

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		2025
	Sep	Dec ^a	Mar ^a
Assets	52,732,710	54,394,607	55,620,108
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

Item	End period: Million Rupees		
	2024		2025
	Sep	Dec ¹	Mar ²
Liabilities	52,732,710	54,394,607	55,620,108
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
VIII. Contingencies and Commitments	18,774,399	19,836,848	20,285,191
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, SBF

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

Profit/Loss Account	Million Rupees		
	2024		2025
	Jul-Sep	Oct-Dec ^a	Jan-Mar ^a
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
I. Net Mark-UP/Return/Interest Income (A - B)	622,956	649,645	569,545
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
II. Total Income (I + C)	778,871	849,321	694,916
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
III. Profit before provisions (II - D)	448,888	455,698	411,557
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
6. Recovery of written off / charged off bad debts	(2,575)	(3,163)	(2,078)
F. Extra ordinary / unusual items	-	8,456	-
IV. Profit Before Taxation (III - E - F)	409,092	411,348	396,399
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
V. Profit After Taxation (IV - G)	194,922	183,149	189,655
Notes on Human Resources			
Number of Employees^a			
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

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

Note: 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.

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

END OF PERIOD	Amount in Million Rupees No. of Accounts in Unit							
	2024						2025	
	Jun		Sep		Dec ^a		Mar ²	
	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
FIXED DEPOSITS	959,692	4,928,462	1,131,825	4,850,545	651,676	4,286,979	582,326	4,521,821
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
Total Deposits	105,231,270	30,180,905	110,777,877	30,596,245	105,061,775	29,814,953	166,918,590	31,063,360

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 31st 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
I. Current Deposits	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
II. Call Deposits	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
III. Other Deposit Accounts	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
IV. Saving Deposits	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
V. Fixed or Term Deposits	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
Total	117,939,707	13,944,919.2	45,520,725	3,101,313.0	1,626,539	1,513,873.6	1,831,619	12,503,253.8	166,918,590	31,063,359.6

*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 (NFPSSE), Non-Banks Financial Institutions (NBFI), etc.)

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

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

Source: Statistics and Data Services Department, SBP

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 ^a	Mar ^b
I. FOREIGN CONSTITUENTS	780,934.4	848,930.6	844,609.2	888,649.1	953,539.1
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
2. DOMESTIC CONSTITUENTS	26,853,196.9	29,331,974.5	29,751,635.3	28,926,303.7	30,109,820.4
I. GOVERNMENT	3,912,060.1	4,380,118.4	4,526,234.5	4,296,509.7	4,547,588.8
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
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,615,222.1	1,883,510.8	1,851,168.4	1,395,628.9	1,489,373.1
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
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,213,732.7	1,392,683.0	1,193,845.8	1,073,313.7	1,096,680.0
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
IV. PRIVATE SECTOR (BUSINESS)	6,161,596.8	6,643,852.4	6,582,280.4	6,423,255.0	6,618,613.8
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

Category of Deposit Holder	End period: Million Rupees				
	2024				2025
	Mar	Jun	Sep	Dec ^R	Mar ^P
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	3,395.3
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
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	702,212.7	737,918.9	715,257.5	707,640.5	716,930.8
VI. PERSONAL	13,176,989.2	14,205,353.6	14,802,431.8	14,959,998.3	15,592,399.0
VII. OTHER	71,383.3	88,537.3	80,417.0	69,957.5	48,235.0
TOTAL	27,634,131.3	30,180,905.0	30,596,244.6	29,814,952.7	31,063,359.6

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2025

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	966,311.0	569,067.8	88,938.0	118,839.6	46,178.0	97,671.7	15,318.0	167,960.1	1,116,745.0	953,539.1
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
2. DOMESTIC CONSTITUENTS	116,973,396.0	13,375,851.4	45,431,787.0	2,982,473.4	1,580,361.0	1,416,201.8	1,816,301.0	12,335,293.7	165,801,845.0	30,109,820.4
I. GOVERNMENT	4.0	-	-	-	-	-	505,089.0	4,547,588.8	505,093.0	4,547,588.8
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
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	18,821.0	1,489,373.1	18,821.0	1,489,373.1
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
III. NON-BANK FINANCIAL INSTITUTIONS	2.0	-	-	-	-	-	74,263.0	1,096,680.0	74,263.0	1,096,680.0
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 DFIs	-	-	-	-	-	-	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 NBFI	-	-	-	-	-	-	32,244.0	151,886.5	32,244.0	151,886.5
IV. PRIVATE SECTOR (BUSINESS)	5,184,947.0	1,843,652.8	536,541.0	201,020.5	131,253.0	146,079.0	1,009,991.0	4,427,861.6	6,862,732.0	6,638,613.8
A. Agriculture, forestry and fishing	1,624,535.0	138,563.0	100,861.0	14,597.8	27,093.0	10,840.2	99,313.0	75,308.3	1,851,802.0	239,309.3
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	299.0	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	91.0	177.1	415.0	2,294.3	3,589.0	5,790.1
B. Mining and quarrying	13,853.0	31,061.0	236.0	324.5	368.0	1,040.4	6,907.0	259,847.8	21,364.0	292,273.7
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
C. Manufacturing	293,319.0	247,958.7	28,007.0	27,983.5	16,304.0	36,914.9	217,947.0	1,251,665.9	555,577.0	1,564,522.9
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 31st 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
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 31st 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
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
Total	117,939,705	13,944,919	45,520,724	3,101,313	1,626,539	1,513,874	1,831,619	12,503,254	166,918,587	31,063,359

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

*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 31st March, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 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
TOTAL	1,116,745	953,539.1	505,093	4,547,588.8	18,821	1,489,373.1	74,265	1,096,680.0	6,862,732	6,618,613.8

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 31st March, 2025 (Provisional)**

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of 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, Easy paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-24			Dec-24 ^a			Mar-25 ^a		
		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
	Total	3,343.26	27,252.99	30,596.24	3,180.25	26,634.71	29,814.95	3,338.55	27,724.81	31,063.36
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	1,163.76	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
	Total	1,803.74	11,998.72	13,802.46	1,799.96	11,781.62	13,581.59	1,847.36	12,322.31	14,169.66
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
	Total	364.11	9,123.53	9,487.64	336.07	8,857.19	9,193.25	436.44	9,197.48	9,633.91
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
	Total	651.21	1,630.88	2,282.09	552.48	1,589.48	2,141.96	547.74	1,607.66	2,155.39
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
	Total	153.17	548.24	701.40	152.19	618.12	770.31	124.47	603.13	727.60
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
	Total	41.40	3,413.63	3,455.03	38.54	3,281.30	3,319.84	41.16	3,454.14	3,495.30
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
	Total	48.08	109.97	158.05	45.80	88.26	134.06	50.94	99.21	150.14

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

Period end Position

Provinces/ Regions	Category	Billion Rupees								
		Sep-24			Dec-24 ^B			Mar-25 ^P		
		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
AJK	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
	Total	281.57	428.01	709.58	255.21	418.73	673.95	290.46	440.89	731.35

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, 30th 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 Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

SIZE OF ACCOUNTS (Rs.)	End period: Million Rupees					
	2024				2025	
	Sep		Dec ^a		Mar ^b	
	No of Accounts	Amount	No of Accounts	Amount	No of 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
TOTAL	110,777,877	30,596,244.6	105,061,775	29,814,952.8	166,918,590	31,063,359.6

Source: Statistics and Data Services Department, SBP

Notes:-

- 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.
- 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
- 'No of Accounts' represents the total number of deposit accounts which fall in the respective class.
- 'Amount' represents the total amount of all deposits falling in the particular class.
- This Data is being published on quarterly basis w.e.f. March, 2023.
- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st 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	1,909,251	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
Total	117,939,707	13,944,919	45,528,725	3,101,313	1,636,539	1,513,874	1,831,619	12,503,254	166,918,590	31,063,360

Source: Statistics and Data Services Department, SDB

Notes:

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

		In Thousands		
		Dec-23	Jun-24 ²	Dec-24 ²
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 ²	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 (Rs.)	2024				2025	
	Sep		Dec		Mar ⁶	
	No of Accounts	Amount	No of Accounts	Amount	No of 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
Total	4,108,383	11,874,024	4,557,788	15,485,683.7	7,564,402	13,116,014.1

Source: Statistics and Data Services Department, SBP

Notes:

- 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.
- 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
- 'No of Accounts' represents the total number of advances accounts which fall in the respective class.
- 'Amount' represents the total amount of all advances falling in the particular class.
- This Data is being published on quarterly basis w.e.f. March 2023.
- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 31st March, 2025

Million Rupees

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
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
Total	5,811,414	1,989,704.7	1,399,593	155,016.5	3,924	25,560.2	349,471	10,945,732.7	7,564,402	13,116,014.1

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

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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-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	180.7	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
Total	1	7,004.1	307	440,417.6	681	2,398,541.4	1,352	1,016,227.2	1,616,611	8,659,600.7	5,851	10,175.5	5,939,530	1,182,514.2	79	1,533.4	7,564,402	13,116,014.1

Source: Statistics and Data Services Department, SDB

Note:-

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

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

End period: Million Rupees

BORROWERS	2024			2025		
	Dec			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. FOREIGN CONSTITUENTS	8,362.6	8,362.6	-	7,004.1	7,004.1	-
2. DOMESTIC CONSTITUENTS	15,477,321.2	15,336,426.7	140,894.5	13,109,010.0	12,967,495.5	141,514.4
I. GOVERNMENT	841,758.7	841,758.7	-	440,417.6	440,417.6	-
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	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,434,800.1	2,434,800.1	-	2,398,541.4	2,398,541.4	-
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	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	1,830,259.3	1,830,109.4	149.9	1,016,227.2	1,016,077.3	149.9
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. Modularas	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
IV. PRIVATE SECTOR (BUSINESS)	9,125,256.2	8,907,719.6	138,015.7	8,059,600.7	7,920,459.9	139,140.7
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	459,025.5	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	-	-	56.6	-	-
02 - Forestry and logging	13.7	3.5	10.2	17.2	6.8	10.4
01 - 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 ^a			Mar ^b		
	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
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	12,824.7	12,360.3	464.3	10,175.5	9,677.9	497.5
VI. PERSONAL	1,250,140.2	1,227,875.7	2,264.5	1,182,514.2	1,180,788.0	1,726.3
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	-
VII. OTHER	1,802.8	1,802.8	-	1,533.4	1,533.4	-
TOTAL	15,485,683.7	15,344,789.3	140,894.5	13,116,014.1	12,974,499.6	141,514.4

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 31st 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	7,004	1	7,004
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	1	7,004	1	7,004
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	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
I. GOVERNMENT	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	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
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	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
IV. PRIVATE SECTOR (BUSINESS)	1,209,343	936,974	65,024	41,074	1,243	9,575	341,001	7,071,978	1,616,611	8,695,601
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 31st March, 2025

Borrower	Million Rupees									
	Males		Females		Both Males and		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 31st March, 2025

Borrower	Million Rupees									
	Males		Females		Both Males and		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	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
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,851	10,175	5,851	10,175
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
VI. PERSONAL	4,602,007	1,052,343	1,334,565	113,940	2,681	15,985	267	246	5,939,520	1,182,514
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
VII. OTHER	64	388	4	2	-	-	11	1,143	79	1,533
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Source: Statistics and Data Services Department, SBP

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024			2025		
	Dec			Mar ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	101,222.6	101,222.6	-	131,192.1	131,192.1	-
II. Securities, Shares and Other Financial Instruments	830,383.9	830,383.8	0.1	313,500.0	313,499.9	0.1
A. Quoted on the Stock Exchange:	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. Unquoted on the Stock Exchange:	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	-
III. Merchandise	3,614,557.0	3,614,525.0	32.0	2,867,175.4	2,867,154.7	20.7
A. Food Items:	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. Kariam 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. Raw Materials:	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			Mar ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,594,093.7	1,594,093.7	-	1,316,241.1	1,316,241.1	-
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	-
IV. Fixed Assets Including Machinery	2,747,320.0	2,746,422.5	897.5	2,251,931.5	2,251,097.1	834.4
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
V. Real Estate	2,410,133.5	2,274,152.3	135,981.2	2,250,432.1	2,114,185.8	136,246.3
A. Land	1,144,710.2	1,009,221.0	135,489.1	1,135,289.0	999,492.4	135,796.6
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. Buildings:	1,265,423.3	1,264,931.3	492.1	1,115,143.1	1,114,693.4	449.7
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	-
VI. Fixed Deposits and Insurance Policies	860,214.1	860,214.1	-	641,180.3	641,180.3	-
A. Bank Deposits	859,812.5	859,812.5	-	640,784.3	640,784.3	-
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. Insurance Policies	401.6	401.6	-	396.0	396.0	-
VII. Others	4,630,222.7	4,629,832.2	390.5	4,343,057.4	4,342,790.1	267.2
A. Other Secured Advances	2,193,992.4	2,193,606.7	385.7	1,987,243.9	1,986,981.5	262.4
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. Advances Secured by Guarantee(s)	2,436,230.3	2,436,225.5	4.8	2,355,813.4	2,355,808.6	4.8
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
VIII. Unsecured Advances	291,629.8	288,036.7	3,593.1	317,545.4	313,399.6	4,145.7
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
TOTAL	15,485,683.7	15,344,789.3	140,894.5	13,116,014.1	12,975,119.6	140,894.5

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

3.11.1 Advances Classified by Securities and Gender

All Banks
As on 31st March, 2025

Security	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	44,911.0	16,091.2	20,867.0	7,064.3	2.0	-	193,870.0	108,036.5	259,650.0	131,192.1
II. Securities, Shares and Other										
Financial Instruments:	291.0	7,574.4	26.0	113.7	19.0	153.9	807.0	305,658.0	1,143.0	313,500.0
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
III. Merchandise	27,179.0	219,012.8	672.0	3,461.0	90.0	917.4	33,667.0	2,643,784.2	61,608.0	2,867,175.4
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 31st March, 2025

Security	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	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
IV. Fixed Assets Including Machinery	312,584	367,769	31,228	39,165	653	1,088	37,898	1,843,911	382,363	2,251,932
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
V. Real Estate	590,087	781,282	44,886	62,120	3,100	21,220	25,893	1,385,810	663,966	2,250,432
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
VI. Fixed Deposits and Insurance Policies	16,533	41,715	1,640	2,236	33	1,050	9,419	596,180	27,625	641,180
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
VII. Others	370,881	270,701	27,793	10,760	27	1,131	41,828	4,060,466	440,529	4,343,057
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
VIII. Unsecured Advances	4,448,948	285,560	1,272,481	30,097	-	-	6,089	1,888	5,727,518	317,545
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
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees										
RATES OF MARGIN (%)	2024								2025	
	Mar		Jun		Sep		Dec		Mar ²	
	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
TOTAL	4,004,350	11,595,353.0	4,048,546	12,069,610.7	4,108,383	11,874,024.3	4,557,788	15,485,683.7	7,564,402	13,116,014.1

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st 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
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st March, 2025

Loan Tenure	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	4,501,083	654,409	1,270,061	40,977	552	7,457	134,045	6,458,822	5,905,741	7,161,664
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 months	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
2. Medium Term	275,299	214,745	33,559	10,272	41	65	74,239	742,677	383,138	967,759
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
3. Long Term	1,035,032	1,120,550	95,973	103,768	3,331	18,038	141,187	3,744,234	1,275,523	4,986,590
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
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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

3.12.3 Advances Classified by Nature and Gender

All Banks
As on 31st March, 2025

Nature	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,340,407	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
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 31st March, 2025

Category of Financing	Million Rupees									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	902	41,047	26	1,609	10	622	8,639	1,038,873	9,877	1,078,851
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
2. Import financing	675	12,525	103	785	2	27	7,377	615,287	8,157	628,624
3. Government self employment schemes	42,248	43,873	3,183	3,513	4	16	7,898	27,743	53,333	75,145
4. Working capital/short term	4,475,427	753,618	1,222,918	38,744	413	2,754	216,156	4,952,271	5,914,914	5,747,888
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 (Idmanic 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
5. Fixed investment/long term	1,292,162	1,138,641	173,363	110,365	3,495	22,141	109,401	4,314,359	1,578,421	5,585,506
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and TIERF)	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-Baltistan & 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 Azaan 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
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Notes:

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

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

Source: Statistics and Data Services Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

PRIVATE SECTOR (BUSINESS)							Million Rupees
	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25	
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	436,228.1	460,409.7	461,151.0	464,730.4	
Trade finance	5,019.6	4,060.7	3,025.3	3,696.8	3,447.8	2,636.6	
Working capital	233,937.5	217,193.8	223,264.2	243,597.4	240,716.6	237,278.4	
Fixed investment	93,559.3	159,360.8	183,438.2	186,132.0	188,538.8	194,948.1	
Construction Financing	1,053.8	884.2	734.3	717.7	699.8	824.8	
Other	10,761.6	19,378.7	25,766.1	26,265.8	27,748.1	29,042.5	
B. Mining and quarrying	78,460.9	89,229.2	72,739.1	71,446.0	71,100.5	77,667.1	
Trade finance	1,765.0	2,058.9	1,976.5	2,402.3	2,469.9	3,456.8	
Working capital	27,653.3	39,245.0	20,794.8	18,429.8	17,794.2	20,934.0	
Fixed investment	47,659.7	46,587.6	48,634.5	49,280.7	49,503.4	51,943.0	
Construction Financing	-	-	-	-	-	0.4	
Other	1,382.9	1,337.7	1,333.3	1,333.2	1,333.0	1,332.9	
C. Manufacturing	4,540,826.4	4,838,826.3	5,349,499.8	5,431,051.7	5,373,658.1	5,202,032.0	
Trade finance	1,062,545.0	1,153,978.2	1,355,442.4	1,373,375.3	1,380,857.7	1,360,280.6	
Working capital	1,812,324.1	2,091,473.2	2,360,394.3	2,368,243.3	2,315,577.0	2,257,785.0	
Fixed investment	1,522,741.7	1,486,448.2	1,529,681.5	1,573,877.5	1,557,597.4	1,561,330.6	
Construction Financing	22,793.9	17,528.5	12,189.2	11,266.8	11,434.3	13,093.2	
Other	120,421.7	89,398.2	91,792.4	104,288.8	108,191.7	109,542.7	
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	476,194.0	502,339.8	475,330.8	492,742.4	
Trade finance	7,216.6	6,906.5	2,379.8	2,496.4	2,810.1	2,504.8	
Working capital	211,240.9	188,133.5	190,309.4	208,313.6	178,454.1	197,661.6	
Fixed investment	351,106.0	318,329.4	283,226.9	291,158.8	293,571.1	292,325.2	
Construction Financing	929.1	761.3	226.4	226.4	226.4	226.4	
Other	1,149.4	138.1	51.5	144.6	89.1	24.3	
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	26,842.1	28,074.1	32,150.3	32,094.2	
Trade finance	1,617.5	2,151.2	1,363.0	1,367.8	1,475.3	1,386.9	
Working capital	5,793.5	5,932.7	3,384.7	4,151.7	4,151.5	3,796.4	
Fixed investment	7,066.4	15,813.1	22,049.6	22,445.8	26,454.7	26,842.5	
Construction Financing	38.9	-	-	-	-	-	
Other	30.5	71.5	44.8	108.7	68.9	68.4	
F. Construction	190,232.7	192,851.7	210,576.2	212,760.9	216,260.5	218,943.3	
Trade finance	252.3	1,997.6	2,181.1	1,358.9	1,194.9	1,870.4	
Working capital	27,695.0	33,901.0	41,497.7	41,112.6	39,844.6	39,651.0	
Fixed investment	25,140.8	23,745.6	40,748.8	41,273.2	41,712.5	44,959.8	
Construction Financing	136,966.8	132,737.9	125,748.7	128,569.7	133,002.1	132,011.3	
Other	177.8	469.6	399.9	446.4	506.5	450.7	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	584,107.1	606,850.6	633,362.8	658,431.5	
Trade finance	49,460.9	66,369.6	69,933.2	76,333.4	77,106.5	92,079.7	
Working capital	272,559.9	317,581.9	335,852.7	346,470.3	362,475.5	366,800.9	
Fixed investment	78,451.6	100,861.9	126,849.9	128,701.2	131,544.8	133,241.6	
Construction Financing	18,249.0	16,834.9	14,411.9	14,413.7	14,557.6	14,343.0	
Other	33,117.5	38,275.1	37,059.4	40,932.0	47,678.4	51,966.2	
H. Transportation and storage	118,756.7	125,532.9	113,789.9	117,311.8	121,377.6	124,357.4	
Trade finance	2,457.0	2,598.9	4,952.1	5,298.5	3,891.7	3,089.0	
Working capital	44,539.6	46,028.0	25,423.3	27,872.5	27,525.0	28,278.1	
Fixed investment	64,724.7	65,232.1	70,193.5	71,532.7	73,692.9	74,958.0	
Construction Financing	914.1	631.2	2,386.2	400.0	3,834.5	3,862.0	
Other	6,121.2	9,042.8	10,834.7	12,208.2	12,433.5	14,170.3	
I. Accommodation and food service activities	37,046.0	38,347.6	78,743.7	78,797.3	79,876.0	78,539.2	
Trade finance	1,006.1	1,034.6	1,170.2	1,129.2	1,160.7	1,192.3	
Working capital	10,598.1	11,108.3	11,345.0	10,649.6	10,716.7	8,733.1	
Fixed investment	13,767.4	17,597.0	58,792.8	59,005.4	59,025.4	59,671.6	
Construction Financing	10,184.1	7,499.0	6,319.9	6,956.7	7,864.4	7,849.4	
Other	1,490.2	1,108.7	1,115.7	1,056.4	1,108.8	1,092.9	

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
J. Information and communication	340,357.4	406,896.9	503,440	510,382	531,842	508,834
Trade finance	6,065.1	3,110.4	4,139	4,363	4,141	4,062
Working capital	41,109.0	42,465.6	115,549	108,850	105,254	82,614
Fixed investment	275,887.3	339,322.3	360,303	369,735	395,863	398,195
Construction Financing	1,295.9	947.5	789	1,401	1,307	1,305
Other	16,000.2	21,051.2	22,660	26,032	25,277	22,657
K. Real estate activities	36,253.7	37,772.8	39,329	37,971	37,888	38,399
Trade finance	-	-	56	12	144	417
Working capital	3,558.6	4,619.6	5,668	4,244	4,280	4,171
Fixed investment	6,758.2	10,272.6	10,359	10,542	10,465	10,877
Construction Financing	25,902.1	22,852.6	23,209	23,137	22,966	22,902
Other	34.9	27.9	36	35	34	33
L. Professional, scientific and technical activities	59,061.3	59,263.6	63,968	73,002	64,909	56,757
Trade finance	9,740.5	5,636.9	7,834	7,931	8,409	8,610
Working capital	33,380.7	33,595.9	36,507	47,419	37,896	34,195
Fixed investment	14,810.0	18,161.0	18,615	16,940	18,052	12,935
Construction Financing	819.8	801.8	79	83	108	442
Other	310.2	1,068.1	933	629	444	576
M. Administrative and support service activities	51,840.1	51,535.6	52,720	55,551	57,632	56,600
Trade finance	2,326.6	3,092.6	2,784	2,579	2,903	1,734
Working capital	28,112.1	22,102.4	21,490	24,555	26,333	25,920
Fixed investment	14,810.9	22,152.9	24,619	24,487	24,769	25,152
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	3,827	3,931	3,627	3,794
N. Education	33,435.0	29,144.7	26,403	26,460	25,216	25,738
Trade finance	572.9	325.8	-	-	-	-
Working capital	10,450.9	8,703.9	8,818	9,221	8,521	8,503
Fixed investment	11,201.8	12,045.7	11,136	11,020	10,795	11,419
Construction Financing	11,008.5	7,713.3	6,130	5,877	5,542	5,457
Other	200.9	356.0	319	342	358	360
O. Human health and social work activities	16,985.5	18,198.0	14,848	14,916	14,814	15,106
Trade finance	9.0	-	-	-	5	-
Working capital	3,987.3	5,770.5	4,391	4,575	4,502	4,856
Fixed investment	8,221.6	9,266.6	8,125	8,137	8,149	8,175
Construction Financing	4,685.6	3,045.5	2,185	2,042	1,968	1,857
Other	82.0	115.5	147	163	190	218
P. Arts, entertainment, and recreation	1,889.4	1,723.3	2,272	2,233	2,176	2,206
Trade finance	-	100.0	100	100	100	100
Working capital	1,013.3	1,006.7	1,016	981	943	1,039
Fixed investment	419.4	331.5	869	865	852	786
Construction Financing	448.5	267.9	272	272	267	267
Other	8.1	17.2	15	14	14	14
Q. Other service activities	71,460.8	51,182.4	51,791	56,148	70,762	73,484
Trade finance	2,946.3	1,733.2	1,584	1,624	2,099	1,910
Working capital	29,294.4	20,792.8	21,406	26,818	38,034	39,151
Fixed investment	28,726.6	22,484.3	26,165	25,285	27,371	28,904
Construction Financing	2,968.9	1,371.7	1,041	933	932	940
Other	7,524.6	4,800.4	1,595	1,487	2,327	2,579
Total	6,958,965.2	7,417,543.8	8,103,491.4	8,285,704.2	8,269,507.5	8,226,662.0

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.

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	55,838.1	56,954.8	59,058.4	63,227.9
Trade finance	-	30.2	90.0	309.6	149.9	159.9
Working capital	17,969.3	19,308.7	21,229.4	21,622.1	22,343.5	23,583.4
Fixed investment	5,811.4	18,682.3	20,053.0	20,593.1	20,883.9	22,447.6
Construction Financing	4.9	9.8	3.6	3.6	3.6	3.6
Other	3,294.8	11,689.2	14,462.1	14,426.4	15,677.4	17,033.3
B. Mining and quarrying	1,081.8	1,291.5	1,425.7	1,340.7	1,466.1	1,686.8
Trade finance	57.2	70.1	145.3	126.3	164.9	122.7
Working capital	618.1	685.5	601.4	643.3	638.2	820.6
Fixed investment	406.4	535.8	667.4	559.8	651.7	732.1
Construction Financing	-	-	-	-	-	0.4
Other	-	-	11.6	11.4	11.2	11.1
C. Manufacturing	205,450.3	203,147.9	235,576.6	245,657.5	242,993.7	239,438.7
Trade finance	25,080.8	21,504.3	22,718.9	27,847.3	24,908.3	24,090.1
Working capital	146,722.6	138,727.3	160,534.3	165,606.3	166,078.7	161,211.6
Fixed investment	30,238.4	36,905.9	45,417.7	44,885.6	44,330.5	45,296.2
Construction Financing	314.2	186.5	975.9	915.7	914.0	899.7
Other	3,094.3	5,823.9	5,929.9	6,402.7	6,762.1	7,941.1
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	2,675.5	2,653.7	2,725.6	2,566.9
Trade finance	20.0	229.7	212.4	256.5	338.8	196.2
Working capital	2,325.3	2,491.3	1,861.0	1,854.3	1,776.9	1,820.8
Fixed investment	422.0	425.2	582.4	523.3	590.8	531.1
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	19.8	19.6	19.1	18.8
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	372.3	590.2	524.9	332.1
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	146.5	363.4	307.0	37.0
Fixed investment	95.3	125.1	181.1	182.1	173.2	250.9
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	44.8	44.7	44.7	44.2
F. Construction	14,576.5	15,446.9	16,627.6	18,789.1	18,914.5	16,321.7
Trade finance	2.3	87.9	46.6	46.6	35.6	2.3
Working capital	5,676.6	4,757.8	4,602.3	4,810.5	4,620.3	4,538.1
Fixed investment	2,098.3	4,765.0	5,067.2	7,447.6	7,756.0	5,065.2
Construction Financing	6,621.5	5,559.8	6,657.6	6,226.5	6,250.6	6,385.7
Other	177.8	276.3	253.9	258.0	251.9	330.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	203,626.3	214,268.4	226,442.2	234,295.3
Trade finance	4,935.3	5,238.4	5,294.7	5,201.7	5,396.7	5,267.8
Working capital	119,169.2	124,250.3	114,722.3	120,639.0	128,731.4	130,383.6
Fixed investment	27,044.5	50,090.3	63,334.3	65,133.0	65,951.4	67,796.2
Construction Financing	155.0	227.6	155.3	206.8	204.7	193.7
Other	14,139.7	19,315.3	20,119.6	23,087.8	26,158.0	30,653.9
H. Transportation and storage	21,198.1	28,488.1	38,333.2	39,289.9	40,839.1	44,694.1
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,432.3	2,280.2	2,584.8	2,329.7
Fixed investment	15,034.3	19,536.0	25,275.6	25,574.9	25,961.2	28,487.6
Construction Financing	209.3	160.7	133.7	130.5	126.2	150.0
Other	3,983.8	6,760.0	10,491.6	11,304.3	12,166.9	13,726.8
I. Accommodation and food service activities	5,493.1	5,192.5	6,196.6	6,147.6	6,448.8	6,560.2
Trade finance	25.6	27.5	79.6	79.6	79.6	78.9
Working capital	1,739.0	1,599.9	1,442.5	1,305.0	1,319.5	1,268.2
Fixed investment	1,407.5	1,849.2	2,826.9	2,918.8	2,815.8	2,984.7
Construction Financing	954.1	733.5	852.2	907.7	1,244.8	1,255.2
Other	1,366.9	982.4	995.4	936.6	989.0	973.1

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
J. Information and communication	5,085	4,879	5,561.8	5,112.8	5,441.8	5,660.0
Trade finance	132,386	91,044	63.0	90.1	62.9	74.3
Working capital	2,344	1,749	2,196.4	2,091.0	2,236.1	2,428.4
Fixed investment	2,289	2,788	3,085.9	2,695.6	2,717.9	2,706.4
Construction Financing	205,916	132,461	118.9	117.1	115.3	113.7
Other	113,017	118,523	97.6	119.0	309.6	337.2
K. Real estate activities	2,013	2,420	2,496.0	2,624.9	2,652.6	2,672.1
Trade finance	-	-	-	-	-	-
Working capital	341,207	422,027	476.9	539.1	541.0	531.5
Fixed investment	1,224	1,390	1,641.7	1,711.4	1,749.3	1,909.4
Construction Financing	412,432	579,961	341.1	339.3	328.4	198.7
Other	34,898	27,917	36.3	35.0	33.8	32.5
L. Professional, scientific and technical activities	18,461	18,416	12,482.4	13,351.5	12,297.2	12,071.5
Trade finance	1,760	1,608	780.2	601.9	608.3	523.3
Working capital	10,548	8,232	8,298.1	9,115.2	8,315.5	8,451.5
Fixed investment	6,098	8,106	3,312.3	3,474.3	3,289.2	2,997.0
Construction Financing	5,262	5,262	-	-	-	19.9
Other	50	464,683	91.8	160.1	84.2	79.8
M. Administrative and support service activities	10,109	8,151	10,204.4	10,337.9	10,318.2	10,117.4
Trade finance	412,02	394,32	235.6	235.6	235.6	226.3
Working capital	4,528	4,619	5,876.1	5,915.7	5,767.4	5,468.6
Fixed investment	2,159	2,821	3,810.1	3,907.6	4,019.8	4,150.1
Construction Financing	-	-	-	-	-	-
Other	3,011	317	282.6	279.0	295.4	272.3
N. Education	2,991	3,800	4,274.4	4,267.6	3,967.9	4,443.5
Trade finance	11,126	6,676	-	-	-	-
Working capital	1164,788	1,362	1,383.3	1,399.9	1,309.9	1,638.6
Fixed investment	1,463	1,803	2,303.3	2,260.6	2,058.8	2,215.0
Construction Financing	150,86	272,284	268.6	264.9	241.0	230.4
Other	200,872	355,993	319.2	342.3	358.2	359.6
O. Human health and social work activities	2,796	2,555	2,935.1	2,908.0	2,898.9	3,003.0
Trade finance	9.0	-	-	-	4.9	-
Working capital	1,198.8	891	844.1	956.0	904.5	1,014.0
Fixed investment	1,395.8	1,471	1,588.8	1,549.2	1,578.6	1,576.3
Construction Financing	114,182	81,142	359.6	244.1	224.6	199.2
Other	77,895	111,382	142.6	158.6	186.2	213.5
P. Arts, entertainment, and recreation	258,393	367,231	643.0	621.2	637.2	636.0
Trade finance	0	100	100.0	100.0	100.0	100.0
Working capital	145,055	145,137	146.0	127.8	146.5	186.3
Fixed investment	102,303	102,815	380.5	377.5	375.3	334.5
Construction Financing	2,886	2,102	1.7	1.5	1.5	1.5
Other	8,149	17,177	14.7	14.4	14.0	13.6
Q. Other service activities	31,020	23,791	24,058.2	27,635.2	37,750.1	41,085.9
Trade finance	89,533	47,872	76.0	152.9	146.9	253.7
Working capital	9,591	7,727	7,073.7	10,394.5	19,581.3	20,506.8
Fixed investment	19,721	14,723	15,775.8	15,923.6	16,261.3	18,018.3
Construction Financing	53,316	202,901	78.4	39.7	38.2	46.0
Other	1,565	1,090	1,054.3	1,124.5	1,722.5	2,261.1
Total	516,001	570,116	623,327.2	652,851.0	675,377.2	688,813.2

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. 01/3814/20 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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees											
Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-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-Baltistan	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
	Total	12,759.8	100.0	11,148.1	87.4	1,363.0	10.7	1,363.0	12,759.8	100.0	-
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-Baltistan	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
	Total	19,494.6	100.0	18,119.7	92.9	1,374.9	7.1	1,374.9	19,494.6	100.0	-
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-Baltistan	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
	Total	13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-

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 2023, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Teknor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.16 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 ²	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,575.18	92.89	6,343.69	92.60	5,295.44	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-Baltistan	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	5,452.48	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-Baltistan	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	7,653.79	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-Baltistan	-	-	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-Baltistan	-	-	-	-	-	-
	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	12.57	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-Baltistan	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-Baltistan	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-Baltistan	5.07	98.21	5.15	98.93	6.10	98.79
	AJK	-	-	-	-	0.00	0.01
Gilgit-Baltistan 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-Baltistan	-	-	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, SHP

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

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

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/ Regions	Borrower	Sep-24			Dec-24			Mar-25 ^a		
		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)

Provinces/ Regions	Borrower	Billion Rupees								
		Sep-24			Dec-24			Mar-25 ²		
		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	-	-	-	-	-	-	-	-	-
	Total	4.04	4.57	8.61	4.27	4.42	8.69	4.01	3.88	7.89
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	-	-	-	-	-	-	-	-	-
	Total	3.40	26.77	30.17	3.73	10.22	13.95	3.55	41.99	45.54

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

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
FY24									
Jul-Mar									
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
All Pakistan	669,258	344,581.4	245,701.2	55,172	123,194.1	74,499.0	9,240	408,895.6	109,356.1
Jul-Jun									
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
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,024.5
FY25									
Jul-Sep									
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
All Pakistan	191,461	110,358.8	274,060.5	22,200	35,336.4	83,738.5	4,216	133,272.3	102,133.3
Jul-Dec									
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
All Pakistan	847,552	272,383.8	318,756.3	38,173	81,692.0	87,915.5	7,341	354,440.8	146,334.8
Jul-Mar									
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
All Pakistan	1,043,697	391,718.4	308,851.0	49,612	120,775.1	85,411.2	9,533	519,124.8	142,751.7

**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 & Non Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
Jul-Mar									
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
All Pakistan	825,467	187,217.0	250,917.9	44,015	571,330.1	138,214.8	1,603,152	1,635,218.1	818,689.0
Jul-Jun									
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	5,319.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,385	2,215,706.0	874,984.3
FY25									
Jul-Sep									
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	1,065.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,565.1	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
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,900.9	475,614	517,757.4	861,756.7
Jul-Dec									
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	242.5	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,506	153,130.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,305.7
Jul-Mar									
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
All Pakistan	747,980	217,390.1	291,270.2	37,057	631,413.8	123,155.6	1,887,879	1,880,422.2	951,439.8

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
Production Loans	1,024,688	370,351.6	45,691	111,089.9	7,578	301,995.4	1,077,957	783,437.0
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
Development Loans	15,347	17,924.1	2,590	7,897.9	1,525	82,237.7	19,462	108,059.7
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 Houses/ 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
Corporate Farming	3,662	3,442.8	1,331	1,787.2	430	134,892.6	5,423	140,122.6
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
Total	1,043,697	391,718.4	49,612	120,775.1	9,533	519,125.8	1,102,842	1,031,619.3

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
Total	747,980	217,390.1	37,057	631,413.8	785,037	848,803.9

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 ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. 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 (NFPE)	-	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	409.9	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	1,280.9	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	2,523.8
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	-	-	-	-	-	-	-	-	-
TOTAL	39,401.5	248,234.8	400,285.2	90,399.0	33,762.2	240,525.3	107,655.2	38,790.0	244,910.2

Source: Statistics and Data Services Department, SBP

Notes:-

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

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 ¹		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,013,074.1	25,837,368.0	25,932,141.7	23,048,415.3	22,407,110.7	23,841,255.9	25,057,239.8	26,751,313.0	26,776,943.8
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	8,896,734.4
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
II. Provincial Government	-	-	-	866.4	866.4	876.8	866.4	866.4	902.0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	429,250.8	290,127.9	484,505.8	447,528.4	304,939.7	564,338.3	474,949.5	326,393.5	576,963.6
1) Quoted On The Stock Exchange	207,960.9	74,903.0	254,079.0	217,177.5	80,812.5	338,094.2	228,968.4	86,108.3	335,332.3
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
2) Unquoted On The Stock Exchange	221,289.9	215,224.9	230,426.8	230,350.9	224,127.2	226,244.1	245,981.1	240,285.2	241,631.3
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
V. DEBENTURES	3.0	3.0	3.0	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	5.2	5.2	5.2	0.8	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	101,852.9	103,920.6	102,335.9	98,843.4	101,234.3	103,611.7	98,076.3	99,025.1	89,659.8
IX. MUTUAL FUNDS	12,311.4	12,257.8	13,127.5	23,005.0	13,717.4	25,782.2	14,699.5	13,335.3	15,584.3
X. OTHERS	2,153.8	2,153.8	2,261.7	952.9	952.9	952.9	483.8	483.8	483.8
XI. Islamic Banking Products - Investments	4,903,421.6	4,913,433.7	5,213,842.1	5,299,459.5	5,271,898.7	5,495,305.0	5,773,419.9	5,551,078.0	6,038,876.6
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) Ijara 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. Mudarba 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
TOTAL	30,462,073.2	31,159,270.3	31,748,223.3	28,919,078.2	28,100,722.9	30,032,130.1	31,419,742.5	32,742,502.3	33,499,421.2

Source: Statistics and Data Services Department, SBP

Notes:-

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

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 INTEREST		2024			2025
		Jun	Sep	Dec ^a	Mar ^b
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	22,188,332.6	22,832,020.6

Notes:

* 01.00 stands for 00.05 to 01.00

* 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, 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.

Source: Statistics and Data Services Department, SBP

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

RATE OF RETURN	Million Rupees			
	2024			2025
	Jun	Sep	Dec ⁸	Mar ⁹
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	-	-
Total	7,268,182.5	7,457,572.3	7,626,720.1	8,231,338.9

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

* 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 31st 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	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
Total	13,944,919	3,101,313	1,513,874	12,503,254	31,063,360

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

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*	
	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	4,936.5
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 MFIs). 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)

RATE OF RETURN	End of Period: Million Rupees					
	2024				2025	
	Sep		Dec		Mar ⁷	
	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	5,421.8
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	43,799.9
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	16,359.9	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	22,854.1	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	11,990.6	11,990.6
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

: : : : :

* 8.00 stands for 7.25 to 8.00

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

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
Total	1,989,705	155,016	25,560	10,945,733	13,116,014

* * * * *
 * * * * *

Notes:-

2. This is

**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 ^a	Mar ^a
I. Call Deposits	12.83 (2.23)	10.17 (2.87)	8.90 (2.15)	6.20 (2.07)	5.74 (2.17)
II. Saving Deposits	18.02 (70.28)	18.04 (71.17)	16.00 (72.57)	11.54 (74.60)	8.97 (73.81)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.88 (4.30)	15.20 (4.59)	15.15 (3.68)	8.62 (4.44)	7.96 (4.19)
(b) 3 months and over but less than 6 months	17.63 (3.34)	17.23 (3.07)	15.97 (3.12)	9.49 (2.14)	7.91 (2.46)
(c) 6 months and over but less than 1 year	14.05 (3.16)	11.29 (3.15)	13.44 (3.49)	8.88 (2.41)	6.89 (2.60)
(d) 1 year and over but less than 2 years	19.35 (14.12)	18.54 (13.11)	17.91 (12.82)	12.31 (12.11)	11.69 (12.41)
(e) 2 years and over but less than 3 years	14.35 (0.32)	14.18 (0.25)	19.48 (0.25)	6.32 (0.32)	5.95 (0.30)
(f) 3 years and over but less than 4 years	14.38 (0.43)	10.68 (0.39)	15.40 (0.38)	8.32 (0.48)	9.44 (0.70)
(g) 4 years and over but less than 5 years	13.45 (0.31)	11.86 (0.07)	14.38 (0.07)	9.19 (0.07)	6.09 (0.06)
(h) 5 years and over	12.91 (1.52)	10.56 (1.32)	13.10 (1.25)	7.14 (1.36)	6.51 (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 Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

TYPE OF DEPOSIT:	Percent per annum				
	2024				2025
	Mar	Jun	Sep	Dec ^a	Mar ^a
I. Call Deposits	14.44 (2.61)	11.11 (3.44)	9.43 (2.64)	6.65 (2.55)	6.24 (2.65)
II. Saving Deposits	19.53 (69.85)	19.60 (71.13)	17.42 (72.81)	12.75 (73.27)	9.57 (72.09)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.45 (3.39)	12.63 (3.40)	14.90 (3.09)	8.29 (3.76)	7.57 (4.07)
(b) 3 months and over but less than 6 months	16.63 (2.74)	15.81 (2.43)	14.49 (2.07)	8.79 (2.02)	7.39 (2.14)
(c) 6 months and over but less than 1 year	12.11 (2.86)	9.30 (3.07)	11.11 (3.37)	8.40 (2.57)	6.54 (2.52)
(d) 1 year and over but less than 2 years	19.61 (15.82)	18.77 (14.42)	18.32 (13.99)	12.39 (13.42)	12.11 (13.92)
(e) 2 years and over but less than 3 years	14.47 (0.39)	14.25 (0.32)	19.70 (0.32)	6.25 (0.42)	5.91 (0.39)
(f) 3 years and over but less than 4 years	14.94 (0.49)	10.85 (0.44)	16.49 (0.42)	8.49 (0.56)	9.70 (0.86)
(g) 4 years and over but less than 5 years	13.31 (0.34)	7.77 (0.04)	13.70 (0.04)	6.46 (0.03)	4.03 (0.02)
(h) 5 years and over	12.94 (1.51)	10.03 (1.33)	13.72 (1.25)	6.53 (1.40)	6.44 (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 Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

TYPE OF DEPOSITS	2024				Percent per annum
					2025
	Mar	Jun	Sep	Dec ^a	Mar ^a
I. Call Deposits	- (1.0)	0.0 (1.0)	1.3 (0.6)	0.0 (0.6)	- (0.7)
II. Saving Deposits	13.4 (71.6)	13.0 (71.3)	11.5 (72.7)	8.0 (78.7)	7.3 (79.0)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.5 (7.2)	18.5 (8.5)	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)
(b) 3 months and over but less than 6 months	19.3 (5.2)	19.4 (5.2)	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)
(c) 6 months and over but less than 1 year	18.3 (4.1)	17.1 (3.4)	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)
(d) 1 year and over but less than 2 years	17.9 (8.8)	17.3 (8.8)	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)
(e) 2 years and over but less than 3 years	12.5 (0.1)	12.8 (0.0)	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)
(f) 3 years and over but less than 4 years	11.0 (0.3)	9.7 (0.2)	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)
(g) 4 years and over but less than 5 years	14.2 (0.2)	14.9 (0.2)	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)
(h) 5 years and over	12.8 (1.6)	12.3 (1.3)	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)
IV. Overall					
(i) Excluding current and other deposits	14.5	14.2	12.8	8.5	7.6
(ii) Including current and other deposits	8.9	8.7	7.9	5.0	4.3

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 END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
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 ^P	11.08	11.21	9.97	11.59	10.35	12.20	11.26	28.42	11.33
II. CONVENTIONAL BANKING - ALL BANKS										
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 ^P	11.08	11.13	9.77	11.16	9.86	11.93	11.11	28.10	11.22
III. ISLAMIC BANKING-ALL BANKS										
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 ^P	-	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 Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				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)⁵

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

Items	Percent per annum															
	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including		Excluding		Including		Excluding		Including		Excluding		Including		Excluding	
	Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		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
Feb-25																
1.Scheduled Banks (SBs)	12.41	12.59	12.69	12.97	12.31	12.41	13.29	13.49	5.46	5.25	9.72	9.62	5.57	5.66	9.67	9.66
a. Public	14.07	14.18	14.21	14.33	15.00	15.27	16.84	17.32	8.81	8.80	10.32	10.31	7.94	8.31	10.67	10.67
b. Private	12.72	13.05	13.04	13.51	11.80	11.86	12.64	12.78	4.94	4.62	9.90	9.81	4.97	5.02	9.50	9.49
c. Foreign	7.86	7.86	7.86	7.86	8.15	8.15	8.16	8.16	4.51	4.51	5.30	5.30	4.37	4.40	5.70	5.70
d. Specialized	19.96	19.96	19.96	19.96	16.32	16.34	20.09	20.09	7.74	6.63	10.43	10.39	8.24	8.37	9.27	9.27
2. DFIs	13.86	13.87	13.92	13.93	11.25	11.00	12.19	12.15	11.52	11.41	11.52	11.41	12.73	12.98	12.73	12.98
3. MFBs	37.56	37.56	38.49	38.49	35.35	35.35	36.83	36.83	4.42	3.95	10.50	10.34	11.38	11.51	15.24	15.70
4. Overall (SBs, MFBs, DFIs)	12.55	12.77	12.83	13.16	12.89	13.05	13.90	14.16	5.46	5.25	9.72	9.62	5.70	5.78	9.83	9.81
Mar-25																
1.Scheduled Banks (SBs)	12.39	12.46	12.66	12.78	12.32	12.43	13.35	13.50	5.01	4.66	9.29	9.14	5.92	5.84	9.48	9.45
a. Public	13.38	13.55	13.88	14.15	14.80	14.87	16.79	16.91	8.97	8.97	10.67	10.68	8.09	8.35	10.44	10.44
b. Private	12.78	12.94	13.08	13.30	11.72	11.80	12.56	12.66	4.37	3.86	8.99	8.71	5.41	5.25	9.33	9.27
c. Foreign	7.99	7.99	7.99	7.99	9.67	9.67	9.69	9.69	3.64	3.64	5.65	5.65	4.68	4.73	5.97	5.97
d. Specialized	19.85	19.85	19.85	19.85	15.90	15.92	19.41	19.41	5.50	2.79	9.18	10.04	8.27	8.39	9.17	9.30
2. DFIs	13.32	13.32	13.55	13.56	11.00	10.77	11.93	11.92	11.16	11.16	11.16	11.16	12.73	13.18	12.73	13.18
3. MFBs	37.80	37.80	38.20	38.20	35.40	35.40	36.90	36.90	5.79	4.38	11.43	11.07	11.27	11.17	14.81	15.35
4. Overall (SBs, MFBs, DFIs)	12.55	12.65	12.82	12.96	12.94	13.10	14.01	14.22	5.03	4.66	9.32	9.16	6.04	5.95	9.62	9.58
Apr-25																
1.Scheduled Banks (SBs)	12.77	12.92	12.94	13.14	12.31	12.38	13.21	13.35	4.90	4.59	8.74	8.55	5.83	5.81	9.38	9.35
a. Public	12.13	12.10	12.71	12.78	13.93	13.97	15.76	15.85	7.32	7.36	9.17	9.21	7.61	8.00	9.96	9.96
b. Private	12.90	13.09	13.05	13.29	11.86	11.91	12.55	12.66	4.77	4.42	8.75	8.53	5.39	5.28	9.34	9.30
c. Foreign	9.14	9.14	9.14	9.14	12.87	12.87	12.95	12.95	3.07	3.08	6.10	6.10	4.74	4.81	5.87	5.87
d. Specialized	19.77	19.77	19.77	19.77	14.82	14.84	18.93	18.93	5.57	2.86	8.88	10.03	8.13	8.26	9.17	9.33
2. DFIs	13.47	13.47	13.51	13.51	11.21	11.08	12.14	12.25	11.53	11.53	11.53	11.53	12.86	13.42	12.86	13.42
3. MFBs	36.89	36.89	37.69	37.69	35.41	35.41	36.88	36.88	5.66	4.86	10.75	10.58	11.18	11.09	14.35	14.88
4. Overall (SBs, MFBs, DFIs)	12.91	13.10	13.09	13.32	12.96	13.08	13.90	14.09	4.91	4.60	8.76	8.57	5.95	5.91	9.51	9.48
May-25^e																
1.Scheduled Banks (SBs)	12.24	12.26	12.64	12.72	12.12	12.15	13.14	13.23	3.49	3.94	8.57	8.39	5.70	5.66	9.21	9.18
a. Public	11.06	10.96	12.06	12.25	13.75	13.78	15.60	15.69	7.73	7.72	9.16	9.16	7.09	7.43	9.56	9.56
b. Private	12.29	12.31	12.67	12.75	11.71	11.72	12.54	12.60	3.16	3.53	8.50	8.28	5.37	5.24	9.24	9.20
c. Foreign	12.68	12.68	12.68	12.68	12.57	12.68	12.64	12.76	3.10	3.12	6.54	6.54	4.49	4.60	6.02	6.02
d. Specialized	19.95	19.95	19.95	19.95	15.05	15.05	18.75	18.75	5.94	4.95	9.14	9.42	7.36	7.36	8.59	8.58
2. DFIs	13.03	13.00	13.06	13.03	10.97	10.78	11.83	11.85	11.04	10.86	11.04	10.87	12.53	13.26	12.53	13.26
3. MFBs	36.80	36.80	37.61	37.61	35.43	35.43	36.83	36.83	5.36	4.31	10.16	9.67	10.74	10.52	13.95	14.35
4. Overall (SBs, MFBs, DFIs)	12.47	12.52	12.87	12.98	12.80	12.87	13.85	14.00	3.50	3.94	8.58	8.40	5.82	5.76	9.34	9.30

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 FI 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;

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

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:

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

Archive link:

https://www.sbp.gov.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 ¹		
	Production Loans	Development Loans	Production Loans	Development Loans		Production Loans	Development Loans	
2012-13	12.00	13.80	19.00	18.00		16.00 ³	16.00 ³	
2013-14	12.00	13.80	19.00	18.00		16.00 ³	16.50 ³	
2014-15	12.90	12.90	17.75	17.75		15.01 ³	15.01 ³	
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 ²	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 DFBs

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

S C H E M E	Percent Per Annum									
	2024					2025				
	14 th May	19 th Aug	25 th Sep	4 th Nov	10 th Dec	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May
1. Savings Accounts										
(i) With cheque facilities	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50	9.50
(ii) Without cheque facilities	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50	9.50
2. Khas Deposit Accounts or Certificates										
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
3. Mahana Amdani Accounts										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th 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
4. Defence Savings Certificates										
(i) 1 st 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)	13.57	13.57	12.51	12.26	12.19	11.98	12.12	12.01	12.12	11.91
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Savings Accounts										
(i) First 5 periods of complete 6 months	15.70	15.50	12.10	11.60	11.60	11.60	11.20	11.00	11.00	10.90
(ii) Last period of complete 6 months	16.60	16.50	13.00	12.60	12.60	12.60	12.00	11.80	11.80	11.90
(b) Special Savings Certificates (Bearer)										
(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
7. Regular Income Certificates	14.64	14.64	12.72	12.10	12.00	11.88	11.74	11.74	11.74	11.52
8. Pensioner's Benefit Accounts	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44
9. Behbood Saving Certificate	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44
10. Short-Term Saving Certificate										
(i) 3 Months	20.20	19.00	18.52	14.32	12.76	11.24	11.08	11.08	11.12	11.12
(ii) 6 Months	19.38	18.92	18.22	13.46	12.74	11.32	11.14	10.84	11.08	11.08
(iii) 1 year	19.24	17.90	17.22	12.96	12.38	11.38	11.14	10.81	10.96	10.96
11. Shuhada Family Welfare account	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	19.10	17.58	14.25	11.16	10.44	10.44	9.90	9.74	10.44	10.34
(ii) 3 year	15.25	15.00	13.20	11.40	10.92	10.92	10.92	10.92	10.92	10.92
(iii) 5 year	14.76	14.40	13.14	11.88	11.52	11.52	11.39	11.39	11.39	11.39
13. Sarwa Islamic Saving Account (SISA)	20.50	19.00	14.25	11.16	10.44	10.44	9.90	9.74	10.44	10.34

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 Behbood 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 (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2019								
	Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
	Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
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

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

PERIOD		2025										No. of Cheques in Thousand, Amount in Million Rupees			
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
Karachi	No. of Cheques Cleared	1,176	1,352	1,151	1,219	1,185	1,204	1,371	1,221	1,273	1,344	1,181	1,197	1,130	
	Amount	971,179	1,118,659	1,131,625	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	
Lahore	No. of Cheques Cleared	516	581	556	511	507	503	574	508	546	569	497	579	477	
	Amount	770,730	832,573	862,813	837,861	793,790	747,907	916,346	800,970	821,223	877,531	805,865	813,351	795,509	
Peshawar	No. of Cheques Cleared	105	123	161	94	103	104	120	108	110	117	109	121	103	
	Amount	130,377	163,469	214,904	127,360	143,866	143,606	164,341	140,133	167,120	198,960	153,560	179,102	145,228	
Quetta	No. of Cheques Cleared	36	46	52	34	36	37	40	37	40	40	35	40	32	
	Amount	60,541	72,267	87,926	63,862	75,721	64,219	69,574	72,107	77,459	84,565	65,257	103,973	67,245	
Faisalabad	No. of Cheques Cleared	124	134	134	115	113	113	132	116	134	138	125	188	114	
	Amount	179,192	189,836	176,886	188,355	170,886	168,654	181,020	166,936	176,297	178,367	146,854	160,998	174,542	
Rawalpindi	No. of Cheques Cleared	160	178	181	155	155	157	172	154	170	178	167	208	150	
	Amount	197,479	237,354	280,293	199,668	223,425	217,347	273,046	246,846	294,984	273,464	238,346	262,238	256,247	
Hyderabad	No. of Cheques Cleared	83	89	92	69	72	73	90	82	81	89	78	86	66	
	Amount	91,320	106,049	120,538	87,891	83,558	83,019	91,911	90,800	95,710	105,242	90,315	98,299	90,322	
Islamabad	No. of Cheques Cleared	179	195	230	184	171	172	183	166	183	196	176	189	161	
	Amount	321,846	430,045	631,536	354,399	293,243	393,644	317,955	376,281	389,177	353,234	305,384	397,691	453,467	
Multan	No. of Cheques Cleared	132	162	153	133	127	131	143	125	136	148	130	174	120	
	Amount	188,200	215,235	190,439	221,308	209,340	195,747	207,353	183,850	208,393	217,222	191,404	185,591	223,483	
Sialkot	No. of Cheques Cleared	51	55	55	48	51	50	58	50	55	57	49	72	47	
	Amount	63,861	63,380	63,417	66,304	59,359	58,997	73,272	54,999	55,403	70,458	58,304	63,075	63,299	
Sukkur	No. of Cheques Cleared	54	60	60	43	42	42	52	48	46	55	46	53	42	
	Amount	54,350	64,397	66,721	53,729	52,812	44,671	54,098	51,127	48,273	59,279	42,543	52,235	46,098	
D.I. Khan	No. of Cheques Cleared	23	29	41	23	21	23	25	23	23	26	25	39	22	
	Amount	17,035	19,345	26,928	14,646	16,385	18,256	20,017	16,736	19,012	25,127	21,957	23,700	19,615	
Gujranwala	No. of Cheques Cleared	47	58	54	45	45	45	53	45	53	52	46	60	44	
	Amount	97,320	89,803	86,725	86,916	77,359	74,862	93,947	84,241	91,039	95,700	77,586	84,489	95,236	
Muzaffara	No. of Cheques Cleared	13	12	25	8	10	9	13	11	12	15	12	14	10	
	Amount	14,953	30,811	20,514	16,204	15,302	13,782	15,683	12,197	16,549	15,224	14,762	14,798	15,173	
Bahawalpur	No. of Cheques Cleared	42	59	54	43	38	36	43	38	46	53	47	61	42	
	Amount	67,165	75,932	64,723	67,634	58,463	52,901	57,034	56,608	66,903	66,877	59,502	59,103	68,631	
Total	No. of Cheques Cleared	2,741	3,133	2,998	2,725	2,676	2,698	3,068	2,732	2,908	3,078	2,723	3,079	2,560	
	Amount	3,225,548	3,709,154	4,025,988	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	

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24			FY25		
		Q2	Q3	Q4	Q1	Q2 ^a	Q3 ^b
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 ^R	Q3 ^P
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
Total	1,487,705	315,595.6	1,396,130	255,525.8	1,582,755	278,185.7	1,632,590	330,481.3	1,532,982	347,062.5

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 ^a	0	1,554.6	0	1,482.6	0	1,585.6	0	1,438.2	0	1,185.3
Total	95	66,156.9	92	69,213.8	95	67,980.7	97	74,983.3	95	73,993.3

Source: Payment Systems Policy & Oversight Department

^a 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
Total	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1

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
Total	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Sep-24			Dec-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,100,097.0	(12,547.0)	(0.10)	1,084,677.0	(42,105.0)	(0.26)
All Banks	1,082,582.0	(12,682.0)	(0.11)	1,067,905.0	(41,424.0)	(0.26)
Commercial Banks	1,051,359.0	(25,994.0)	(0.22)	1,040,516.0	(53,167.0)	(0.34)
Public Sector Commercial Banks	384,515.0	24,255.0	1.19	369,736.0	13,430.0	0.54
Local Private Banks	666,317.0	(49,769.0)	(0.53)	670,385.0	(66,043.0)	(0.52)
Foreign Banks	526.0	(479.0)	(0.11)	396.0	(553.0)	(0.13)
Specialized Banks	36,564.0	13,312.0	11.43	27,389.0	11,743.0	9.42
DFIs	17,515.0	135.0	0.07	16,771.0	(681.0)	(0.36)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Banks / DFIs	Million Rupees	
	For the Quarter Ended Sep 2024	For the Quarter Ended Dec 2024
All Banks & DFIs	22,792	40,666
All Banks	22,579	39,618
Commercial Banks	19,708	34,312
Public Sector Commercial Banks	3,966	23,017
Local Private Banks	15,741	11,289
Foreign Banks	2	5
Specialized Banks	2,871	5,306
DFIs	213	1,048

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

Source: Financial Stability Department SBP