,729.1        |
| 10.00            | 27,891.1    | 6,094.0        | 171,350.6    | 154,793.5      | 108,693.7           | 58,641.8       |
| 10.25            | 30,580.5    | 1,192.8        | 106,020.6    | 59,020.8       | 151,707.1           | 1,707.1        |
| 10.50            | 11,271.8    | 1,096.9        | 25,297.7     | 25,297.7       | 79,823.1            | 14,823.1       |
| 10.75            | 9,799.3     | 1,157.8        | 79,692.8     | 67,904.6       | 209,194.9           | 1,966.7        |
| 11.00            | 7,564.3     | 7,564.3        | 502,004.8    | 178,054.6      | 4,936.5             | 4,636.5        |
| 11.25            | 1,075.1     | 1,075.1        | 265,329.4    | 23,849.6       | 124,355.6           | 13,105.6       |
| 11.50            | 131,016.6   | 1,350.8        | 251,542.7    | 47,905.3       | 218,095.0           | 5,127.3        |
| 11.75            | 388.1       | 388.1          | 184,667.9    | 32,289.0       | 98,844.0            | 27,809.7       |
| 12.00            | 90,759.5    | 17,224.5       | 365,001.0    | 87,029.8       | 279,226.3           | 128,589.7      |
| 12.25            | 263.1       | 263.1          | 242,917.0    | 83,566.4       | 706,561.8           | 259,025.5      |
| 12.50            | 5,476.9     | 5,250.8        | 371,260.5    | 296,575.3      | 372,668.3           | 261,433.7      |
| 12.75            | 1,130.7     | 1,130.7        | 316,988.3    | 106,732.5      | 541,503.0           | 294,275.2      |
| 13.00            | 4,421.7     | 4,421.7        | 298,116.7    | 84,396.6       | 282,606.4           | 266,709.3      |
| 13.25            | 65,119.4    | 165.2          | 282,036.0    | 141,685.4      | 346,609.4           | 267,554.4      |
| 13.50            | 1,476.1     | 1,476.1        | 230,492.3    | 43,159.1       | 183,489.0           | 174,771.5      |
| 13.75            | 7,503.2     | 7,503.2        | 104,597.7    | 86,399.8       | 179,312.8           | 140,403.8      |
| 14.00            | 16,643.6    | 16,643.6       | 135,064.2    | 101,003.9      | 172,893.2           | 167,542.3      |
| 14.25            | 6,056.9     | 6,056.9        | 109,225.6    | 105,776.1      | 151,067.3           | 140,622.5      |
| 14.50            | 82,931.2    | 82,931.2       | 124,619.0    | 119,827.5      | 109,059.1           | 106,395.5      |
| 14.75            | 7,155.5     | 7,155.5        | 66,766.4     | 64,480.4       | 124,548.8           | 76,405.8       |
| 15.00            | 8,599.2     | 5,724.5        | 124,705.5    | 102,900.3      | 161,107.5           | 119,204.9      |
| 15.25            | 19,962.4    | 2,205.4        | 167,870.5    | 120,604.5      | 129,842.0           | 82,023.4       |
| 15.50            | 13,135.5    | 7,846.6        | 92,765.0     | 78,746.4       | 32,344.3            | 30,789.2       |
| 15.75            | 32,785.7    | 32,760.0       | 135,842.1    | 133,621.3      | 96,490.3            | 96,415.3       |
| 16.00            | 114,828.7   | 35,958.8       | 183,217.9    | 115,239.1      | 55,855.3            | 38,795.0       |
| 16.25            | 126,774.3   | 22,164.3       | 177,276.5    | 127,868.7      | 50,516.7            | 50,514.4       |
| 16.50            | 218,309.5   | 171,271.4      | 292,021.2    | 212,051.8      | 37,667.5            | 36,020.5       |
| 16.75            | 111,176.8   | 34,583.3       | 125,720.7    | 101,921.2      | 19,379.4            | 18,381.4       |
| 17.00            | 167,199.1   | 33,306.4       | 176,702.0    | 136,448.5      | 382,425.7           | 174,002.2      |
| 17.25            | 105,370.6   | 65,848.3       | 136,948.4    | 136,400.6      | 23,211.5            | 23,211.5       |
| 17.50            | 224,297.3   | 137,815.5      | 535,426.7    | 196,256.7      | 111,411.9           | 37,112.4       |
| 17.75            | 82,149.2    | 66,230.4       | 137,650.8    | 110,860.9      | 16,870.7            | 14,870.7       |
| 18.00            | 153,896.5   | 90,472.4       | 139,186.2    | 101,706.1      | 59,934.7            | 29,193.0       |
| 18.25            | 53,636.6    | 50,459.5       | 78,426.7     | 76,252.1       | 67,398.6            | 67,398.6       |
| 18.50            | 101,389.2   | 96,579.8       | 68,410.5     | 67,692.7       | 18,816.5            | 18,816.5       |
| 18.75            | 43,341.1    | 37,141.1       | 74,326.7     | 34,012.4       | 15,717.4            | 15,717.4       |
| 19.00            | 134,636.2   | 89,552.4       | 57,130.2     | 55,535.7       | 22,425.5            | 22,425.5       |
| 19.25            | 59,659.9    | 48,020.2       | 96,046.1     | 45,108.2       | 11,011.1            | 11,011.1       |
| 19.50            | 139,618.1   | 67,814.5       | 160,673.7    | 82,797.7       | 10,169.2            | 10,169.2       |
| 19.75            | 162,505.8   | 89,904.9       | 49,340.0     | 42,106.5       | 30,272.1            | 30,272.1       |
| 20.00            | 218,173.9   | 149,622.3      | 26,413.5     | 25,452.7       | 15,996.2            | 15,996.2       |
| 20.25            | 385,631.7   | 124,943.9      | 22,510.0     | 19,010.0       | 19,303.3            | 19,303.3       |
| 20.50            | 275,277.3   | 193,732.4      | 12,515.6     | 11,817.4       | 6,391.3             | 6,360.1        |
| 20.75            | 304,060.0   | 211,015.9      | 48,216.8     | 47,791.8       | 29,224.1            | 28,801.3       |
| 21.00            | 225,883.6   | 181,667.1      | 39,661.4     | 38,658.4       | 16,346.9            | 15,846.9       |
| 21.25            | 216,708.6   | 213,488.2      | 24,037.3     | 23,415.4       | 7,799.5             | 7,797.3        |
| 21.50            | 165,994.1   | 122,556.2      | 63,860.0     | 35,717.4       | 17,562.8            | 17,562.8       |
| 21.75            | 233,789.8   | 184,650.0      | 30,764.4     | 29,725.8       | 18,022.7            | 18,022.7       |
| 22.00            | 121,499.2   | 84,510.6       | 34,759.8     | 33,252.4       | 19,733.7            | 18,233.7       |
| 22.25            | 159,768.5   | 137,588.6      | 23,441.9     | 19,134.4       | 4,435.7             | 2,823.5        |
| 22.50            | 76,804.4    | 74,162.6       | 23,198.0     | 23,177.7       | 10,514.3            | 10,508.8       |
| 22.75            | 135,019.1   | 87,177.3       | 12,945.5     | 9,053.7        | 5,622.8             | 1,730.9        |
| 23.00            | 32,331.8    | 30,434.8       | 8,626.5      | 8,447.9        | 4,957.6             | 4,948.8        |
| 23.25            | 155,636.1   | 76,653.6       | 28,815.4     | 28,811.5       | 14,959.7            | 14,959.7       |
| 23.50            | 350,823.9   | 234,670.3      | 447,074.6    | 323,901.4      | 11,144.5            | 9,221.8        |
| 23.75            | 85,007.5    | 82,807.8       | 11,291.5     | 11,287.9       | 2,025.6             | 2,025.6        |
| 24.00            | 22,813.2    | 22,216.3       | 12,212.6     | 12,176.9       | 9,666.3             | 9,666.3        |
| 24.25            | 30,705.6    | 30,569.8       | 11,312.4     | 11,312.4       | 3,498.2             | 3,498.2        |
| 24.50            | 16,333.8    | 16,185.4       | 4,817.9      | 4,817.9        | 3,094.3             | 3,094.3        |
| 24.75            | 18,269.8    | 17,929.9       | 4,988.9      | 4,988.9        | 1,721.5             | 1,721.5        |
| 25.00 & above    | 527,699.5   | 527,621.3      | 421,101.1    | 421,099.3      | 246,851.6           | 246,851.6      |
| TOTAL            | 8,519,755.7 | 5,811,513.2    | 11,326,551.0 | 6,944,813.5    | 8,969,564.3         | 6,209,691.6    |

Source: Statistics and Data Services Department, SBP

Notes:

\* 01.00 stands for 00.25 to 01.00

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\* 8.00 stands for 7.25 to 8.00

1. This Data is being published on quarterly basis w.e.f. March 2023.

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

### 3.26 Scheduled Banks' Advances by Rate of Return (Islamic Banking)

End of Period: Million Rupees

| RATE OF RETURN | 2024        |                |             |                | 2025             |                |
|----------------|-------------|----------------|-------------|----------------|------------------|----------------|
|                | Sep         |                | Dec         |                | Mar <sup>7</sup> |                |
|                | Overall     | Private Sector | Overall     | Private Sector | Overall          | Private Sector |
| 0.00           | 231,269.3   | 206,254.3      | 416,211.1   | 392,914.1      | 323,943.3        | 272,601.4      |
| 01.00*         | 3,140.7     | 3,140.7        | 3,513.4     | 3,504.2        | 4,603.5          | 4,603.5        |
| 02.00*         | 66,655.4    | 66,655.4       | 63,745.9    | 63,745.9       | 60,742.4         | 60,716.0       |
| 03.00*         | 84,710.4    | 83,778.4       | 99,207.7    | 87,642.7       | 70,045.1         | 70,045.1       |
| 04.00*         | 61,392.2    | 61,392.2       | 49,265.4    | 49,265.4       | 50,011.1         | 50,011.1       |
| 05.00*         | 106,935.0   | 106,935.0      | 126,985.7   | 126,985.7      | 129,841.7        | 129,841.7      |
| 06.00*         | 18,771.3    | 18,771.3       | 28,592.2    | 28,592.2       | 29,748.4         | 29,698.4       |
| 07.00*         | 38,024.4    | 38,024.4       | 56,775.3    | 56,775.3       | 42,757.5         | 42,726.9       |
| 08.00*         | 31,602.2    | 10,915.8       | 28,409.6    | 28,409.6       | 70,232.9         | 23,878.4       |
| 8.25           | 1,179.0     | 1,179.0        | 3,597.7     | 3,597.7        | 13,861.9         | 13,861.9       |
| 8.50           | 5,538.8     | 699.4          | 84,163.4    | 32,454.9       | 8,053.9          | 8,053.9        |
| 8.75           | 22,308.1    | 1,256.2        | 27,342.9    | 23,332.6       | 14,487.3         | 14,487.3       |
| 9.00           | 10,547.3    | 10,547.3       | 17,220.1    | 17,220.1       | 126,366.7        | 115,435.8      |
| 9.25           | 809.0       | 809.0          | 75,903.4    | 75,903.4       | 35,780.5         | 15,780.5       |
| 9.50           | 801.7       | 801.7          | 54,345.5    | 34,345.5       | 15,280.0         | 15,280.0       |
| 9.75           | 259.7       | 259.7          | 43,024.7    | 43,024.7       | 5,627.5          | 5,627.5        |
| 10.00          | 4,190.1     | 4,178.2        | 110,863.6   | 110,852.4      | 38,339.6         | 37,670.3       |
| 10.25          | 185.9       | 185.9          | 146,688.3   | 77,413.5       | 134,818.1        | 32,602.6       |
| 10.50          | 974.5       | 974.5          | 38,071.9    | 38,071.9       | 31,778.1         | 31,778.1       |
| 10.75          | 428.4       | 428.4          | 83,500.5    | 31,924.3       | 6,690.1          | 1,690.1        |
| 11.00          | 4,343.1     | 4,343.1        | 86,362.5    | 18,437.0       | 5,421.8          | 5,412.8        |
| 11.25          | 286.6       | 286.6          | 14,279.8    | 14,279.8       | 23,008.4         | 23,008.4       |
| 11.50          | 582.0       | 582.0          | 21,333.8    | 6,333.8        | 9,060.3          | 9,060.3        |
| 11.75          | 600.2       | 600.2          | 19,187.6    | 15,196.5       | 108,765.0        | 43,759.9       |
| 12.00          | 1,575.2     | 1,575.2        | 100,923.0   | 52,888.3       | 211,858.6        | 135,095.6      |
| 12.25          | 629.7       | 593.0          | 81,442.8    | 68,664.1       | 655,567.6        | 217,877.6      |
| 12.50          | 852.6       | 852.6          | 72,366.7    | 70,366.7       | 238,637.1        | 170,165.8      |
| 12.75          | 3,052.9     | 1,240.9        | 104,961.8   | 47,555.6       | 174,884.8        | 153,041.6      |
| 13.00          | 640.6       | 640.6          | 43,473.1    | 41,872.3       | 203,889.2        | 190,616.6      |
| 13.25          | 2,718.5     | 2,718.5        | 61,787.2    | 53,590.8       | 122,086.9        | 112,456.0      |
| 13.50          | 1,560.9     | 1,560.9        | 74,085.7    | 74,021.5       | 101,413.6        | 100,765.3      |
| 13.75          | 7,187.9     | 7,187.9        | 77,515.6    | 71,955.5       | 150,612.0        | 107,644.2      |
| 14.00          | 18,604.0    | 18,604.0       | 145,413.4   | 144,995.1      | 64,999.5         | 64,766.8       |
| 14.25          | 4,432.4     | 4,432.4        | 69,330.4    | 68,441.8       | 65,123.1         | 63,502.1       |
| 14.50          | 67,448.3    | 67,448.3       | 56,791.4    | 55,280.3       | 55,754.1         | 54,972.7       |
| 14.75          | 1,263.3     | 1,263.3        | 76,776.5    | 53,857.7       | 42,744.0         | 29,473.8       |
| 15.00          | 11,803.0    | 7,100.6        | 81,553.0    | 64,475.3       | 77,980.6         | 77,889.4       |
| 15.25          | 4,343.3     | 2,621.1        | 131,138.4   | 94,965.8       | 82,329.7         | 71,909.2       |
| 15.50          | 8,322.3     | 7,044.5        | 56,483.6    | 50,113.6       | 25,044.5         | 24,981.5       |
| 15.75          | 14,608.6    | 4,608.6        | 67,764.3    | 49,528.5       | 32,068.3         | 31,999.6       |
| 16.00          | 14,459.3    | 14,457.7       | 58,713.0    | 58,494.3       | 16,391.9         | 16,355.2       |
| 16.25          | 27,325.6    | 27,318.2       | 63,084.4    | 47,322.1       | 15,563.7         | 14,250.2       |
| 16.50          | 86,700.8    | 67,324.5       | 62,754.5    | 51,365.9       | 20,949.4         | 12,449.4       |
| 16.75          | 35,922.6    | 21,270.2       | 58,235.8    | 55,382.3       | 16,015.5         | 16,005.3       |
| 17.00          | 29,741.9    | 29,736.3       | 60,567.0    | 51,812.1       | 92,740.2         | 16,582.1       |
| 17.25          | 27,264.5    | 19,177.2       | 19,472.7    | 17,773.5       | 6,593.5          | 6,593.5        |
| 17.50          | 44,899.1    | 44,894.2       | 189,863.5   | 186,127.3      | 19,380.8         | 12,653.4       |
| 17.75          | 21,855.3    | 21,751.7       | 21,176.9    | 21,030.7       | 6,502.5          | 6,502.5        |
| 18.00          | 40,574.9    | 32,396.5       | 17,074.9    | 17,072.1       | 14,423.0         | 14,385.7       |
| 18.25          | 31,689.3    | 30,402.4       | 12,249.7    | 12,241.2       | 6,702.9          | 6,702.9        |
| 18.50          | 46,411.5    | 31,978.8       | 19,732.5    | 19,703.9       | 9,097.2          | 9,089.1        |
| 18.75          | 29,421.3    | 28,853.3       | 16,824.8    | 16,824.8       | 8,244.4          | 8,239.7        |
| 19.00          | 80,667.4    | 51,810.2       | 19,104.6    | 18,598.0       | 14,120.3         | 14,120.3       |
| 19.25          | 37,279.8    | 31,941.9       | 10,276.9    | 10,241.0       | 4,366.7          | 4,366.7        |
| 19.50          | 99,170.6    | 56,615.5       | 22,455.9    | 21,314.7       | 5,960.9          | 5,625.9        |
| 19.75          | 202,574.6   | 90,457.3       | 18,178.4    | 14,968.5       | 7,819.5          | 7,792.5        |
| 20.00          | 188,428.1   | 79,105.2       | 18,277.9    | 18,269.2       | 21,593.4         | 21,448.7       |
| 20.25          | 191,046.6   | 98,195.2       | 31,772.8    | 31,736.8       | 12,656.6         | 6,656.6        |
| 20.50          | 236,780.8   | 83,405.1       | 25,360.1    | 24,736.5       | 6,858.9          | 6,858.9        |
| 20.75          | 138,274.8   | 97,942.4       | 19,920.8    | 19,604.8       | 8,616.9          | 8,616.9        |
| 21.00          | 72,078.2    | 70,550.1       | 15,337.3    | 15,314.2       | 2,934.2          | 2,927.1        |
| 21.25          | 74,534.0    | 61,432.9       | 17,435.3    | 16,723.0       | 7,175.9          | 7,175.9        |
| 21.50          | 69,181.0    | 66,348.4       | 12,167.7    | 12,159.4       | 6,843.8          | 6,841.2        |
| 21.75          | 125,117.4   | 85,114.3       | 17,534.6    | 17,525.8       | 11,950.6         | 11,950.6       |
| 22.00          | 81,068.2    | 55,052.0       | 19,770.9    | 11,694.5       | 8,772.1          | 8,772.1        |
| 22.25          | 55,578.0    | 54,816.5       | 10,755.0    | 10,731.7       | 4,747.6          | 4,732.4        |
| 22.50          | 41,650.1    | 38,582.3       | 14,974.4    | 14,969.9       | 11,720.7         | 11,720.7       |
| 22.75          | 50,473.9    | 38,698.7       | 11,023.3    | 6,700.0        | 3,582.7          | 3,582.7        |
| 23.00          | 37,295.0    | 35,073.4       | 20,161.0    | 17,397.5       | 16,492.6         | 13,149.2       |
| 23.25          | 42,255.8    | 40,631.6       | 16,947.0    | 16,939.5       | 11,416.7         | 11,409.3       |
| 23.50          | 67,695.1    | 21,776.4       | 114,210.9   | 10,965.7       | 6,172.4          | 6,172.4        |
| 23.75          | 35,884.5    | 32,988.6       | 11,531.8    | 11,429.3       | 4,827.7          | 4,827.7        |
| 24.00          | 20,510.4    | 20,508.9       | 12,478.0    | 12,478.0       | 7,796.5          | 7,791.1        |
| 24.25          | 14,413.8    | 14,313.4       | 14,463.1    | 14,463.1       | 3,779.2          | 3,779.2        |
| 24.50          | 9,138.9     | 9,136.4        | 3,550.9     | 3,550.9        | 1,584.5          | 1,584.5        |
| 24.75          | 9,583.5     | 9,581.6        | 5,101.6     | 5,099.9        | 2,856.6          | 2,856.6        |
| 25.00 & above  | 92,743.1    | 91,381.0       | 70,165.3    | 70,131.1       | 54,939.3         | 54,774.6       |
| TOTAL          | 3,354,268.6 | 2,457,511.6    | 4,159,132.7 | 3,425,689.5    | 4,146,449.8      | 3,044,132.3    |

Source: Statistics and Data Services Department, SBP

Note:

01.00\* stands for 00.25 to 01.00

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8.00\* stands for 7.25 to 8.00

This Data is being published on quarterly basis w.e.f. March, 2023.

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

All Banks  
As on 31<sup>st</sup> March, 2025

Million Rupees

| Rate of Return | Male             | Female         | Both Males and Females | Others            | Total Advances    |
|----------------|------------------|----------------|------------------------|-------------------|-------------------|
| 00.00          | 506,843          | 15,324         | 4,003                  | 967,338           | 1,493,508         |
| 01.00*         | 2,723            | 251            | -                      | 18,713            | 21,687            |
| 02.00*         | 12,440           | 753            | -                      | 145,655           | 158,849           |
| 03.00*         | 66,230           | 8,071          | 135                    | 226,782           | 301,218           |
| 04.00*         | 51,690           | 4,690          | 345                    | 116,955           | 173,680           |
| 05.00*         | 115,553          | 25,478         | 3,241                  | 245,157           | 389,428           |
| 06.00*         | 19,915           | 1,272          | 127                    | 127,226           | 148,539           |
| 07.00*         | 92,159           | 7,020          | 5,553                  | 136,974           | 241,706           |
| 08.00*         | 2,813            | 1,056          | 1                      | 219,645           | 223,515           |
| 08.25          | 165              | 3              | -                      | 35,462            | 35,630            |
| 08.50          | 2,010            | 20             | -                      | 42,417            | 44,447            |
| 08.75          | 309              | 1              | -                      | 28,405            | 28,715            |
| 09.00          | 30,307           | 812            | 8                      | 344,656           | 375,783           |
| 09.25          | 350              | 6              | -                      | 41,324            | 41,680            |
| 09.50          | 196              | 68             | -                      | 17,007            | 17,271            |
| 09.75          | 251              | 28             | -                      | 8,077             | 8,357             |
| 10.00          | 2,050            | 23             | 39                     | 144,921           | 147,033           |
| 10.25          | 66               | 24             | -                      | 286,435           | 286,525           |
| 10.50          | 323              | 48             | -                      | 111,231           | 111,601           |
| 10.75          | 821              | 7              | 9                      | 215,048           | 215,885           |
| 11.00          | 4,001            | 501            | 12                     | 5,844             | 10,358            |
| 11.25          | 304              | 25             | -                      | 147,035           | 147,364           |
| 11.50          | 1,293            | 61             | 6                      | 225,795           | 227,155           |
| 11.75          | 282              | 13             | -                      | 207,314           | 207,609           |
| 12.00          | 10,606           | 420            | 536                    | 479,523           | 491,085           |
| 12.25          | 8,307            | 134            | 322                    | 1,353,366         | 1,362,129         |
| 12.50          | 6,102            | 185            | 89                     | 604,931           | 611,305           |
| 12.75          | 7,220            | 699            | 40                     | 708,429           | 716,388           |
| 13.00          | 13,241           | 1,711          | 521                    | 471,023           | 486,496           |
| 13.25          | 15,169           | 1,174          | 123                    | 452,231           | 468,696           |
| 13.50          | 23,023           | 848            | 74                     | 260,958           | 284,903           |
| 13.75          | 13,322           | 504            | 78                     | 316,020           | 329,925           |
| 14.00          | 22,014           | 1,535          | 642                    | 213,701           | 237,893           |
| 14.25          | 17,329           | 1,128          | 59                     | 197,674           | 216,190           |
| 14.50          | 19,167           | 1,611          | 606                    | 143,429           | 164,813           |
| 14.75          | 29,133           | 1,867          | 67                     | 136,226           | 167,293           |
| 15.00          | 39,002           | 2,736          | 242                    | 197,108           | 239,088           |
| 15.25          | 19,857           | 1,149          | 348                    | 190,818           | 212,172           |
| 15.50          | 16,967           | 1,509          | 1,385                  | 37,527            | 57,389            |
| 15.75          | 22,883           | 1,209          | 86                     | 104,380           | 128,559           |
| 16.00          | 23,850           | 1,626          | 152                    | 46,620            | 72,247            |
| 16.25          | 16,834           | 884            | 56                     | 48,307            | 66,080            |
| 16.50          | 24,827           | 1,544          | 52                     | 32,194            | 58,617            |
| 16.75          | 12,359           | 964            | 64                     | 22,008            | 35,395            |
| 17.00          | 33,187           | 8,247          | 156                    | 433,576           | 475,166           |
| 17.25          | 14,281           | 681            | 78                     | 14,765            | 29,805            |
| 17.50          | 25,282           | 1,378          | 1,456                  | 102,678           | 130,793           |
| 17.75          | 10,161           | 480            | 71                     | 12,661            | 23,373            |
| 18.00          | 22,401           | 722            | 284                    | 50,951            | 74,358            |
| 18.25          | 52,291           | 2,450          | 53                     | 19,308            | 74,101            |
| 18.50          | 18,761           | 562            | 30                     | 8,561             | 27,914            |
| 18.75          | 7,931            | 567            | 8                      | 15,456            | 23,962            |
| 19.00          | 18,493           | 1,684          | 80                     | 16,289            | 36,546            |
| 19.25          | 9,677            | 1,210          | 186                    | 4,305             | 15,378            |
| 19.50          | 7,706            | 487            | 87                     | 7,849             | 16,130            |
| 19.75          | 31,093           | 2,112          | 39                     | 4,848             | 38,092            |
| 20.00          | 19,324           | 1,217          | 102                    | 16,947            | 37,590            |
| 20.25          | 18,887           | 1,265          | 292                    | 11,516            | 31,960            |
| 20.50          | 8,726            | 792            | 26                     | 3,706             | 13,250            |
| 20.75          | 25,469           | 1,713          | 17                     | 10,642            | 37,841            |
| 21.00          | 13,704           | 681            | 26                     | 4,869             | 19,281            |
| 21.25          | 7,081            | 875            | 116                    | 6,903             | 14,975            |
| 21.50          | 20,166           | 1,596          | 52                     | 2,593             | 24,407            |
| 21.75          | 3,266            | 249            | 98                     | 26,361            | 29,973            |
| 22.00          | 20,076           | 962            | 63                     | 7,405             | 28,506            |
| 22.25          | 4,265            | 475            | 105                    | 4,339             | 9,183             |
| 22.50          | 9,503            | 2,033          | 130                    | 10,570            | 22,235            |
| 22.75          | 2,081            | 166            | 47                     | 6,911             | 9,206             |
| 23.00          | 6,321            | 713            | 83                     | 14,333            | 21,450            |
| 23.25          | 15,270           | 1,097          | 424                    | 9,585             | 26,376            |
| 23.50          | 7,329            | 491            | 239                    | 9,258             | 17,317            |
| 23.75          | 3,631            | 269            | 380                    | 2,574             | 6,853             |
| 24.00          | 14,599           | 1,691          | 46                     | 1,126             | 17,463            |
| 24.25          | 5,749            | 424            | 414                    | 690               | 7,277             |
| 24.50          | 3,715            | 300            | 118                    | 546               | 4,679             |
| 24.75          | 3,269            | 312            | 298                    | 698               | 4,578             |
| 25.00 & above  | 251,702          | 28,127         | 937                    | 21,025            | 301,791           |
| <b>Total</b>   | <b>1,989,705</b> | <b>155,016</b> | <b>25,560</b>          | <b>10,945,733</b> | <b>13,116,014</b> |

Source: Statistics and Data Services Department, SBP

\*01.00 stands for 00.25 to 01.00

.....

\*08.00 stands for 07.25 to 08.00

Notes:-

1. Effective March 2025, Easy Paisa Bank Ltd. 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.

2. This Data is being published on quarterly basis w.e.f. March 2023.

**3.27 Scheduled Banks' Weighted Average Rate  
of Return on Deposits  
Overall – All Banks**

| TYPE OF DEPOSITS                             | Percent per annum |                  |                  |                  |                  |
|--|-------------------|------------------|------------------|------------------|------------------|
|  | 2024              |                  |                  |                  | 2025             |
|  | Mar               | Jun              | Sep              | Dec <sup>R</sup> | Mar <sup>R</sup> |
| I. Call Deposits                             | 12.83<br>(2.23)   | 10.17<br>(2.87)  | 8.90<br>(2.15)   | 6.20<br>(2.07)   | 5.74<br>(2.17)   |
| II. Saving Deposits                          | 18.02<br>(70.28)  | 18.04<br>(71.17) | 16.00<br>(72.57) | 11.54<br>(74.60) | 8.97<br>(73.81)  |
| III. Term or Fixed Deposits                  |                   |                  |                  |                  |                  |
| (a) Less than 3 months                       | 17.88<br>(4.30)   | 15.20<br>(4.59)  | 15.15<br>(3.68)  | 8.62<br>(4.44)   | 7.96<br>(4.19)   |
| (b) 3 months and over but less than 6 months | 17.63<br>(3.34)   | 17.23<br>(3.07)  | 15.97<br>(3.12)  | 9.49<br>(2.14)   | 7.91<br>(2.46)   |
| (c) 6 months and over but less than 1 year   | 14.05<br>(3.16)   | 11.29<br>(3.15)  | 13.44<br>(3.49)  | 8.88<br>(2.41)   | 6.89<br>(2.60)   |
| (d) 1 year and over but less than 2 years    | 19.35<br>(14.12)  | 18.54<br>(13.11) | 17.91<br>(12.82) | 12.31<br>(12.11) | 11.69<br>(12.41) |
| (e) 2 years and over but less than 3 years   | 14.35<br>(0.32)   | 14.18<br>(0.25)  | 19.48<br>(0.25)  | 6.32<br>(0.32)   | 5.95<br>(0.30)   |
| (f) 3 years and over but less than 4 years   | 14.38<br>(0.43)   | 10.68<br>(0.39)  | 15.40<br>(0.38)  | 8.32<br>(0.48)   | 9.44<br>(0.70)   |
| (g) 4 years and over but less than 5 years   | 13.45<br>(0.31)   | 11.86<br>(0.07)  | 14.38<br>(0.07)  | 9.19<br>(0.07)   | 6.09<br>(0.06)   |
| (h) 5 years and over                         | 12.91<br>(1.52)   | 10.56<br>(1.32)  | 13.10<br>(1.25)  | 7.14<br>(1.36)   | 6.51<br>(1.30)   |
| IV. Overall                                  |                   |                  |                  |                  |                  |
| (i) Excluding current and other deposits     | 17.83             | 17.34            | 15.91            | 11.19            | 9.08             |
| (ii) Including current and other deposits    | 11.72             | 11.51            | 10.67            | 7.24             | 5.79             |

Source: Statistics and Data Services Department, SBP

Note:

1. Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

2. This Data is being published on quarterly basis w.e.f. March 2023.

3. Effective March 2025, Easypaisa Bank Ltd. 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.

**3.28 Scheduled Banks' Weighted Average Rate  
of Return on Deposits  
Conventional Banking– All Banks**

| TYPE OF DEPOSITS                             | Percent per annum |                  |                  |                  |                  |
|--|-------------------|------------------|------------------|------------------|------------------|
|  | 2024              |                  |                  |                  | 2025             |
|  | Mar               | Jun              | Sep              | Dec <sup>3</sup> | Mar <sup>3</sup> |
| I. Call Deposits                             | 14.44<br>(2.61)   | 11.11<br>(3.44)  | 9.43<br>(2.64)   | 6.65<br>(2.55)   | 6.24<br>(2.65)   |
| II. Saving Deposits                          | 19.53<br>(69.85)  | 19.60<br>(71.13) | 17.42<br>(72.81) | 12.75<br>(73.27) | 9.57<br>(72.09)  |
| III. Term or Fixed Deposits                  |                   |                  |                  |                  |                  |
| (a) Less than 3 months                       | 17.45<br>(3.39)   | 12.63<br>(3.40)  | 14.90<br>(3.09)  | 8.29<br>(3.76)   | 7.57<br>(4.07)   |
| (b) 3 months and over but less than 6 months | 16.63<br>(2.74)   | 15.81<br>(2.43)  | 14.49<br>(2.07)  | 8.79<br>(2.02)   | 7.39<br>(2.14)   |
| (c) 6 months and over but less than 1 year   | 12.11<br>(2.86)   | 9.30<br>(3.07)   | 11.11<br>(3.37)  | 8.40<br>(2.57)   | 6.54<br>(2.52)   |
| (d) 1 year and over but less than 2 years    | 19.61<br>(15.82)  | 18.77<br>(14.42) | 18.32<br>(13.99) | 12.39<br>(13.42) | 12.11<br>(13.92) |
| (e) 2 years and over but less than 3 years   | 14.47<br>(0.39)   | 14.25<br>(0.32)  | 19.70<br>(0.32)  | 6.25<br>(0.42)   | 5.91<br>(0.39)   |
| (f) 3 years and over but less than 4 years   | 14.94<br>(0.49)   | 10.85<br>(0.44)  | 16.49<br>(0.42)  | 8.49<br>(0.56)   | 9.70<br>(0.86)   |
| (g) 4 years and over but less than 5 years   | 13.31<br>(0.34)   | 7.77<br>(0.04)   | 13.70<br>(0.04)  | 6.46<br>(0.03)   | 4.03<br>(0.02)   |
| (h) 5 years and over                         | 12.94<br>(1.51)   | 10.03<br>(1.33)  | 13.72<br>(1.25)  | 6.53<br>(1.40)   | 6.44<br>(1.34)   |
| IV. Overall                                  |                   |                  |                  |                  |                  |
| (i) Excluding current and other deposits     | 18.88             | 18.32            | 16.89            | 12.05            | 9.58             |
| (ii) Including current and other deposits    | 12.62             | 12.39            | 11.57            | 8.01             | 6.33             |

Source: Statistics and Data Services Department, SBP

Note:

1. Figures in parentheses represent as percentage of total conventional deposits excluding current and other deposits.

2. This Data is being published on quarterly basis w.e.f. March 2023.

3. Effective March 2025, Easypaisa Bank Ltd. 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.



**3.29 Scheduled Banks' Weighted Average Rate  
of Return on Deposits  
Islamic Banking – All Banks**

| TYPE OF<br>DEPOSITS                          | Percent per annum |        |        |                  |
|--|-------------------|--------|--------|------------------|
|  | 2024              |        |        |                  |
|  | Mar               | Jun    | Sep    | Dec <sup>a</sup> |
|  |                   |        |        |                  |
| I. Call Deposits                             | -                 | 0.0    | 1.3    | 0.0              |
|  | (1.0)             | (1.0)  | (0.6)  | (0.6)            |
| II. Saving Deposits                          | 13.4              | 13.0   | 11.5   | 8.0              |
|  | (71.6)            | (71.3) | (72.7) | (78.7)           |
| III. Term or Fixed Deposits                  |                   |        |        |                  |
| (a) Less than 3 months                       | 18.5              | 18.5   | 15.6   | 9.2              |
|  | (7.2)             | (8.5)  | (5.6)  | (6.6)            |
| (b) 3 months and over but less than 6 months | 19.3              | 19.4   | 17.5   | 11.3             |
|  | (5.2)             | (5.2)  | (6.5)  | (2.5)            |
| (c) 6 months and over but less than 1 year   | 18.3              | 17.1   | 20.0   | 10.9             |
|  | (4.1)             | (3.4)  | (3.9)  | (1.9)            |
| (d) 1 year and over but less than 2 years    | 17.9              | 17.3   | 15.9   | 11.9             |
|  | (8.8)             | (8.8)  | (9.1)  | (8.0)            |
| (e) 2 years and over but less than 3 years   | 12.5              | 12.8   | 11.9   | 9.7              |
|  | (0.1)             | (0.0)  | (0.0)  | (0.0)            |
| (f) 3 years and over but less than 4 years   | 11.0              | 9.7    | 9.0    | 7.0              |
|  | (0.3)             | (0.2)  | (0.2)  | (0.2)            |
| (g) 4 years and over but less than 5 years   | 14.2              | 14.9   | 14.9   | 10.4             |
|  | (0.2)             | (0.2)  | (0.2)  | (0.2)            |
| (h) 5 years and over                         | 12.8              | 12.3   | 11.1   | 9.3              |
|  | (1.6)             | (1.3)  | (1.3)  | (1.2)            |
| IV. Overall                                  |                   |        |        |                  |
| (i) Excluding current and other deposits     | 14.5              | 14.2   | 12.8   | 8.5              |
|  |                   |        |        |                  |
| (ii) Including current and other deposits    | 8.9               | 8.7    | 7.9    | 5.0              |
|  |                   |        |        |                  |

Source: Statistics and Data Services Department, SBP

Note: Figures in parentheses represent as percentage of total islamic deposits excluding current and other deposits.  
This Data is being published on quarterly basis w.e.f. March 2023.

### 3.30 Scheduled Banks' Weighted Average Rate of Return / Interest on Advances

| Percent per annum                           |                  |                    |                                 |             |           |                |                          |        |                       |                   |
|---|------------------|--------------------|---------------------------------|-------------|-----------|----------------|--------------------------|--------|-----------------------|-------------------|
| AS AT THE<br>END OF                         |                  | Precious<br>Metals | Stock<br>Exchange<br>Securities | Merchandise | Machinery | Real<br>Estate | Financial<br>Obligations | Others | Unsecured<br>Advances | TOTAL<br>ADVANCES |
| <b>I. OVERALL- ALL BANKS</b>                |                  |                    |                                 |             |           |                |                          |        |                       |                   |
| 2023  | Dec              | 13.98              | 21.16                           | 17.39       | 17.81     | 15.28          | 17.52                    | 18.94  | 32.11                 | 17.96             |
| 2024  | Mar              | 14.91              | 20.61                           | 17.59       | 17.40     | 14.77          | 16.89                    | 18.09  | 32.33                 | 17.58             |
|   | Jun              | 14.98              | 19.79                           | 17.38       | 17.22     | 14.87          | 18.07                    | 18.09  | 32.93                 | 17.57             |
|   | Sep              | 15.98              | 17.19                           | 15.76       | 15.92     | 14.07          | 16.58                    | 16.67  | 33.07                 | 16.28             |
|   | Dec              | 15.38              | 11.55                           | 12.49       | 12.38     | 12.30          | 14.07                    | 12.92  | 29.61                 | 12.94             |
| 2025  | Mar <sup>1</sup> | 11.08              | 11.21                           | 9.97        | 11.59     | 10.35          | 12.20                    | 11.26  | 28.42                 | 11.33             |
| <b>II. CONVENTIONAL BANKING - ALL BANKS</b> |                  |                    |                                 |             |           |                |                          |        |                       |                   |
| 2023  | Dec              | 13.98              | 21.11                           | 17.42       | 17.51     | 15.01          | 18.34                    | 18.41  | 32.13                 | 17.82             |
| 2024  | Mar              | 14.91              | 20.59                           | 17.46       | 16.98     | 14.51          | 17.68                    | 17.64  | 32.35                 | 17.41             |
|   | Jun              | 14.98              | 19.82                           | 17.12       | 16.80     | 14.28          | 17.79                    | 17.41  | 33.48                 | 17.20             |
|   | Sep              | 15.98              | 17.17                           | 15.83       | 15.28     | 13.61          | 16.75                    | 16.18  | 33.69                 | 16.09             |
|   | Dec              | 15.38              | 11.56                           | 12.93       | 12.25     | 12.53          | 13.54                    | 13.12  | 29.97                 | 13.16             |
| 2025  | Mar <sup>1</sup> | 11.08              | 11.13                           | 9.77        | 11.16     | 9.86           | 11.93                    | 11.11  | 28.10                 | 11.22             |
| <b>III. ISLAMIC BANKING-ALL BANKS</b>       |                  |                    |                                 |             |           |                |                          |        |                       |                   |
| 2023  | Dec              | -                  | 21.65                           | 17.33       | 18.44     | 15.94          | 13.05                    | 20.43  | 31.93                 | 18.33             |
| 2024  | Mar              | -                  | 20.94                           | 17.80       | 18.22     | 15.37          | 12.85                    | 19.55  | 32.24                 | 18.00             |
|   | Jun              | -                  | 19.29                           | 17.89       | 18.13     | 16.22          | 19.64                    | 19.92  | 29.47                 | 18.48             |
|   | Sep              | -                  | 18.56                           | 15.61       | 17.28     | 15.08          | 15.69                    | 18.18  | 29.16                 | 16.75             |
|   | Dec              | -                  | 11.33                           | 11.71       | 12.69     | 11.83          | 15.48                    | 12.07  | 27.05                 | 12.35             |
| 2025  | Mar <sup>1</sup> | -                  | 12.12                           | 10.29       | 12.55     | 11.35          | 13.17                    | 11.54  | 30.89                 | 11.58             |

Source: Statistics and Data Services Department, SBP

Note:

1. This Data is being published on quarterly basis w.e.f. March 2023.

2. Effective March 2025, Easypaisa Bank Ltd. 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.

### 3.31 Structure of Interest Rates

Percent

| w.e.f.    | SBP Reverse Repo Rate <sup>1</sup> | SBP Repo Rate <sup>2</sup> | SBP Policy (Target) Rate <sup>3</sup> | End User Export Finance Scheme Rate <sup>4</sup> |       |
|-----------|------------------------------------|----------------------------|---------------------------------------|--|-------|
|           |                                    |                            |                                       | w.e.f.   | Rate  |
| 22-Nov-21 | 9.75                               | 7.75                       | 8.75                                  | 1-Jul-15   | 4.50  |
| 15-Dec-21 | 10.75                              | 8.75                       | 9.75                                  | 1-Jul-16   | 3.00  |
| 8-Apr-22  | 13.25                              | 11.25                      | 12.25                                 | 8-Apr-22   | 5.50  |
| 24-May-22 | 14.75                              | 12.75                      | 13.75                                 | 24-May-22  | 7.50  |
| 13-Jul-22 | 16.00                              | 14.00                      | 15.00                                 | 13-Jul-22  | 10.00 |
| 28-Nov-22 | 17.00                              | 15.00                      | 16.00                                 | 28-Nov-22  | 11.00 |
| 24-Jan-23 | 18.00                              | 16.00                      | 17.00                                 | 24-Jan-23  | 14.00 |
| 3-Mar-23  | 21.00                              | 19.00                      | 20.00                                 | 3-Mar-23   | 17.00 |
| 5-Apr-23  | 22.00                              | 20.00                      | 21.00                                 | 5-Apr-23   | 18.00 |
| 27-Jun-23 | 23.00                              | 21.00                      | 22.00                                 | 27-Jun-23  | 19.00 |
| 11-Jun-24 | 21.50                              | 19.50                      | 20.50                                 | 11-Jun-24  | 17.50 |
| 30-Jul-24 | 20.50                              | 18.50                      | 19.50                                 | 30-Jul-24  | 16.50 |
| 13-Sep-24 | 18.50                              | 16.50                      | 17.50                                 | 13-Sep-24  | 14.50 |
| 5-Nov-24  | 16.00                              | 14.00                      | 15.00                                 | 5-Nov-24   | 12.00 |
| 17-Dec-24 | 14.00                              | 12.00                      | 13.00                                 | 17-Dec-24  | 10.00 |
| 28-Jan-25 | 13.00                              | 11.00                      | 12.00                                 | 28-Jan-25  | 9.00  |
| 6-May-25  | 12.00                              | 10.00                      | 11.00                                 | 6-May-25   | 8.00  |

Rupee-based discounting facility under Export Finance Scheme (EFS)/Islamic Export Refinance Scheme (IERS)<sup>5</sup>

| Tenor (remaining days to be discounted) | (up to) 90 | (up to) 120 | (up to) 180 |
|---|------------|-------------|-------------|
| SBP Refinance Rate                      | 2.00       | 1.50        | 1.00        |
| End User Rate (%)                       | 3.00       | 2.50        | 2.00        |

Long Term Financing Facility Rate (LTFF)

| w.e.f.   | Period of Financing            | SBP Rate of Refinance | PFI's Spread | End User's Rate |
|----------|--------------------------------|-----------------------|--------------|-----------------|
| 6-May-25 | Up to 3 years                  | 6.50                  | 1.50         | 8.00            |
|          | Over 3 years and upto 5 years  | 5.50                  | 2.50         | 8.00            |
|          | Over 5 years and upto 10 years | 5.00                  | 3.00         | 8.00            |

Financing Facility for Storage of Agri. Produce (FFSAP)

|          |                               |      |      |      |
|----------|-------------------------------|------|------|------|
| 3-Aug-15 | Up to 3 years                 | 3.50 | 2.50 | 6.00 |
|          | Over 3 years and upto 5 years | 3.25 | 2.75 | 6.00 |
|          | Over 5 years and upto 7 years | 2.50 | 3.50 | 6.00 |

Service charges/Mark up rates of Refinance facility for SMEs

| S.No | Refinancing Facility  | w.e.f (Circular Date) | Description  | Max. Tenor (Years) | SBP Rate of Refinance to PFIs' | PFIs' Spread | End User Rate (%) |
|------|---|-----------------------|--------------|--------------------|--------------------------------|--------------|-------------------|
| 1    | Refinancing Facility for Modernization of SMEs                                  | 19-May-17             |              | Up to 10           | 2                              | 4            | 6                 |
| 2    | Refinance Scheme for Working Capital Financing of SEs and Low-End MEs           | 22-Dec-17             |              | Up to 1            | 2                              | 4            | 6                 |
| 3    | Financing Facility for Storage of Agricultural Produce (FFSAP)                  | 19-May-17             | For SMEs     | Up to 10           | 2                              | 4            | 6                 |
| 4    | SBP Financing Scheme for Renewable Energy                                       | 26-Jul-19             | Category I   | Up to 12           | 3                              | 3            | 6                 |
|      |   |                       | Category II  | Up to 10           | 2                              | 4            | 6                 |
|      |   |                       | Category III | Up to 10           | 3                              | 3            | 6                 |
| 5    | Refinance and Credit Guarantee Scheme for Women Entrepreneurs                   | 25-Aug-17             |              | Up to 5            | 0                              | 5            | 5                 |
| 6    | Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons | 19-Mar-19             |              | Up to 5            | 0                              | 5            | 5                 |

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formerly known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015

2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate. 4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

5: In case of Islamic banking industry, the rate will be treated as expected rate.

### 3.32 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             | Excluding    | Including             | Excluding    | Including             | Excluding    | Including             | Excluding    | Including             | Excluding    | Including             | Excluding    | Including             | Excluding    | Including             | Excluding    |
|                                     | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    | Inter FIs             | Inter FIs    |
| <b>Apr-25</b>                       |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |
| <b>1.Scheduled Banks (SBs)</b>      | <b>12.77</b>          | <b>12.92</b> | <b>12.94</b>          | <b>13.14</b> | <b>12.31</b>          | <b>12.38</b> | <b>13.21</b>          | <b>13.35</b> | <b>4.90</b>           | <b>4.59</b>  | <b>8.74</b>           | <b>8.55</b>  | <b>5.83</b>           | <b>5.81</b>  | <b>9.38</b>           | <b>9.35</b>  |
| 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         |
| <b>2. DFIs</b>                      | <b>13.47</b>          | <b>13.47</b> | <b>13.51</b>          | <b>13.51</b> | <b>11.21</b>          | <b>11.08</b> | <b>12.14</b>          | <b>12.25</b> | <b>11.53</b>          | <b>11.53</b> | <b>11.53</b>          | <b>11.53</b> | <b>12.86</b>          | <b>13.42</b> | <b>12.86</b>          | <b>13.42</b> |
| <b>3. MFBs</b>                      | <b>36.89</b>          | <b>36.89</b> | <b>37.69</b>          | <b>37.69</b> | <b>35.41</b>          | <b>35.41</b> | <b>36.88</b>          | <b>36.88</b> | <b>5.66</b>           | <b>4.86</b>  | <b>10.75</b>          | <b>10.58</b> | <b>11.18</b>          | <b>11.09</b> | <b>14.35</b>          | <b>14.88</b> |
| <b>4. Overall (SBs, MFBs, DFIs)</b> | <b>12.91</b>          | <b>13.10</b> | <b>13.09</b>          | <b>13.32</b> | <b>12.96</b>          | <b>13.08</b> | <b>13.90</b>          | <b>14.09</b> | <b>4.91</b>           | <b>4.60</b>  | <b>8.76</b>           | <b>8.57</b>  | <b>5.95</b>           | <b>5.91</b>  | <b>9.51</b>           | <b>9.48</b>  |
| <b>May-25</b>                       |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |
| <b>1.Scheduled Banks (SBs)</b>      | <b>12.24</b>          | <b>12.26</b> | <b>12.64</b>          | <b>12.72</b> | <b>12.12</b>          | <b>12.15</b> | <b>13.14</b>          | <b>13.23</b> | <b>3.49</b>           | <b>3.94</b>  | <b>8.57</b>           | <b>8.39</b>  | <b>5.70</b>           | <b>5.66</b>  | <b>9.21</b>           | <b>9.18</b>  |
| 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         |
| <b>2. DFIs</b>                      | <b>13.03</b>          | <b>13.00</b> | <b>13.06</b>          | <b>13.03</b> | <b>10.97</b>          | <b>10.78</b> | <b>11.83</b>          | <b>11.85</b> | <b>11.04</b>          | <b>10.86</b> | <b>11.04</b>          | <b>10.87</b> | <b>12.53</b>          | <b>13.26</b> | <b>12.53</b>          | <b>13.26</b> |
| <b>3. MFBs</b>                      | <b>36.81</b>          | <b>36.81</b> | <b>37.62</b>          | <b>37.62</b> | <b>35.45</b>          | <b>35.45</b> | <b>36.84</b>          | <b>36.84</b> | <b>5.36</b>           | <b>4.31</b>  | <b>10.16</b>          | <b>9.67</b>  | <b>10.74</b>          | <b>10.52</b> | <b>13.95</b>          | <b>14.35</b> |
| <b>4. Overall (SBs, MFBs, DFIs)</b> | <b>12.47</b>          | <b>12.52</b> | <b>12.87</b>          | <b>12.98</b> | <b>12.80</b>          | <b>12.88</b> | <b>13.85</b>          | <b>14.00</b> | <b>3.50</b>           | <b>3.94</b>  | <b>8.58</b>           | <b>8.40</b>  | <b>5.82</b>           | <b>5.76</b>  | <b>9.34</b>           | <b>9.30</b>  |
| <b>Jun-25<sup>a</sup></b>           |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |
| <b>1.Scheduled Banks (SBs)</b>      | <b>11.67</b>          | <b>11.71</b> | <b>11.86</b>          | <b>11.94</b> | <b>11.81</b>          | <b>11.84</b> | <b>12.69</b>          | <b>12.77</b> | <b>3.39</b>           | <b>3.67</b>  | <b>8.85</b>           | <b>8.78</b>  | <b>5.34</b>           | <b>5.16</b>  | <b>8.69</b>           | <b>8.61</b>  |
| 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         |
| <b>2. DFIs</b>                      | <b>12.57</b>          | <b>12.57</b> | <b>12.58</b>          | <b>12.59</b> | <b>10.83</b>          | <b>10.75</b> | <b>11.62</b>          | <b>11.76</b> | <b>10.88</b>          | <b>10.87</b> | <b>10.88</b>          | <b>10.87</b> | <b>11.73</b>          | <b>12.12</b> | <b>11.73</b>          | <b>12.12</b> |
| <b>3. MFBs</b>                      | <b>36.91</b>          | <b>36.91</b> | <b>37.68</b>          | <b>37.68</b> | <b>35.50</b>          | <b>35.50</b> | <b>36.80</b>          | <b>36.80</b> | <b>6.03</b>           | <b>5.13</b>  | <b>10.10</b>          | <b>10.07</b> | <b>10.34</b>          | <b>10.13</b> | <b>13.39</b>          | <b>13.78</b> |
| <b>4. Overall (SBs, MFBs, DFIs)</b> | <b>11.80</b>          | <b>11.87</b> | <b>11.99</b>          | <b>12.10</b> | <b>12.48</b>          | <b>12.56</b> | <b>13.39</b>          | <b>13.54</b> | <b>3.40</b>           | <b>3.68</b>  | <b>8.86</b>           | <b>8.79</b>  | <b>5.44</b>           | <b>5.26</b>  | <b>8.81</b>           | <b>8.73</b>  |
| <b>Jul-25<sup>a</sup></b>           |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |                       |              |
| <b>1.Scheduled Banks (SBs)</b>      | <b>11.99</b>          | <b>12.12</b> | <b>12.23</b>          | <b>12.42</b> | <b>11.48</b>          | <b>11.50</b> | <b>12.46</b>          | <b>12.53</b> | <b>2.98</b>           | <b>2.60</b>  | <b>8.44</b>           | <b>8.35</b>  | <b>5.22</b>           | <b>5.15</b>  | <b>8.52</b>           | <b>8.45</b>  |
| a. Public                           | 11.48                 | 11.54        | 12.43                 | 12.69        | 13.00                 | 13.03        | 15.36                 | 15.43        | 5.04                  | 5.02         | 7.55                  | 7.54         | 5.99                  | 6.34         | 8.59                  | 8.60         |
| b. Private                          | 12.00                 | 12.14        | 12.22                 | 12.40        | 11.25                 | 11.27        | 11.99                 | 12.05        | 2.93                  | 2.50         | 8.52                  | 8.49         | 5.05                  | 4.87         | 8.66                  | 8.57         |
| c. Foreign                          | 11.94                 | 11.96        | 11.94                 | 11.96        | 5.70                  | 5.69         | 5.71                  | 5.69         | 2.78                  | 2.80         | 5.12                  | 5.12         | 4.21                  | 4.28         | 5.20                  | 5.20         |
| d. Specialized                      | 19.14                 | 19.14        | 19.14                 | 19.14        | 15.88                 | 15.88        | 18.53                 | 18.53        | 2.96                  | 2.85         | 9.12                  | 9.10         | 7.14                  | 7.15         | 8.33                  | 8.32         |
| <b>2. DFIs</b>                      | <b>12.80</b>          | <b>12.73</b> | <b>12.82</b>          | <b>12.74</b> | <b>10.91</b>          | <b>10.87</b> | <b>11.67</b>          | <b>11.84</b> | <b>10.64</b>          | <b>10.63</b> | <b>10.64</b>          | <b>10.64</b> | <b>11.34</b>          | <b>11.59</b> | <b>11.34</b>          | <b>11.59</b> |
| <b>3. MFBs</b>                      | <b>36.46</b>          | <b>36.46</b> | <b>37.18</b>          | <b>37.18</b> | <b>35.45</b>          | <b>35.45</b> | <b>36.72</b>          | <b>36.72</b> | <b>6.59</b>           | <b>5.78</b>  | <b>10.39</b>          | <b>10.12</b> | <b>10.28</b>          | <b>10.04</b> | <b>13.01</b>          | <b>13.30</b> |
| <b>4. Overall (SBs, MFBs, DFIs)</b> | <b>12.15</b>          | <b>12.31</b> | <b>12.40</b>          | <b>12.62</b> | <b>12.19</b>          | <b>12.26</b> | <b>13.21</b>          | <b>13.33</b> | <b>3.00</b>           | <b>2.62</b>  | <b>8.45</b>           | <b>8.37</b>  | <b>5.34</b>           | <b>5.24</b>  | <b>8.65</b>           | <b>8.57</b>  |

Source: Statistics and Data Services Department, SBP

1. Gross disbursements mean the amounts disbursed by Financial Institutions (FIs) 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 means the total amount availed by the borrower during the month.

2. Foreign currency deposits/loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.

3. Loans (Disbursed & Outstanding) mean all types of FIs'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 FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs are not included.

4. All disbursements made to non-residents, private sector, public sector and government are included.

5. All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.

6. Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by;

a. Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

b. Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

7. Deposits include all types of deposits including inter FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.

8. Fresh deposits means deposits collected during the month. It also includes deposits re-priced / rolled-over deposits during the month.

9. Outstanding deposits show position of deposits held by FIs at the end of the month.

10. "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 and "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.

11. DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks.

12. Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.

13. Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

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

Archive link:

[https://www.sbp.org.pk/ecodata/Lendingdepositrates\\_Arch.xls](https://www.sbp.org.pk/ecodata/Lendingdepositrates_Arch.xls)

### 3.33 Average Rate of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

| Period               | Percent per annum        |                   |                                    |                   |                               |                    |
|----------------------|--------------------------|-------------------|------------------------------------|-------------------|-------------------------------|--------------------|
|                      | Zarai Taraqati Bank Ltd. |                   | Punjab Provincial Cooperative Bank |                   | Commercial Banks <sup>1</sup> |                    |
|                      | Production Loans         | Development Loans | Production Loans                   | Development Loans | Production Loans              | Development Loans  |
| 2012-13              | 12.00                    | 13.80             | 19.00                              | 18.00             | 16.00 <sup>3</sup>            | 16.00 <sup>3</sup> |
| 2013-14              | 12.00                    | 13.80             | 19.00                              | 18.00             | 16.00 <sup>3</sup>            | 16.50 <sup>3</sup> |
| 2014-15              | 12.90                    | 12.90             | 17.75                              | 17.75             | 15.01 <sup>3</sup>            | 15.01 <sup>3</sup> |
| 2015-16              | 15.21                    | 15.21             | 17.50                              | 17.50             | 11.60                         | 12.52              |
| 2016-17              | 14.21                    | 14.21             | 15.08                              | 16.16             | 11.60                         | 11.60              |
| 2017-18              | 14.21                    | 14.21             | 14.40                              | 15.80             | 11.52                         | 11.52              |
| 2018-19              | 14.21                    | 14.21             | 14.40                              | 15.80             | 15.30                         | 15.30              |
| 2019-20              | 12.3                     | 12.24             | 16.67                              | 17.96             | 15.69                         | 15.69              |
| 2020-21              | 12.27                    | 12.27             | 16.67                              | 17.96             | 12.40                         | 12.20              |
| 2021-22              | 22.70                    | 22.70             | 17.67                              | 20.25             | 16.71                         | 16.68              |
| 2022-23              | 30.14                    | 30.14             | 19.83                              | 23.13             | 24.59                         | 22.09              |
| 2023-24 <sup>P</sup> | 29.42                    | 29.42             | 20.67                              | 22.71             | 22.96                         | 22.94              |

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs

2. Percent incentive is allowed to those borrowers who repay in time.

3. Mark up rates of comm. Banks are available since 2007-08.

Note: The lending rates are on the basis of simple average of June quarter end each year

### 3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

| S C H E M E                                       | 2024                 |                     |                      | 2025                 |                      |                      |                      |                      |                      |                      |
|---|----------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|   | 25 <sup>th</sup> Sep | 4 <sup>th</sup> Nov | 10 <sup>th</sup> Dec | 31 <sup>st</sup> Jan | 14 <sup>th</sup> Feb | 28 <sup>th</sup> Feb | 20 <sup>th</sup> Mar | 19 <sup>th</sup> May | 27 <sup>th</sup> Jun | 28 <sup>th</sup> Jul |
| <b>1. Savings Accounts</b>                        |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) With cheque facilities                        | 16.00                | 16.00               | 13.50                | 11.50                | 11.50                | 11.50                | 10.50                | 9.50                 | 9.50                 | 9.50                 |
| (ii) Without cheque facilities                    | 16.00                | 16.00               | 13.50                | 11.50                | 11.50                | 11.50                | 10.50                | 9.50                 | 9.50                 | 9.50                 |
| <b>2. Khas Deposit Accounts or Certificates</b>   |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| 3 Years (Rollover)                                |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) First 5 periods of complete 6 months          | 13.00                | 13.00               | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                |
| (ii) Last period of complete 6 months             | 13.00                | 13.00               | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                |
| (iii) Three Years (Compound rate)                 | 13.42                | 13.42               | 13.42                | 13.42                | 13.42                | 13.42                | 13.42                | 13.42                | 13.42                | 13.42                |
| <b>3. Mahana Amdani Accounts</b>                  |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) 1 <sup>st</sup> year                          | 7.00                 | 7.00                | 7.00                 | 7.00                 | 7.00                 | 7.00                 | 7.00                 | 7.00                 | 7.00                 | 7.00                 |
| (ii) 2 <sup>nd</sup> year                         | 7.24                 | 7.24                | 7.24                 | 7.24                 | 7.24                 | 7.24                 | 7.24                 | 7.24                 | 7.24                 | 7.24                 |
| (iii) 3 <sup>rd</sup> year                        | 7.43                 | 7.43                | 7.43                 | 7.43                 | 7.43                 | 7.43                 | 7.43                 | 7.43                 | 7.43                 | 7.43                 |
| (iv) 4 <sup>th</sup> year                         | 7.79                 | 7.79                | 7.79                 | 7.79                 | 7.79                 | 7.79                 | 7.79                 | 7.79                 | 7.79                 | 7.79                 |
| (v) 5 <sup>th</sup> year                          | 8.45                 | 8.45                | 8.45                 | 8.45                 | 8.45                 | 8.45                 | 8.45                 | 8.45                 | 8.45                 | 8.45                 |
| (vi) 6 <sup>th</sup> year                         | 9.25                 | 9.25                | 9.25                 | 9.25                 | 9.25                 | 9.25                 | 9.25                 | 9.25                 | 9.25                 | 9.25                 |
| (vii) 7 <sup>th</sup> year                        | 10.41                | 10.41               | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                |
| (viii) Compound rate on maturity                  | 10.41                | 10.41               | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                | 10.41                |
| <b>4. Defence Savings Certificates</b>            |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) 1 <sup>st</sup> year                          | 4.00                 | 4.00                | 4.00                 | 4.00                 | 4.00                 | 4.00                 | 4.00                 | 4.00                 | 4.00                 | 4.00                 |
| (ii) 10 years (Compound rate)                     | 12.51                | 12.26               | 12.19                | 11.98                | 12.12                | 12.01                | 12.12                | 11.91                | 11.76                | 11.76                |
| <b>5. National Deposit Certificates / Account</b> |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) 1 year (Rollover)                             | 13.00                | 13.00               | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                | 13.00                |
| <b>6. (a) Special Savings Certificates (Reg)</b>  |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| or Special Saving Accounts                        |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) First 5 periods of complete 6 months          | 12.10                | 11.60               | 11.60                | 11.60                | 11.20                | 11.00                | 11.00                | 10.90                | 10.60                | 10.40                |
| (ii) Last period of complete 6 months             | 13.00                | 12.60               | 12.60                | 12.60                | 12.00                | 11.80                | 11.80                | 11.90                | 11.60                | 11.00                |
| <b>(b) Special Savings Certificates (Bearer)</b>  |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) First 4 periods of complete 6 months          | 12.00                | 12.00               | 12.00                | 12.00                | 12.00                | 12.00                | 12.00                | 12.00                | 12.00                | 12.00                |
| (ii) Last 2 periods of complete 6 months          | 14.00                | 14.00               | 14.00                | 14.00                | 14.00                | 14.00                | 14.00                | 14.00                | 14.00                | 14.00                |
| <b>7. Regular Income Certificates</b>             | 12.72                | 12.10               | 12.00                | 11.88                | 11.74                | 11.74                | 11.74                | 11.52                | 11.16                | 10.68                |
| <b>8. Pensioner's Benefit Accounts</b>            | 14.16                | 13.92               | 13.92                | 13.68                | 13.68                | 13.58                | 13.68                | 13.44                | 13.20                | 12.96                |
| <b>9. Behhood Saving Certificate</b>              | 14.16                | 13.92               | 13.92                | 13.68                | 13.68                | 13.58                | 13.68                | 13.44                | 13.20                | 12.96                |
| <b>10. Short-Term Saving Certificate</b>          |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) 3 Months                                      | 18.52                | 14.32               | 12.76                | 11.24                | 11.08                | 11.08                | 11.12                | 11.36                | 10.36                | 10.32                |
| (ii) 6 Months                                     | 18.22                | 13.46               | 12.74                | 11.32                | 11.14                | 10.84                | 11.08                | 11.36                | 10.38                | 10.20                |
| (iii) 1 year                                      | 17.22                | 12.96               | 12.38                | 11.38                | 11.14                | 10.81                | 10.96                | 11.38                | 10.40                | 10.14                |
| <b>11. Shuhada Family Welfare account</b>         | 14.16                | 13.92               | 13.92                | 13.68                | 13.68                | 13.58                | 13.68                | 13.44                | 13.20                | 12.96                |
| <b>12. Sarwa Islamic Term Account (SITA)*</b>     |                      |                     |                      |                      |                      |                      |                      |                      |                      |                      |
| (i) 1 year  | 14.25                | 11.16               | 10.44                | 10.44                | 9.90                 | 9.74                 | 10.44                | 10.34                | 9.75                 | 9.94                 |
| (ii) 3 year                                       | 13.20                | 11.40               | 10.92                | 10.92                | 10.92                | 10.92                | 10.92                | 10.92                | 10.30                | 10.30                |
| (iii) 5 year                                      | 13.14                | 11.88               | 11.52                | 11.52                | 11.39                | 11.39                | 11.39                | 11.39                | 10.32                | 10.80                |
| <b>13. Sarwa Islamic Saving Account (SISA)</b>    | 14.25                | 11.16               | 10.44                | 10.44                | 9.90                 | 9.74                 | 10.44                | 10.34                | 9.75                 | 9.94                 |

Source: Central Directorate of National Savings

Notes:

1 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.

2 Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.

3 Behhood Saving Certificate scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

4 Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

\* S.R.O (1)/2022. In exercise of the powers conferred by Rule 1(2) & 9(1) of the Sarwa Islamic Term Account Rules, 2019, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in 3-years shall be 13.20% w.e.f 5th October 2022.

### 3.35 Branchless Banking: Key Indicators

| Period |    | Number of Agents | Number of Accounts | Deposits as of date<br>(Rs. in millions) | Number of transactions<br>during the quarter (No.<br>in thousands) | Value of transactions<br>during the quarter<br>(Rs. in millions) | Average Size of<br>Transaction (in Rs.) | Average number of<br>Transaction per day |
|--------|----|------------------|--------------------|--|--|--|---|--|
| 2020   | Q1 | 434,192          | 48,345,517         | 31,935                                   | 407,258  | 1,292,313  | 3,173                                   | 4,525,085                                |
|        | Q2 | 445,181          | 52,522,222         | 36,660                                   | 396,687  | 1,504,934  | 3,794                                   | 4,407,635                                |
|        | Q3 | 461,953          | 58,137,695         | 41,870                                   | 461,960  | 1,919,210  | 4,154                                   | 5,132,891                                |
|        | Q4 | 481,837          | 62,755,479         | 51,671                                   | 553,279  | 2,069,307  | 3,740                                   | 6,147,543                                |
| 2021   | Q1 | 509,720          | 66,542,098         | 56,442                                   | 594,373  | 1,862,144  | 3,133                                   | 6,604,143                                |
|        | Q2 | 534,460          | 74,620,637         | 55,259                                   | 623,505  | 2,235,488  | 3,585                                   | 6,927,833                                |
|        | Q3 | 560,556          | 72,406,011         | 56,042                                   | 616,972  | 2,291,329  | 3,714                                   | 6,855,240                                |
|        | Q4 | 587,547          | 78,809,751         | 65,579                                   | 666,444  | 2,582,391  | 3,875                                   | 7,404,932                                |
| 2022   | Q1 | 612,901          | 85,064,531         | 70,527                                   | 713,246  | 2,817,329  | 3,950                                   | 7,924,956                                |
|        | Q2 | 637,231          | 88,549,274         | 78,272                                   | 728,625  | 2,946,271  | 4,044                                   | 8,095,830                                |
|        | Q3 | 629,266          | 90,302,812         | 81,299                                   | 733,052  | 3,177,184  | 4,334                                   | 8,145,022                                |
|        | Q4 | 622,884          | 97,096,597         | 88,488                                   | 874,560  | 3,660,955  | 4,186                                   | 9,717,337                                |
| 2023   | Q1 | 627,888          | 103,043,616        | 94,502                                   | 933,198  | 4,227,479  | 4,530                                   | 10,368,872                               |
|        | Q2 | 630,033          | 106,892,208        | 109,955                                  | 942,307  | 4,400,717  | 4,670                                   | 10,480,070                               |
|        | Q3 | 640,953          | 111,038,640        | 110,059                                  | 974,313  | 4,497,095  | 4,616                                   | 10,825,695                               |
|        | Q4 | 649,683          | 114,643,002        | 115,409                                  | 1,088,354  | 5,057,022  | 4,646                                   | 12,092,818                               |
| 2024   | Q1 | 651,672          | 117,295,420        | 137,108                                  | 1,181,837  | 5,703,610  | 4,826                                   | 13,131,527                               |
|        | Q2 | 666,682          | 120,246,119        | 138,942                                  | 1,256,177  | 5,979,906  | 4,760                                   | 13,957,519                               |
|        | Q3 | 693,178          | 122,936,699        | 146,262                                  | 1,444,475  | 6,825,651  | 4,725                                   | 16,049,718                               |
|        | Q4 | 708,559          | 126,765,048        | 170,879                                  | 1,566,157  | 7,337,727  | 4,685                                   | 17,401,744                               |
| 2025   | Q1 | 722,585          | 132,987,503        | 222,585                                  | 1,815,106  | 8,348,919  | 4,600                                   | 20,167,850                               |

Source: Agriculture Credit & Financial Inclusion Department

\* Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)

**Branchless Banking or “BB”** means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

**Branchless Banking account or “BB Account”** means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

**Branchless Banking Agent** means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

### 3.36 Clearing House Statistics

No. of cheques in Thousand; Amount in Million Rupees

| PERIOD                 | 2024      |           |           |           |           |           | 2025      |           |           |           |           |           |           |
|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                        | Jul       | Aug       | Sep       | Oct       | Nov       | Dec       | Jan       | Feb       | Mar       | Apr       | May       | Jun       | Jul       |
| No. of Cheques Cleared | 1,219     | 1,185     | 1,204     | 1,371     | 1,221     | 1,273     | 1,344     | 1,181     | 1,197     | 1,130     | 1,193     | 1,098     | 1,212     |
| <b>Karachi</b>         |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 1,044,557 | 1,056,771 | 1,052,684 | 1,147,039 | 1,087,153 | 1,159,174 | 1,235,388 | 1,094,411 | 1,103,607 | 1,083,431 | 1,172,444 | 1,236,725 | 1,150,110 |
| No. of Cheques Cleared | 511       | 507       | 503       | 574       | 508       | 546       | 569       | 497       | 579       | 477       | 515       | 502       | 515       |
| <b>Lahore</b>          |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 837,861   | 793,790   | 747,907   | 916,346   | 800,970   | 821,223   | 877,531   | 805,865   | 813,351   | 795,509   | 863,464   | 1,008,546 | 818,907   |
| No. of Cheques Cleared | 94        | 103       | 104       | 120       | 108       | 110       | 117       | 109       | 121       | 103       | 126       | 158       | 98        |
| <b>Peshawar</b>        |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 127,360   | 143,866   | 143,606   | 164,341   | 140,133   | 167,120   | 198,960   | 153,560   | 179,102   | 145,228   | 184,724   | 205,962   | 142,905   |
| No. of Cheques Cleared | 34        | 36        | 37        | 40        | 37        | 40        | 40        | 35        | 40        | 32        | 39        | 49        | 35        |
| <b>Quetta</b>          |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 63,862    | 75,721    | 64,219    | 69,574    | 72,107    | 77,459    | 84,565    | 65,257    | 103,973   | 67,245    | 70,753    | 124,899   | 72,812    |
| No. of Cheques Cleared | 115       | 113       | 113       | 132       | 116       | 134       | 138       | 125       | 188       | 114       | 125       | 139       | 124       |
| <b>Faisalaba</b>       |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 188,355   | 170,886   | 168,654   | 181,020   | 166,936   | 176,297   | 178,367   | 146,854   | 160,998   | 174,542   | 185,593   | 228,059   | 184,908   |
| No. of Cheques Cleared | 155       | 155       | 157       | 172       | 154       | 170       | 178       | 167       | 208       | 150       | 165       | 182       | 157       |
| <b>Rawalpin</b>        |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 199,668   | 223,425   | 217,347   | 273,046   | 246,846   | 294,984   | 273,464   | 238,346   | 262,238   | 256,247   | 263,981   | 391,426   | 236,581   |
| No. of Cheques Cleared | 69        | 72        | 73        | 90        | 82        | 81        | 89        | 78        | 86        | 66        | 82        | 87        | 70        |
| <b>Hyderaba</b>        |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 87,891    | 83,558    | 83,019    | 91,911    | 90,800    | 95,710    | 105,242   | 90,315    | 98,299    | 90,322    | 120,930   | 140,119   | 112,107   |
| No. of Cheques Cleared | 184       | 171       | 172       | 183       | 166       | 183       | 196       | 176       | 189       | 161       | 180       | 227       | 183       |
| <b>Islamabar</b>       |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 354,399   | 293,243   | 393,644   | 317,955   | 376,281   | 389,177   | 353,234   | 305,384   | 397,691   | 453,467   | 410,235   | 919,402   | 350,353   |
| No. of Cheques Cleared | 133       | 127       | 131       | 143       | 125       | 136       | 148       | 130       | 174       | 120       | 129       | 146       | 132       |
| <b>Multan</b>          |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 221,308   | 209,340   | 195,747   | 207,353   | 183,850   | 208,393   | 217,222   | 191,404   | 185,591   | 223,483   | 219,178   | 257,555   | 219,669   |
| No. of Cheques Cleared | 48        | 51        | 50        | 58        | 50        | 55        | 57        | 49        | 72        | 47        | 50        | 53        | 54        |
| <b>Sialkot</b>         |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 66,304    | 59,359    | 58,997    | 73,272    | 54,999    | 55,403    | 70,458    | 58,304    | 63,075    | 63,299    | 66,169    | 66,561    | 66,730    |
| No. of Cheques Cleared | 43        | 42        | 42        | 52        | 48        | 46        | 55        | 46        | 53        | 42        | 51        | 54        | 43        |
| <b>Sukkur</b>          |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 53,729    | 52,812    | 44,671    | 54,098    | 51,127    | 48,273    | 59,279    | 42,543    | 52,235    | 46,098    | 56,744    | 67,471    | 58,386    |
| No. of Cheques Cleared | 23        | 21        | 23        | 25        | 23        | 23        | 26        | 25        | 39        | 22        | 26        | 37        | 20        |
| <b>D.I. Khan</b>       |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 14,646    | 16,385    | 18,256    | 20,017    | 16,736    | 19,012    | 25,127    | 21,957    | 23,700    | 19,615    | 26,939    | 29,189    | 13,811    |
| No. of Cheques Cleared | 45        | 45        | 45        | 53        | 45        | 53        | 52        | 46        | 60        | 44        | 48        | 52        | 48        |
| <b>Gujranw:</b>        |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 86,916    | 77,359    | 74,862    | 93,947    | 84,241    | 91,039    | 95,700    | 77,586    | 84,489    | 95,236    | 90,207    | 108,687   | 92,118    |
| No. of Cheques Cleared | 8         | 10        | 9         | 13        | 11        | 12        | 15        | 12        | 14        | 10        | 12        | 25        | 8         |
| <b>Muzzafar</b>        |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 16,204    | 15,302    | 13,782    | 15,683    | 12,197    | 16,549    | 15,224    | 14,762    | 14,798    | 15,173    | 17,679    | 20,431    | 15,033    |
| No. of Cheques Cleared | 43        | 38        | 36        | 43        | 38        | 46        | 53        | 47        | 61        | 42        | 41        | 50        | 43        |
| <b>Bahawalp</b>        |           |           |           |           |           |           |           |           |           |           |           |           |           |
| Amount                 | 67,634    | 58,463    | 52,901    | 57,034    | 56,608    | 66,903    | 66,877    | 59,502    | 59,103    | 68,631    | 70,987    | 76,889    | 68,311    |
| <b>Total</b>           |           |           |           |           |           |           |           |           |           |           |           |           |           |
| No. of Cheques Cleared | 2,725     | 2,676     | 2,698     | 3,068     | 2,732     | 2,908     | 3,078     | 2,723     | 3,079     | 2,560     | 2,783     | 2,860     | 2,740     |
| Amount                 | 3,430,694 | 3,330,280 | 3,330,296 | 3,682,636 | 3,440,983 | 3,686,716 | 3,856,638 | 3,366,048 | 3,602,250 | 3,597,526 | 3,820,026 | 4,881,920 | 3,602,740 |

Source: National Automated Clearing System (NACS)



### 3.37 Electronic Banking Statistics

| Product / Item                           | Unit           | FY24         |              |              | FY25         |                 |                 |
|--|----------------|--------------|--------------|--------------|--------------|-----------------|-----------------|
|  |                | Q2           | Q3           | Q4           | Q1           | Q2 <sup>R</sup> | Q3 <sup>P</sup> |
| 1. E-Banking Infrastructure              |                |              |              |              |              |                 |                 |
| Real Time Online Branches (RTOB)         | No.            | 18,034       | 18,049       | 18,302       | 18,528       | 18,926          | 19,072          |
| Automated Teller Machines (ATM)          | No.            | 18,441       | 18,655       | 18,957       | 19,170       | 19,519          | 19,851          |
| Point of Sale (POS)                      | No.            | 121,789      | 120,641      | 125,593      | 132,224      | 151,646         | 179,383         |
| 2. Cards                                 |                |              |              |              |              |                 |                 |
| Credit Cards                             | No.            | 2,003,943    | 2,025,013    | 2,047,802    | 2,112,042    | 2,151,186       | 2,176,278       |
| Debit Cards                              | No.            | 37,144,332   | 37,265,591   | 39,487,578   | 39,654,947   | 39,415,342      | 40,456,487      |
| Proprietary ATMs only Cards              | No.            | -            | -            | -            | -            | -               | -               |
| Pre-Paid Cards                           | No.            | 90,873       | 32,380       | 31,643       | 31,892       | 26,173          | 25,831          |
| Social Welfare Cards                     | No.            | 8,276,858    | 8,280,586    | 2,917,750    | 3,366,973    | 2,845,944       | 3,024,708       |
| 3. E-Banking Financial Transactions      |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 698,320      | 725,596      | 759,050      | 804,951      | 903,044         | 997,895         |
| Amount                                   | Million Rupees | 62,490,482.3 | 62,220,841.9 | 63,790,520.6 | 64,737,664.4 | 72,536,645.4    | 85,511,607.0    |
| 3.1 ATM Transactions                     |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 234,977      | 236,530      | 245,092      | 243,431      | 259,220         | 270,973         |
| Amount                                   | Million Rupees | 3,709,199.9  | 3,886,520.1  | 4,027,120.1  | 3,892,406.2  | 4,257,331.9     | 4,749,925.8     |
| i. Cash Withdrawal                       |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 229,174      | 230,539      | 239,362      | 237,521      | 252,998         | 265,348         |
| Amount                                   | Million Rupees | 3,368,064.6  | 3,518,205.0  | 3,680,128.0  | 3,531,478.9  | 3,872,767.4     | 4,318,185.2     |
| ii. Cash Deposit                         |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 1,004        | 999          | 964          | 1,113        | 1,218           | 483             |
| Amount                                   | Million Rupees | 104,648.9    | 111,407.2    | 103,875.3    | 115,045.8    | 131,042.6       | 162,929.5       |
| iv. Utility Bills Payment                |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 270          | 257          | 246          | 273          | 275             | 253             |
| Amount                                   | Million Rupees | 4,491.1      | 4,250.4      | 4,488.8      | 5,424.8      | 4,977.0         | 4,447.6         |
| v. Intra Bank Fund Transfers             |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 1,308        | 1,336        | 1,259        | 1,219        | 1,254           | 1,306           |
| Amount                                   | Million Rupees | 74,081.8     | 80,272.9     | 75,835.2     | 75,631.2     | 76,437.4        | 84,780.7        |
| vi. Inter Bank Fund Transfers (IBFT)     |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 3,215        | 3,394        | 3,254        | 3,298        | 3,468           | 3,577           |
| Amount                                   | Million Rupees | 157,730.6    | 172,195.1    | 162,605.2    | 164,637.0    | 171,915.1       | 179,383.4       |
| vi. Others                               |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | -            | -            | -            | -            | -               | -               |
| Amount                                   | Million Rupees | -            | -            | -            | -            | -               | -               |
| 3.2 POS Transactions                     |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 65,146       | 70,617       | 76,673       | 82,679       | 88,637          | 98,949          |
| Amount                                   | Million Rupees | 371,399.6    | 393,925.7    | 415,146.8    | 426,856.3    | 509,595.4       | 549,916.7       |
| 3.3 RTOB Transactions                    |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 50,295       | 48,695       | 45,709       | 47,508       | 51,223          | 49,571          |
| Amount                                   | Million Rupees | 41,762,061.8 | 38,496,833.4 | 38,760,137.4 | 37,230,611.2 | 39,352,487.4    | 47,478,286.6    |
| i. Real Time Cash Withdrawals            |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 10,771       | 10,640       | 10,011       | 9,847        | 10,533          | 10,719          |
| Amount                                   | Million Rupees | 2,775,956.1  | 2,836,369.7  | 2,740,264.3  | 2,553,986.2  | 2,718,281.8     | 2,907,348.6     |
| ii. Real Time Cash Deposits              |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 25,018       | 23,519       | 20,904       | 22,465       | 24,402          | 22,114          |
| Amount                                   | Million Rupees | 6,457,229.0  | 6,446,260.1  | 6,022,893.6  | 6,142,116.5  | 6,807,038.8     | 6,495,077.8     |
| iii. Real Time Intra Bank Fund Transfers |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 14,507       | 14,537       | 14,795       | 15,196       | 16,289          | 16,738          |
| Amount                                   | Million Rupees | 32,528,876.7 | 29,214,203.6 | 29,996,979.5 | 28,534,508.5 | 29,827,166.9    | 38,075,860.2    |
| 3.4 Mobile Phone Banking Transactions    |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 279,864      | 301,500      | 324,035      | 360,329      | 423,601         | 493,651         |
| Amount                                   | Million Rupees | 11,226,151.4 | 12,955,273.6 | 13,518,032.3 | 15,596,340.6 | 18,696,300.6    | 23,039,538.9    |
| i. Payment Through Mobile                |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 10,323       | 10,931       | 11,600       | 12,505       | 13,706          | 14,598          |
| Amount                                   | Million Rupees | 524,125.3    | 601,765.3    | 642,216.2    | 707,957.0    | 793,325.9       | 790,093.7       |
| ii. Utility Bills Payment                |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 31,533       | 32,526       | 34,420       | 35,273       | 36,550          | 37,996          |
| Amount                                   | Million Rupees | 269,218.3    | 278,024.0    | 308,453.5    | 419,133.6    | 414,955.8       | 365,066.4       |
| iii. Intra Bank Fund Transfers           |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 57,426       | 60,631       | 62,521       | 67,534       | 77,145          | 90,298          |
| Amount                                   | Million Rupees | 4,465,464.9  | 5,112,287.1  | 5,306,776.2  | 5,930,891.1  | 6,944,609.6     | 8,571,409.7     |
| iv. Inter Bank Fund Transfers (IBFT)     |                |              |              |              |              |                 |                 |
| Number of Transactions                   | Thousands      | 180,582      | 197,411      | 215,495      | 245,017      | 296,201         | 350,758         |
| Amount                                   | Million Rupees | 5,967,342.9  | 6,963,197.2  | 7,260,586.3  | 8,538,358.9  | 10,543,409.4    | 13,312,969.1    |

### 3.37 Electronic Banking Statistics

| Product / Item                       | Unit           | FY24        |             |             | FY25        |                 |                 |
|--------------------------------------|----------------|-------------|-------------|-------------|-------------|-----------------|-----------------|
|                                      |                | Q2          | Q3          | Q4          | Q1          | Q2 <sup>R</sup> | Q3 <sup>P</sup> |
| 3.5 Call Centre Banking Transactions |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 35          | 162         | 33          | 36          | 30              | 23              |
| Amount                               | Million Rupees | 1,900.3     | 1,951.5     | 2,012.7     | 1,987.0     | 1,615.8         | 1,394.9         |
| i. Payment Through Call Centre       |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 19          | 148         | 19          | 17          | 16              | 14              |
| Amount                               | Million Rupees | 1,482.2     | 1,537.0     | 1,559.4     | 1,275.9     | 1,152.0         | 1,082.1         |
| ii. Utility Bills Payment            |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 15          | 13          | 13          | 18          | 14              | 9               |
| Amount                               | Million Rupees | 366.1       | 357.0       | 402.4       | 666.0       | 428.4           | 286.9           |
| iii. Intra Bank Fund Transfers       |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 1           | 1           | 1           | 1           | 1               | 0               |
| Amount                               | Million Rupees | 51.9        | 56.7        | 50.8        | 45.0        | 34.5            | 25.3            |
| vi. Inter Bank Fund Transfers (IBFT) |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 0           | 0           | 0           | 0           | 0               | 0               |
| Amount                               | Million Rupees | 0.0         | 0.8         | 0.1         | 0.1         | 0.9             | 0.6             |
| 3.6 Internet Banking Transactions    |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 57,131      | 58,587      | 57,579      | 60,076      | 67,570          | 71,189          |
| Amount                               | Million Rupees | 5,369,265.1 | 6,434,248.5 | 7,015,944.5 | 7,537,013.9 | 9,657,822.5     | 9,624,787.8     |
| i. Payment Through Internet          |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 1,518       | 1,353       | 1,384       | 1,414       | 1,499           | 1,507           |
| Amount                               | Million Rupees | 634,696.4   | 599,395.3   | 756,904.3   | 943,211.4   | 1,077,440.1     | 749,118.2       |
| ii. Utility Bills Payment            |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 6,324       | 6,613       | 5,181       | 5,403       | 5,302           | 5,169           |
| Amount                               | Million Rupees | 307,098.3   | 367,300.3   | 380,940.1   | 426,527.3   | 467,385.5       | 439,520.7       |
| iii. Intra Bank Fund Transfers       |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 15,271      | 16,577      | 16,535      | 15,886      | 17,289          | 18,992          |
| Amount                               | Million Rupees | 1,986,929.0 | 2,334,368.1 | 2,572,720.9 | 2,652,706.3 | 3,157,803.3     | 3,421,040.5     |
| vi. Inter Bank Fund Transfers (IBFT) |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 34,018      | 34,044      | 34,479      | 37,373      | 43,481          | 45,522          |
| Amount                               | Million Rupees | 2,440,541.4 | 3,133,184.8 | 3,305,379.2 | 3,514,569.0 | 4,955,193.7     | 5,015,108.3     |
| 3.7 e-Commerce                       |                |             |             |             |             |                 |                 |
| Number of Transactions               | Thousands      | 10,871      | 9,504       | 9,928       | 10,892      | 12,762          | 13,539          |
| Amount                               | Million Rupees | 50,504.1    | 52,089.0    | 52,126.8    | 52,449.1    | 61,491.7        | 67,756.2        |

Source: Payment Systems Policy & Oversight Department

### 3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

| Items                     | FY24             |                  |                  |                  | FY25             |                  |                  |                  |                  |                  |
|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                           | Q3               |                  | Q4               |                  | Q1               |                  | Q2               |                  | Q3               |                  |
|                           | Volume           | Value            | Volume           | Value            | Volume           | Value            | Volume           | Value            | Volume           | Value            |
| Securities Transactions   | 20,358           | 235,561.3        | 19,948           | 171,636.9        | 21,989           | 200,002.4        | 24,769           | 226,720.7        | 22,055           | 251,127.2        |
| Inter Bank Fund Transfers | 1,451,024        | 72,945.6         | 1,360,589        | 75,729.1         | 1,544,865        | 70,785.3         | 1,590,449        | 95,844.3         | 1,500,238        | 89,258.0         |
| Retail Cheques Clearing   | 16,323           | 7,088.8          | 15,593           | 8,157.9          | 15,901           | 7,398.0          | 17,372           | 7,916.2          | 10,689           | 6,677.3          |
| <b>Total</b>              | <b>1,487,705</b> | <b>315,595.6</b> | <b>1,396,130</b> | <b>255,523.8</b> | <b>1,582,755</b> | <b>278,185.7</b> | <b>1,632,590</b> | <b>330,481.3</b> | <b>1,532,982</b> | <b>347,062.5</b> |

### 3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

|   |           |                 |           |                 |           |                 |           |                 |           |                 |
|---|-----------|-----------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|-----------|-----------------|
| Cash Deposits                             | 22        | 6,993.0         | 21        | 7,402.1         | 22        | 7,405.4         | 24        | 7,217.6         | 22        | 6,672.1         |
| Cash withdrawals                          | 37        | 7,842.2         | 36        | 7,449.7         | 36        | 7,310.5         | 37        | 8,018.2         | 38        | 7,870.7         |
| Intra Bank Funds Transfer through Cheques | 9         | 31,974.3        | 9         | 34,362.8        | 9         | 33,336.7        | 10        | 38,332.0        | 10        | 39,500.6        |
| Inter Bank Funds Transfers (Clearing)     | 9         | 9,167.0         | 9         | 9,473.9         | 8         | 9,122.9         | 9         | 9,354.6         | 9         | 8,960.9         |
| Utilities Bills Payments                  | 15        | 556.8           | 15        | 611.3           | 16        | 772.5           | 16        | 721.1           | 14        | 610.5           |
| Direct Debit (Standing Instructions)      | 1         | 4,376.4         | 1         | 5,311.4         | 1         | 5,706.7         | 1         | 6,572.9         | 1         | 5,722.5         |
| Pay Order/Demand Draft                    | 2         | 3,692.5         | 2         | 3,120.0         | 2         | 2,740.3         | 2         | 3,328.6         | 2         | 3,470.8         |
| Others*                                   | 0         | 1,554.6         | 0         | 1,482.6         | 0         | 1,585.6         | 0         | 1,438.2         | 0         | 1,185.3         |
| <b>Total</b>                              | <b>95</b> | <b>66,156.9</b> | <b>92</b> | <b>69,213.8</b> | <b>95</b> | <b>67,980.7</b> | <b>97</b> | <b>74,983.3</b> | <b>95</b> | <b>73,993.3</b> |

Source: Payment Systems Policy & Oversight Department

\* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

### 3.40 Segment and Sector-wise Advances and Non-Performing Loans (NPLs)

Amount in Million Rupees

Ratio in percent

| SEGMENT                 | 2024              |                  |                 |                   |                  |                 |                   |                  |                 | 2025              |                  |                 |
|-------------------------|-------------------|------------------|-----------------|-------------------|------------------|-----------------|-------------------|------------------|-----------------|-------------------|------------------|-----------------|
|                         | Q2                |                  |                 | Q3                |                  |                 | Q4                |                  |                 | Q1                |                  |                 |
|                         | Advances          | NPLs             | Infection Ratio | Advances          | NPLs             | Infection Ratio | Advances          | NPLs             | Infection Ratio | Advances          | NPLs             | Infection Ratio |
| Corporate Sector        | 8,803,067         | 780,630          | 8.9             | 8,871,063         | 768,487          | 8.7             | 12,304,672        | 755,753          | 6.1             | 10,302,017        | 755,420          | 7.3             |
| SMEs Sector             | 484,358           | 79,472           | 16.4            | 536,568           | 124,266          | 23.2            | 677,718           | 122,210          | 18.0            | 614,842           | 117,642          | 19.1            |
| Agriculture Sector      | 527,544           | 64,155           | 12.2            | 501,738           | 60,912           | 12.1            | 578,498           | 56,852           | 9.8             | 578,027           | 55,478           | 9.6             |
| Consumer sector         | 800,257           | 36,667           | 4.6             | 811,324           | 38,200           | 4.7             | 891,241           | 38,465           | 4.3             | 871,314           | 43,008           | 4.9             |
| i. Credit Cards         | 122,016           | 2,072            | 1.7             | 130,035           | 2,733            | 2.1             | 140,693           | 2,403            | 1.7             | 140,384           | 2,411            | 1.7             |
| ii. Auto loans          | 225,499           | 4,856            | 2.2             | 226,820           | 5,106            | 2.3             | 242,634           | 4,567            | 1.9             | 262,918           | 4,582            | 1.7             |
| iii. Consumer durable   | 2,017             | 73               | 3.6             | 2,248             | 77               | 3.4             | 2,182             | 479              | 22.0            | 2,189             | 83               | 3.8             |
| iv. Mortgage loans      | 207,595           | 13,134           | 6.3             | 205,548           | 13,271           | 6.5             | 207,813           | 14,222           | 6.8             | 201,141           | 15,004           | 7.5             |
| v. Other personal loans | 243,131           | 16,532           | 6.8             | 246,673           | 17,014           | 6.9             | 297,918           | 16,794           | 5.6             | 264,683           | 20,928           | 7.9             |
| Commodity Financing     | 1,539,805         | 9,222            | 0.6             | 1,259,200         | 61,154           | 4.9             | 1,397,383         | 63,895           | 4.6             | 1,234,813         | 10,887           | 0.9             |
| Staff Loans             | 335,636           | 3,162            | 0.9             | 356,307           | 3,314            | 0.9             | 366,326           | 3,486            | 1.0             | 283,174           | 3,328            | 1.2             |
| Others                  | 650,193           | 31,046           | 4.8             | 664,931           | 31,589           | 4.8             | 698,542           | 27,245           | 3.9             | 409,545           | 26,976           | 6.6             |
| <b>Total</b>            | <b>13,140,861</b> | <b>1,004,354</b> | <b>7.6</b>      | <b>13,001,130</b> | <b>1,087,922</b> | <b>8.4</b>      | <b>16,914,380</b> | <b>1,067,905</b> | <b>6.3</b>      | <b>14,293,732</b> | <b>1,012,739</b> | <b>7.1</b>      |

| SECTOR                            | 2024              |                  |                 |                   |                  |                 |                   |                  |                 | 2025              |                  |                 |
|-----------------------------------|-------------------|------------------|-----------------|-------------------|------------------|-----------------|-------------------|------------------|-----------------|-------------------|------------------|-----------------|
|                                   | Q2                |                  |                 | Q3                |                  |                 | Q4                |                  |                 | Q1                |                  |                 |
|                                   | Advances          | NPLs             | Infection Ratio | Advances          | NPLs             | Infection Ratio | Advances          | NPLs             | Infection Ratio | Advances          | NPLs             | Infection Ratio |
| Agribusiness                      | 1,167,594         | 67,949           | 5.8             | 1,231,064         | 66,019           | 5.4             | 1,679,887         | 60,097           | 3.6             | 1,228,381         | 59,754           | 4.9             |
| Automobile / Transportation       | 174,718           | 17,663           | 10.1            | 204,300           | 19,276           | 9.4             | 194,525           | 21,615           | 11.1            | 132,058           | 27,316           | 20.7            |
| Cement                            | 242,127           | 7,719            | 3.2             | 236,807           | 10,193           | 4.3             | 351,146           | 10,127           | 2.9             | 216,343           | 10,309           | 4.8             |
| Chemical & Pharmaceuticals        | 476,211           | 18,699           | 3.9             | 478,530           | 19,444           | 4.1             | 591,310           | 18,781           | 3.2             | 536,038           | 17,776           | 3.3             |
| Electronics                       | 165,089           | 26,029           | 15.8            | 156,709           | 17,942           | 11.4            | 197,069           | 30,803           | 15.6            | 200,056           | 25,575           | 12.8            |
| Financial                         | 374,143           | 11,128           | 3.0             | 513,885           | 10,165           | 2.0             | 1,729,350         | 8,916            | 0.5             | 1,120,761         | 8,505            | 0.8             |
| Individuals                       | 1,189,218         | 65,284           | 5.5             | 1,105,079         | 67,799           | 6.1             | 1,248,106         | 62,336           | 5.0             | 1,077,682         | 64,880           | 6.0             |
| Insurance                         | 2,856             | 62               | 2.2             | 3,119             | 62               | 2.0             | 266,272           | 62               | 0.0             | 2,732             | 62               | 2.3             |
| Others                            | 5,119,295         | 467,445          | 9.1             | 4,927,503         | 566,889          | 11.5            | 5,883,973         | 546,981          | 9.3             | 5,179,083         | 489,856          | 9.5             |
| Production/Transmission of Energy | 1,742,310         | 85,506           | 4.9             | 1,662,891         | 82,546           | 5.0             | 1,740,903         | 77,395           | 4.4             | 1,658,799         | 67,044           | 4.0             |
| Shoes & Leather garments          | 51,293            | 5,932            | 11.6            | 39,066            | 2,438            | 6.2             | 41,186            | 2,494            | 6.1             | 45,441            | 3,057            | 6.7             |
| Sugar                             | 466,826           | 53,429           | 11.4            | 396,157           | 53,314           | 13.5            | 459,088           | 53,108           | 11.6            | 563,038           | 54,083           | 9.6             |
| Textile                           | 1,969,183         | 177,509          | 9.0             | 2,046,019         | 171,836          | 8.4             | 2,531,565         | 175,191          | 6.9             | 2,333,319         | 184,523          | 7.9             |
| <b>Total</b>                      | <b>13,140,861</b> | <b>1,004,354</b> | <b>7.6</b>      | <b>13,001,130</b> | <b>1,087,922</b> | <b>8.4</b>      | <b>16,914,380</b> | <b>1,067,905</b> | <b>6.3</b>      | <b>14,293,732</b> | <b>1,012,739</b> | <b>7.1</b>      |

Source: Financial Stability Department SBP

### 3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

| Banks / DFIs                   | Dec-24      |            |                                 | Mar-25      |             |                                 |
|--------------------------------|-------------|------------|---------------------------------|-------------|-------------|---------------------------------|
|                                | NPLs        | Net NPLs   | Net NPLs to<br>Net Loans<br>(%) | NPLs        | Net NPLs    | Net NPLs to<br>Net Loans<br>(%) |
| All Banks & DFIs               | 1,084,677.0 | (42,105.0) | (0.26)                          | 1,030,187.0 | (119,241.0) | (0.89)                          |
| All Banks                      | 1,067,905.0 | (41,424.0) | (0.26)                          | 1,012,739.0 | (118,712.0) | (0.90)                          |
| Commercial Banks               | 1,040,516.0 | (53,167.0) | (0.34)                          | 987,444.0   | (123,813.0) | (0.95)                          |
| Public Sector Commercial Banks | 369,736.0   | 13,430.0   | 0.54                            | 324,060.0   | (51,400.0)  | (2.33)                          |
| Local Private Banks            | 670,385.0   | (66,043.0) | (0.52)                          | 662,989.0   | (70,902.0)  | (0.66)                          |
| Foreign Banks                  | 396.0       | (553.0)    | (0.13)                          | 395.0       | (1,511.0)   | (1.03)                          |
| Specialized Banks              | 27,854.0    | 11,743.0   | 9.42                            | 25,295.0    | 5,100.0     | 4.21                            |
| DFIs                           | 16,771.0    | (681.0)    | (0.36)                          | 17,448.0    | (529.0)     | (0.27)                          |

Source: Financial Stability Department SBP

### 3.42 Cash Recovery against Non-Performing Loans

Million Rupees

| Banks / DFIs                   | For the Quarter | For the Quarter |
|--------------------------------|-----------------|-----------------|
|                                | Ended Dec 2024  | Ended Mar 2025  |
| All Banks & DFIs               | 22,792          | 27,577          |
| All Banks                      | 22,579          | 27,426          |
| Commercial Banks               | 19,708          | 25,245          |
| Public Sector Commercial Banks | 3,966           | 3,670           |
| Local Private Banks            | 15,741          | 21,573          |
| Foreign Banks                  | 2               | 2               |
| Specialized Banks              | 2,871           | 2,181           |
| DFIs                           | 213             | 151             |

Source: Financial Stability Department SBP

Note: Based on audited data submitted by the banks and DFIs.