

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024	2025	
	Dec	Mar	Jun ^P
Assets	54,394,607	55,620,108	60,105,760
I. Currency and Deposits	3,016,017	3,093,414	3,240,084
1. Currency	663,551	760,341	703,385
2. Transferable Deposits	2,173,663	2,136,448	2,290,056
3. Restricted/ compulsory deposits	51,086	51,724	67,454
4 Other Deposits	127,718	144,901	179,189
II. Securities (other than shares)	29,247,875	32,930,635	36,806,140
1. Short-term	4,781,679	4,579,958	6,075,748
2. Long-term	24,466,196	28,350,677	30,730,392
III. Loans extended (Advances)	17,673,290	14,895,347	14,873,092
1. Short-term	11,087,865	8,781,017	8,798,827
A) Money at call	262,483	166,491	329,870
B) Reverse Repo	1,032,083	720,902	571,135
C) Bills purchased and discounted	325,755	357,494	358,740
D) Other short-term advances	9,467,544	7,536,130	7,539,080
2. Long-term	6,585,425	6,114,330	6,074,265
IV. Shares and other equity	763,940	678,126	786,636
1. Quoted	346,046	289,425	353,496
2. Non quoted	409,613	380,506	423,876
3. Investment fund shares	8,282	8,195	9,264
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,767	7,799	9,868
VII. Other accounts receivable	2,118,333	2,366,992	2,663,506
1. Trade credit and advances	-	-	-
2. Others	2,118,333	2,366,992	2,663,506
A) Dividends receivable resident sector	165	1,155	216
B) Settlement accounts resident sector	34,518	30,528	38,074
C) Items in the process of collection	2,097	2,385	372
D) Miscellaneous assets residents sector	2,077,795	2,328,155	2,598,451
E) Other non- resident accounts receivable	3,758	4,769	26,394
VIII. Non-financial assets	1,563,384	1,647,795	1,726,433
1. Produced assets	1,168,527	1,233,143	1,301,445
A) Tangible fixed assets	1,047,749	1,103,977	1,168,928
a) Dwellings	195,972	219,321	244,866
i) Building on freehold land	7,698	8,990	9,648
ii) Building on leasehold land	188,274	210,330	235,218
b) Other buildings and structures	374,793	384,336	392,129
i) Building on freehold land	114,116	115,870	120,475
ii) Building on leasehold land	260,676	268,465	271,654
c) Machinery and equipment	386,243	408,492	436,143
i) Transport equipments	38,946	40,943	44,420
ii) Furniture & Fixtures	49,472	54,433	71,412
iii) Office equipments	219,997	238,102	252,915
iv) Other machinery & equipments	77,828	75,013	67,396
d) Other tangible fixed assets n.e.s	90,741	91,829	95,790
B) Intangible fixed assets	120,778	129,166	132,517
a) Computer software	85,379	93,769	97,121
b) Other intangible fixed assets n.e.s	35,399	35,396	35,396
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	366,101	378,448	392,879
A) Tangible non-produced assets	338,434	350,823	363,421
a) Land	218,609	224,620	225,442
i) Land underlying Buildings and structures	218,609	224,620	225,442
1. Freehold land	90,335	94,374	93,803
2. Leasehold land	128,274	130,246	131,639
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	119,825	126,203	137,979
B) Intangible non-produced assets	27,667	27,625	29,458
a) Leases and other transferable contracts	20,070	19,942	21,343
b) Purchased goodwill	1,929	1,941	1,860
c) Other intangible non-produced assets n.e.s	5,668	5,742	6,255
3. Capital work in progress	28,756	36,205	32,109

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024	2025	
	Dec	Mar	Jun ^P
Liabilities	54,394,607	55,620,108	60,105,760
I. Deposits	31,553,180	32,475,804	36,486,539
1. Transferable Deposits	26,343,427	27,147,220	30,460,270
2. Restricted/ compulsory deposits	436,315	463,496	680,627
3. Other deposits	4,773,438	4,865,088	5,345,641
II. Securities (other than shares bonds/ debentures etc.)	123,482	123,751	118,535
1. Short-term	-	-	-
2. Long-term	123,482	123,751	118,535
III. Loans (Borrowings)	14,933,584	15,005,456	14,994,400
1. Short-term	14,126,280	14,497,165	14,598,854
A) Money at call	647,229	463,743	442,739
B) Repurchase agreements (Repo)	11,620,623	12,558,754	12,606,940
C) Other short-term borrowings	1,858,428	1,474,668	1,549,175
2. Long-term borrowings	807,305	508,291	395,546
IV. Financial Derivatives	27,857	20,096	19,239
V. Other accounts payable	4,230,383	4,557,390	4,768,254
1. Provision for losses	972,209	1,005,189	987,150
A) Provision for loan losses-Specific	902,452	929,387	911,769
B) Provision for loan losses-General	43,419	49,807	47,756
C) Provision for other losses	26,338	25,995	27,626
2. Accumulated Depreciation	445,008	474,097	496,188
3. Other accounts payable other resident Sectors	2,788,244	3,059,120	3,244,601
A) Dividends payable	6,741	53,394	7,362
B) Settlement accounts	42,129	28,555	37,429
C) Items in the process of collection	23,168	17,069	23,923
D) Miscellaneous liability items	2,716,206	2,960,102	3,175,886
a) Suspense account	177,492	154,690	145,366
b) Provision for expected costs	172,466	227,652	221,298
c) Deferred tax liabilities	44,127	38,682	57,684
d) Accrued wages	20,221	15,974	17,333
e) Accrued rent	655	663	563
f) Accrued taxes	773,907	773,359	900,523
g) Other miscellaneous liability items	1,527,338	1,749,083	1,833,120
4. Other non-resident accounts payable	24,923	18,984	40,315
A) Dividends payable non-residents	14,493	7,259	28,276
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,430	11,725	12,039
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,526,121	3,437,611	3,718,793
1. Quoted	453,824	439,897	360,167
2. Non quoted	252,890	275,209	273,932
3. Investment fund shares	-	-	-
4. Retained earnings	507,199	780,679	580,392
5. Current year result	922,499	554,888	628,876
6. General and special reserve	909,162	1,016,293	1,291,155
7. Valuation adjustments	480,546	370,645	584,270
VIII. Contingencies and Commitments	19,836,848	20,285,191	19,444,921
1. Guarantees	3,536,220	3,621,317	3,629,568
2. Commitments	16,058,945	16,391,858	15,570,949
A) Letter of Credit	4,458,079	4,604,085	4,713,558
B) Forward Foreign Exchange Transactions	7,903,978	7,773,442	7,939,056
C) Forward government Securities Transactions	1,670,221	1,653,036	397,509
D) Derivatives	105,234	106,722	102,735
E) Forward lending	306,604	636,326	434,003
F) Operating leases	387	1,345	365
G) Commitments for acquisition of:	54,912	54,932	61,565
i. Fixed assets	42,877	45,752	47,308
ii. Intangible assets	12,035	9,180	14,257
H) Other commitments	1,559,530	1,561,971	1,922,158
3. Other contingent liabilities	241,683	272,016	244,404

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

Profit/Loss Account	Million Rupees		
	2024	2025	
	Oct-Dec	Jan-Mar ^a	Apr-Jun ^a
A. Mark-Up/Return/Interest Earned	2,565,837	1,785,473	2,115,377
1. Loans and advances	603,243	416,707	430,004
2. Investments	1,492,026	1,040,743	1,357,492
3. Lendings to financial institutions	34,246	28,793	22,843
4. Balances with banks	3,732	2,615	3,874
5. Income from inter-office lending	424,601	291,848	295,553
6. Other	7,990	4,767	5,612
B. Mark-Up/Return/Interest Expensed	1,916,192	1,215,918	1,451,113
1. Deposits	902,171	483,612	540,220
2. Borrowings	456,241	387,550	524,861
3. Subordinated debt	13,533	6,079	7,167
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,763	12,043	24,109
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,014	8,226	10,208
6. Expense on inter-office borrowing	424,601	291,848	295,557
7. Other	75,870	26,560	48,991
I. Net Mark-UP/Return/Interest Income (A - B)	649,645	569,554	664,264
C. Non Mark-UP/Return/Interest Income	199,676	125,368	170,185
1. Fee & Commission Income	80,813	69,227	81,592
i. Branch banking customer fees	8,710	7,453	8,118
ii. Consumer finance related fees	2,492	2,750	7,919
iii. Card related fees (debit and credit cards)	27,160	21,357	23,647
iv. Credit related fees	2,651	1,847	1,665
v. Investment banking fee	1,737	1,809	2,118
vi. Commission on trade	16,741	11,437	14,209
vii. Commission on guarantees	4,839	3,958	5,512
viii. Commission on cash management	2,988	2,996	2,743
ix. Commission on remittances including home remittances	3,412	2,427	4,853
x. Commission on utility bills	182	166	178
xi. Commission income - Bancassurance	1,599	1,334	1,837
xii. Rent on lockers	442	136	196
xiii. Commission on investments services	346	340	265
xiv. Other Commission	7,513	11,218	8,333
2. Dividend Income	7,927	10,315	8,700
3. Foreign exchange income	28,842	27,156	36,369
4. Income from derivatives	1,742	979	(1,542)
5. Gain on securities	60,335	14,949	39,740
i. Realised	52,487	17,384	36,920
ii. Unrealised - held for trading	7,848	(2,435)	2,820
6. Other Income	20,017	2,742	5,325
i. Rent on property	418	271	317
ii. Gain on sale of fixed assets-net	1,540	854	1,329
iii. Loss on termination of lease liability against right of use assets	415	320	485
iv. Gain on sale of non banking assets - net	(24)	26	12
v. Other	17,667	1,272	3,183
II. Total Income (I + C)	849,321	694,922	834,449
D. Non Mark-UP/Return/Interest Expenses	393,624	283,378	364,039
1. Operating expenses	385,085	275,279	353,464
i. Total compensation expense	177,452	124,792	145,877
ii. Property expense	56,627	42,197	53,738
a. Rent and taxes	3,048	2,942	4,939
b. Insurance	519	385	388
c. Utilities cost	14,376	8,002	10,864
d. Lease rental	5	49	52
e. Fuel expense generators	1,411	823	1,004
f. Security (including guards)	10,379	7,924	9,421
g. Repair and maintenance (including janitorial charges)	7,180	5,769	7,188
h. Depreciation on right-of-use assets	11,986	9,733	12,121
i. Depreciation	7,724	6,571	7,762
iii. Information technology expenses	35,062	24,903	35,377
iv. Other operating expenses	115,944	83,388	118,473
2. Workers welfare fund	6,909	7,064	9,103
3. Other charges	1,630	1,035	1,472
i. Penalties imposed by State Bank of Pakistan	466	208	627
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	0
iii. Others (to be specified, if material)	1,163	827	844
III. Profit before provisions (II - D)	455,698	411,544	470,410
E. Provisions / (reversals) and write offs - net	35,894	14,746	(8,446)
1. (Reversals) / provisions against balance with Banks	(406)	649	(2,003)
2. (Reversals) / provisions for diminution in value of investments	(5,828)	(952)	(762)
3. (Reversals) / provisions against loans & advances	38,882	16,777	1,506
4. (Reversals) / provisions against off balance sheet items	2,794	(176)	(2,440)
5. Reversals against other assets	3,614	526	(155)
6. Recovery of written off / charged off bad debts	(3,163)	(2,078)	(4,594)
F. Extra ordinary / unusual items	8,456	-	-
IV. Profit Before Taxation (III - E - F)	411,348	396,798	478,856
G. Taxation	228,199	207,132	275,498
1. Current	249,506	188,148	242,750
2. Prior	(12,846)	(228)	25,867
3. Deferred	(8,461)	19,212	6,881
V. Profit After Taxation (IV - G)	183,149	189,666	203,358
Notes on Human Resources			
Number of Employees^a	214,778	221,227	223,841
1. Permanent	189,566	193,808	197,896
a. Male	151,794	155,098	158,286
b. Female	37,772	38,710	39,610
2. Contractual	25,212	27,419	25,945
a. Male	22,341	24,188	22,841
b. Female	2,871	3,231	3,104

^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

Amount in Million Rupees
No. of Accounts in Unit

END OF PERIOD	2024				2025			
	Sep		Dec		Mar		Jun ¹	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	86,548,050	10,335,518	140,919,579	11,391,107	140,919,579	11,391,107	145,019,883	12,931,826
Call Deposits	314,825	416,843	294,252	408,332	294,252	408,332	340,981	636,599
Other Deposits Accounts	244,171	946,532	154,138	832,720	154,138	832,720	109,492	1,085,285
Saving Deposits	22,539,006	14,046,806	24,968,295	13,909,380	24,968,295	13,909,380	25,656,335	14,967,855
FIXED DEPOSITS	1,131,825	4,850,545	582,326	4,521,821	582,326	4,521,821	549,590	4,918,768
Less Than 6 months	270,217	1,316,690	84,342	1,251,542	84,342	1,251,542	82,001	1,528,670
For 6 months & over but less than 1 year	41,904	675,254	14,864	488,893	14,864	488,893	14,051	616,185
For 1 year & over but less than 2 years	538,424	2,481,382	350,840	2,335,831	350,840	2,335,831	322,626	2,391,595
For 2 years & over but less than 3 years	10,912	47,897	6,033	56,392	6,033	56,392	5,151	46,860
For 3 years & over but less than 4 years	25,648	73,042	14,626	131,628	14,626	131,628	13,613	106,936
For 4 years & over but less than 5 years	30,192	14,282	7,503	12,212	7,503	12,212	6,043	5,236
For 5 years & over	214,528	241,998	104,118	245,323	104,118	245,323	106,105	223,286
Total Deposits	110,777,877	30,596,245	166,918,590	31,063,360	166,918,590	31,063,360	171,676,281	34,540,332

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, 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.

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th June, 2025

Amount in Million Rupees

No. 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
I. Current Deposits	99,919,148	7,619,991.0	42,716,472	1,390,045.9	717,283	380,896.5	1,666,980	3,540,892.5	145,019,883	12,931,825.8
of which:										
Basic Banking Accounts	4,695,394	534,374.5	429,007	46,233.2	7,320	761.3	25,674	286,439.9	5,157,395	867,809.0
II. Call Deposits	207,641	188,634.2	9,821	24,782.1	8,977	16,564.6	114,542	406,618.2	340,981	636,599.1
III. Other Deposit Accounts	76,803	4,537.5	17,877	7,142.5	1,698	126.4	13,114	1,073,478.3	109,492	1,085,284.6
IV. Saving Deposits	19,333,717	5,775,078.3	5,144,557	1,780,858.3	693,042	892,851.8	485,019	6,519,066.2	25,656,335	14,967,854.6
V. Fixed or Term Deposits	229,748	671,513.5	128,994	196,028.0	132,762	214,329.6	58,086	3,836,896.7	549,590	4,918,767.8
1) Less Than Three Months	27,608	125,233.0	10,587	38,117.9	8,045	36,768.9	9,919	787,177.8	56,159	987,297.5
2) For Three Months and Over but Less Than Six Months	11,728	54,584.4	6,026	15,400.6	2,187	17,019.8	5,901	454,367.9	25,842	541,372.7
3) For Six Months and Over but Less Than One Year	6,105	83,482.7	3,082	13,911.5	1,556	20,785.4	3,308	498,005.8	14,051	616,185.5
4) For One Year & Over but Less Than Two Years	133,815	364,038.4	85,392	111,559.9	85,533	115,282.2	17,886	1,800,714.3	322,626	2,391,594.8
5) For Two Years & Over but Less Than Three Years	2,743	3,423.2	1,254	1,525.9	496	589.1	658	41,321.7	5,151	46,859.9
6) For Three Years & Over but Less Than Four Years	7,071	8,255.3	3,389	2,723.2	2,313	3,906.3	840	92,050.8	13,613	106,935.5
7) For Four Years & Over but Less Than Five Years	5,212	1,578.5	410	262.3	341	202.1	80	3,192.8	6,043	5,235.8
8) For Five Years and Over but Less Than Ten Years	35,154	30,665.8	18,665	12,492.4	32,202	19,752.7	19,450	146,427.5	105,471	209,338.5
9) For ten years and over	312	252.3	189	34.3	89	23.1	44	13,638.1	634	13,947.7
Total	119,767,057	14,259,754.5	48,017,721	3,398,856.7	1,553,762	1,504,768.8	2,337,741	15,376,951.9	171,676,281	34,540,331.9

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

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

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

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

End period: Million Rupees

Category of Deposit Holder	2024			2025	
	Jun ^R	Sep	Dec	Mar	Jun ^R
I. FOREIGN CONSTITUENTS	848,930.6	844,609.2	888,649.1	953,539.1	1,008,777.3
I. Official	130,252.0	106,628.6	89,741.4	95,636.3	96,953.3
II. Business	170,014.8	145,195.2	163,434.7	192,854.0	164,156.8
III. Personal	548,535.8	592,653.9	635,339.1	664,912.9	747,209.4
IV. Trust Funds and Non Profit Organizations	128.1	131.5	132.7	127.4	457.8
2. DOMESTIC CONSTITUENTS	29,331,974.5	29,751,635.3	28,926,303.7	30,109,820.4	33,531,554.6
I. GOVERNMENT	4,380,118.4	4,526,234.5	4,296,509.7	4,547,588.8	5,221,315.6
a. Federal Government	2,709,577.9	2,799,811.0	2,581,115.7	2,681,844.8	3,164,353.2
b. Provincial Governments	1,486,856.1	1,532,671.9	1,506,660.0	1,628,938.2	1,837,843.0
c. Local Bodies	183,684.4	193,751.6	208,734.0	236,805.8	219,119.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,883,510.8	1,851,168.4	1,395,628.9	1,489,373.1	1,996,529.3
a. Agriculture, hunting and forestry	1,897.8	1,742.5	1,307.7	1,013.0	1,637.0
b. Services	52,639.3	48,801.8	48,235.3	41,135.1	37,065.2
c. Utilities	717,184.9	763,046.1	505,343.2	593,088.2	794,135.4
d. Transport, storage and communications	149,713.7	126,967.9	95,225.7	83,598.9	112,211.8
e. Manufacturing	309,051.2	272,090.3	207,242.1	191,925.7	273,302.7
f. Mining and Quarrying	445,716.2	415,244.3	312,972.3	316,770.8	390,386.1
g. Construction	23,197.0	22,402.9	45,847.8	42,265.9	102,072.8
h. Commerce and Trade	36,712.3	41,602.6	41,366.7	37,945.6	81,450.8
i. Others	147,398.3	159,269.8	138,088.1	181,630.0	204,267.5
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,392,683.0	1,193,845.8	1,073,313.7	1,096,680.0	1,748,466.5
a. Mutual Funds and AMCs	753,728.7	475,550.9	615,366.4	462,847.5	1,128,590.3
b. Insurance & Pension Funds	260,246.2	426,114.7	146,317.1	287,779.5	211,746.6
c. MFIs and DFIs	40,344.2	32,122.3	31,327.7	50,221.5	47,585.5
d. Stock Exchange & Brokerage Houses	85,404.9	60,206.8	127,678.5	137,936.9	140,341.1
e. Modarabas	4,707.2	5,833.7	6,167.4	6,008.0	13,941.1
f. Other NBFIs	248,251.8	194,017.5	146,456.5	151,886.5	206,261.8
IV. PRIVATE SECTOR (BUSINESS)	6,643,852.4	6,582,280.4	6,423,255.0	6,618,613.8	7,229,341.3
a. Agriculture, forestry and fishing	213,786.1	204,033.1	225,805.7	239,309.3	248,109.9
01. Crop and animal production, hunting and related service activities	206,036.6	195,210.9	218,346.3	232,804.2	239,812.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	111,769.9	102,979.0	111,514.9	110,072.0	114,177.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,298.0	8,352.6	15,479.0	17,005.6	16,167.4
iii. Growing of other fruits, vegetables and crops	33,660.3	29,794.7	33,282.7	33,805.8	35,010.0
iv. Raising of livestock and other related activities	38,451.8	41,015.1	44,586.0	54,062.3	55,647.3
v. Other agricultural support activities	13,734.8	12,966.6	13,332.2	17,731.9	18,704.0
vi. Hunting, trapping and related service activities	121.8	102.9	151.5	126.6	106.9
02 - Forestry and logging	619.5	1,566.5	828.4	715.0	475.5
03 - Fishing and aquaculture	7,130.1	7,255.7	6,631.0	5,790.1	7,821.7
b. Mining and quarrying	325,010.8	286,196.8	289,669.2	292,273.7	386,328.6
01 - Mining of coal and lignite	107,676.2	113,445.2	110,999.4	104,478.6	169,658.5
02 - Extraction of crude petroleum and natural gas	183,445.9	141,814.7	137,138.5	154,791.0	161,224.7
03 - Mining of metal ores	7,298.4	5,388.7	14,224.9	4,305.0	26,736.6
04 - Other mining and quarrying	25,351.1	24,474.9	26,260.7	27,353.2	27,220.4
05 - Mining support service activities	1,239.3	1,073.3	1,045.8	1,345.9	1,488.4
c. Manufacturing	1,630,717.4	1,647,514.7	1,626,516.8	1,564,522.9	1,794,518.3
01 - Manufacture of food products	292,225.7	310,368.6	321,572.9	290,693.0	318,701.7
02 - Manufacture of beverages	50,264.7	65,982.7	52,549.9	45,439.9	54,031.3
03 - Manufacture of tobacco products	36,323.5	26,336.2	36,640.2	35,278.4	29,630.2
04 - Manufacture of textiles	217,806.2	212,931.9	214,856.1	221,898.5	284,451.9
i. Preparation and spinning of textile fibers	63,713.8	61,806.2	66,456.4	66,148.5	106,809.3
ii. Weaving of textiles	25,523.5	25,380.8	24,405.2	24,867.2	23,385.1
iii. Finishing of textiles	24,086.5	21,842.1	21,447.2	21,036.8	39,464.1
iv. Manufacture of knitted and crocheted fabrics	16,455.1	15,918.7	17,018.7	15,033.1	18,446.6
v. Manufacture of made-up textile articles, except apparel	31,197.4	32,831.0	32,329.1	32,040.5	32,584.2
vi. Manufacture of carpets and rugs	1,924.8	1,894.2	2,082.8	1,905.7	1,579.4
vii. Manufacture of other textiles n.e.c.	54,905.1	53,258.8	51,116.7	60,866.8	62,183.1
05 - Manufacture of wearing apparel	64,745.0	69,569.2	60,025.0	64,043.2	66,808.2
06 - Manufacture of leather and related products	24,648.1	23,285.6	22,325.3	24,085.8	22,469.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,648.8	5,470.8	5,145.5	5,385.2	5,927.7
ii. Manufacture of luggage, handbags and the like, saddlery and harness	4,004.1	3,560.8	2,993.8	3,192.5	3,374.0
iii. Manufacture of footwear	14,995.3	14,254.0	14,186.0	15,508.1	13,167.4
a). Leather wear	12,284.5	11,749.8	11,842.3	12,643.7	10,511.0
b). Rubber and Plastic wear	2,710.8	2,504.2	2,343.8	2,864.4	2,656.4

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

End period: Million Rupees

Category of Deposit Holder	2024			2025	
	Jun ^R	Sep	Dec	Mar	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,700.0	2,693.2	3,914.1	3,618.8	4,091.2
08 - Manufacture of paper and paper products	9,606.2	11,457.5	10,095.2	10,097.5	12,870.3
09 - Printing and reproduction of recorded media	22,591.0	21,168.7	19,613.4	20,885.9	22,768.6
10 - Manufacture of coke and refined petroleum products	145,289.3	156,229.1	170,821.0	176,638.0	186,769.4
11 - Manufacture of chemicals and chemical products	154,837.9	140,053.6	152,596.9	122,761.0	121,658.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,115.1	80,416.8	78,655.6	79,149.3	92,153.3
13 - Manufacture of rubber and plastics products	25,481.2	23,310.3	29,702.1	26,708.4	30,881.2
14 - Manufacture of other non-metallic mineral products	31,047.5	34,885.3	40,227.3	35,708.2	40,197.2
15 - Manufacture of basic metals	55,170.1	46,199.6	47,085.4	46,803.5	54,906.7
16 - Manufacture of fabricated metal products, except machinery and equipment	10,574.5	8,928.1	15,539.8	9,064.4	11,850.0
17 - Manufacture of computer, electronic and optical products	31,015.1	36,988.2	27,200.3	27,510.1	37,203.9
18 - Manufacture of electrical equipment	68,645.1	67,399.1	54,597.7	55,777.0	73,722.4
19 - Manufacture of machinery and equipment	58,962.7	62,503.7	24,100.2	24,129.3	29,345.9
20 - Manufacture of motor vehicles, trailers and semi-trailers	89,873.9	72,401.8	77,537.9	88,607.8	113,747.1
21 - Manufacture of other transport equipment	11,551.6	14,644.1	14,145.3	13,653.7	19,199.4
22 - Manufacture of furniture	3,649.0	3,530.5	3,420.9	3,995.3	4,151.1
23 - Other manufacturing	152,321.1	151,743.1	144,533.8	132,088.9	157,098.9
24 - Repair and installation of machinery and equipment	5,272.8	4,487.7	4,760.5	5,887.0	5,811.3
d. Electricity, gas, steam and air conditioning supply	707,942.9	763,478.0	701,806.9	780,600.3	610,813.2
e. Water supply; sewerage, waste management and remediation activities	11,071.3	14,834.9	8,747.1	11,444.9	14,181.8
f. Construction	506,748.2	424,117.5	395,665.8	422,115.6	561,891.7
01 - Construction of buildings	215,135.1	182,577.6	170,201.1	169,297.2	223,978.4
02 - Civil engineering	228,260.1	189,610.6	180,562.1	200,013.0	266,293.6
03 - Specialized construction activities	63,352.9	51,929.3	44,902.6	52,805.5	71,619.7
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,163,214.2	1,223,450.1	1,228,340.5	1,263,885.3	1,388,652.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	56,998.0	66,118.7	60,641.4	62,082.4	66,268.6
02 - Wholesale trade, except of motor vehicles and motorcycles	410,376.5	414,576.2	395,498.7	397,628.9	425,826.7
03 - Retail trade, except of motor vehicles and motorcycles	695,839.8	742,755.3	772,200.4	804,174.1	896,556.9
h. Transportation and storage	461,627.1	443,064.7	407,454.4	404,022.7	399,975.0
i. Accommodation and food service activities	34,997.9	40,052.6	45,860.7	37,576.1	39,958.8
j. Information and communication	257,322.1	255,760.1	270,554.2	270,804.7	291,907.0
k. Real estate activities	165,878.2	160,573.5	147,739.0	140,912.2	146,227.5
l. Professional, scientific and technical activities	163,711.4	156,161.2	166,185.9	179,775.8	200,463.2
01 - Legal and accounting activities	20,335.3	21,187.1	21,660.6	22,295.0	24,210.3
02 - Activities of head offices; management consultancy activities	15,889.6	13,614.7	14,979.2	16,809.8	16,030.9
03 - Architectural and engineering activities; technical testing and analysis	27,439.5	23,203.0	26,851.1	34,877.6	35,068.1
04 - Scientific research and development	14,204.5	10,516.9	6,164.6	5,491.8	6,844.2
05 - Advertising and market research	14,923.8	17,185.4	18,509.0	15,452.0	15,518.2
06 - Other professional, scientific and technical activities	69,028.6	68,716.1	76,051.0	82,751.9	100,415.7
07 - Veterinary activities	1,890.1	1,738.1	1,970.3	2,097.7	2,375.8
m. Administrative and support service activities	137,360.5	131,264.1	123,852.8	146,757.0	176,920.6
01 - Rental and leasing activities	4,850.5	5,069.1	4,843.1	5,005.7	5,638.5
02 - Employment activities	2,582.9	2,637.8	2,670.4	3,447.8	3,316.9
03 - Travel agency, tour operator, reservation service and related activities	33,206.8	30,650.7	27,646.5	40,677.5	42,583.3
04 - Security and investigation activities	4,374.5	4,318.0	5,021.0	4,362.7	5,659.7
05 - Services to buildings and landscape activities	6,885.7	5,166.7	5,196.9	5,745.0	13,020.1
06 - Office administrative, office support and other business support activities	85,460.2	83,421.7	78,475.0	87,518.3	106,702.1
n. Education	133,243.1	133,533.3	116,897.2	144,083.1	138,523.0
o. Human health and social work activities	103,141.1	99,964.1	101,416.7	111,024.1	115,690.8
p. Arts, entertainment and recreation	3,002.5	2,943.7	2,962.0	5,829.2	3,277.3
q. Other service activities	625,077.5	595,338.1	563,780.1	603,676.7	711,902.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	737,918.9	715,257.5	707,640.5	716,930.8	757,804.9
VI. PERSONAL	14,205,353.6	14,802,431.8	14,959,998.3	15,592,399.0	16,527,903.7
VII. OTHER	88,537.3	80,417.0	69,957.5	48,235.0	50,193.3
TOTAL	30,180,905.0	30,596,244.6	29,814,952.7	31,063,359.6	34,540,331.9

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender
All Banks
As on 30th June, 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
I. FOREIGN CONSTITUENTS	1,054,431.0	585,815.0	90,544.0	106,203.3	80,379.0	156,096.7	17,760.0	160,662.3	1,243,114.0	1,008,777.3
1) Official	51,410.0	43,742.7	4,933.0	4,674.5	15,450.0	23,032.1	661.0	25,504.0	72,454.0	96,953.3
2) Business	13,424.0	20,988.0	1,303.0	2,357.9	2,445.0	6,419.2	16,984.0	134,391.7	34,156.0	164,156.8
3) Personal	989,597.0	521,084.3	84,308.0	99,171.0	62,484.0	126,645.4	87.0	308.8	1,136,476.0	747,209.4
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	28.0	457.8	28.0	457.8
II. DOMESTIC CONSTITUENTS	118,712,626.0	13,673,939.5	47,927,177.0	3,292,653.4	1,473,383.0	1,348,672.1	2,319,981.0	15,216,289.6	170,433,167.0	33,531,554.6
I. GOVERNMENT	-	-	-	-	-	-	518,235.0	5,221,315.6	518,235.0	5,221,315.6
A. Federal Government	-	-	-	-	-	-	83,328.0	3,164,353.2	83,328.0	3,164,353.2
B. Provincial Governments	-	-	-	-	-	-	396,716.0	1,837,843.0	396,716.0	1,837,843.0
C. Local Bodies	-	-	-	-	-	-	38,191.0	219,119.4	38,191.0	219,119.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19,237.0	1,996,529.3	19,237.0	1,996,529.3
Agriculture, hunting and forestry	-	-	-	-	-	-	51.0	1,637.0	51.0	1,637.0
Services	-	-	-	-	-	-	1,225.0	37,065.2	1,225.0	37,065.2
Utilities	-	-	-	-	-	-	8,124.0	794,135.4	8,124.0	794,135.4
Transport, storage and communications	-	-	-	-	-	-	4,498.0	112,211.8	4,498.0	112,211.8
Manufacturing	-	-	-	-	-	-	2,615.0	273,302.7	2,615.0	273,302.7
Mining and Quarrying	-	-	-	-	-	-	487.0	390,386.1	487.0	390,386.1
Construction	-	-	-	-	-	-	165.0	102,072.8	165.0	102,072.8
Commerce and Trade	-	-	-	-	-	-	476.0	81,450.8	476.0	81,450.8
Others	-	-	-	-	-	-	1,596.0	204,267.5	1,596.0	204,267.5
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	79,173.0	1,748,466.5	79,173.0	1,748,466.5
Mutual Funds and AMCs	-	-	-	-	-	-	4,642.0	1,128,590.3	4,642.0	1,128,590.3
Insurance & Pension Funds	-	-	-	-	-	-	17,496.0	211,746.6	17,496.0	211,746.6
MFIs and DFIs	-	-	-	-	-	-	11,191.0	47,585.5	11,191.0	47,585.5
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	10,236.0	140,341.1	10,236.0	140,341.1
Modarabas	-	-	-	-	-	-	503.0	13,941.1	503.0	13,941.1
Other NBFIs	-	-	-	-	-	-	35,105.0	206,261.8	35,105.0	206,261.8
IV. PRIVATE SECTOR (BUSINESS)	4,774,730.0	1,477,161.6	572,224.0	196,889.6	114,230.0	115,833.2	1,597,066.0	5,439,456.9	7,058,250.0	2,229,341.3
A. Agriculture, forestry and fishing	1,673,086.0	137,101.0	125,154.0	16,060.4	25,704.0	8,050.9	108,279.0	86,897.6	1,932,223.0	248,109.9
1. Crop and animal production, hunting and related service activities	1,670,709.0	135,913.0	125,065.0	15,612.3	25,627.0	8,028.5	106,257.0	80,258.9	1,927,658.0	239,812.7
Growing of Wheat, Rice, Sugar Cane & Cotton	949,175.0	75,072.2	75,492.0	9,418.3	10,585.0	3,447.4	67,028.0	26,239.3	1,102,280.0	114,177.1
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,424.0	6,547.3	6,042.0	392.8	1,107.0	506.2	1,172.0	8,721.1	131,745.0	16,167.4
Growing of other fruits, vegetables and crops	350,688.0	18,497.3	22,867.0	2,442.4	10,408.0	1,222.4	18,032.0	12,847.9	35,010.0	
Raising of livestock and other related activities	200,636.0	28,747.5	18,240.0	2,883.6	2,106.0	1,755.1	10,810.0	22,261.2	231,792.0	55,647.3
Other agricultural support activities	46,718.0	7,031.1	2,416.0	448.3	1,412.0	1,094.3	9,068.0	10,130.3	59,614.0	18,704.0
Hunting, trapping and related service activities	68.0	17.6	8.0	26.9	9.0	3.1	147.0	59.3	232.0	106.9
02 - Forestry and logging	267.0	75.8	13.0	0.9	17.0	13.1	471.0	385.7	768.0	475.5
03 - Fishing and aquaculture	2,110.0	1,112.2	76.0	447.2	60.0	9.4	1,551.0	6,252.9	3,797.0	7,821.7
B. Mining and quarrying	4,703.0	5,055.8	227.0	380.8	364.0	996.1	16,909.0	379,895.9	22,203.0	386,328.6
05 - Mining of coal and lignite	823.0	900.1	52.0	90.5	44.0	111.0	4,622.0	168,556.9	5,541.0	169,658.5
06 - Extraction of crude petroleum and natural gas	1,080.0	1,191.7	63.0	140.3	106.0	151.4	7,265.0	159,741.3	8,514.0	161,224.7
07 - Mining of metal ores	419.0	555.1	13.0	2.9	25.0	264.6	889.0	25,914.0	1,346.0	26,736.6
08 - Other mining and quarrying	1,927.0	2,301.1	93.0	147.1	159.0	459.0	3,586.0	24,313.2	5,765.0	27,220.4
09 - Mining support service activities	454.0	107.7	6.0	0.0	30.0	10.1	547.0	1,370.5	1,037.0	1,488.4
C. Manufacturing	219,059.0	173,848.6	23,693.0	23,890.0	15,146.0	29,423.7	304,119.0	1,567,355.9	562,017.0	1,794,518.3
10 - Manufacture of food products	47,140.0	32,469.0	2,847.0	4,376.0	4,676.0	11,096.4	50,073.0	270,760.3	104,736.0	318,701.7
11 - Manufacture of beverages	6,381.0	2,316.4	4,411.0	650.7	275.0	1,819.3	2,486.0	49,244.9	13,553.0	54,031.3
12 - Manufacture of tobacco products	126.0	54.2	6.0	0.0	46.0	1,268.1	594.0	28,307.9	772.0	29,630.2
13 - Manufacture of textiles	22,540.0	20,849.7	3,223.0	4,758.4	2,629.0	2,127.2	47,506.0	256,716.7	75,899.0	284,451.9
Preparation and spinning of textile fibres	5,216.0	3,737.5	649.0	555.7	1,308.0	864.0	14,617.0	101,652.1	21,790.0	106,809.3
Weaving of textiles	3,168.0	2,718.3	264.0	562.6	373.0	622.6	6,855.0	19,481.7	10,660.0	23,385.1
Finishing of textiles	3,900.0	2,264.7	410.0	182.0	587.0	312.6	5,877.0	36,704.9	10,774.0	39,464.1
Manufacture of knitted and crocheted fabrics	1,135.0	999.4	298.0	422.1	83.0	84.2	2,630.0	16,940.9	4,146.0	18,446.6
Manufacture of made-up textile articles, except apparel	3,333.0	3,916.9	629.0	718.0	82.0	40.6	6,612.0	27,908.8	10,656.0	32,584.2
Manufacture of carpets and rugs	379.0	236.1	30.0	9.2	24.0	2.5	522.0	1,331.6	955.0	1,579.4
Manufacture of other textiles n.e.c.	5,409.0	6,976.8	943.0	2,308.9	172.0	200.7	10,393.0	52,696.7	16,917.0	62,183.1
14 - Manufacture of wearing apparel	10,348.0	7,184.8	4,635.0	2,951.7	591.0	554.7	11,060.0	56,117.0	26,634.0	66,808.2
15 - Manufacture of leather and related products	5,904.0	5,879.2	816.0	1,190.5	254.0	269.3	7,030.0	15,130.0	14,004.0	22,469.0
Tanning and dressing of leather; dressing and dyeing of fur	1,137.0	1,344.5	277.0	186.8	85.0	88.4	1,742.0	4,308.0	3,241.0	5,927.7
Manufacture of luggage, handbags and the like, saddlery and harness	627.0	501.0	65.0	198.8	74.0	102.8	1,094.0	2,571.3	1,860.0	3,374.0
Manufacture of footwear	4,140.0	4,033.7	474.0	804.9	95.0	78.1	4,194.0	8,250.6	8,903.0	13,167.4
a. Leather wear	2,855.0	2,273.5	355.0	731.3	73.0	54.9	3,424.0	7,451.2	6,707.0	10,511.0
b. Rubber and Plastic wear	1,285.0	1,760.2	119.0	73.5	22.0	23.2	770.0	799.5	2,196.0	2,656.4

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender All Banks

As on 30th June, 2025

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,714	1,336	212	112	109	88	2,240	2,555	5,275	4,091
17 - Manufacture of paper and paper products	12,799	688	95	39	119	127	5,032	12,016	18,045	12,870
18 - Printing and reproduction of recorded media	10,521	6,538	893	865	692	462	7,933	14,903	20,039	22,769
Printing and other service activities related to printing	10,319	6,459	874	860	594	409	7,410	13,295	19,197	21,023
Reproduction of recorded media	202	79	19	5	98	53	523	1,608	842	1,746
19 - Manufacture of coke and refined petroleum products	736	20,257	53	29	125	136	8,783	166,347	9,697	186,769
20 - Manufacture of chemicals and chemical products	6,439	6,111	793	1,255	664	740	31,941	113,552	39,837	121,658
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,230	3,337	326	786	660	1,056	10,623	86,974	13,839	92,153
22 - Manufacture of rubber and plastics products	4,147	3,655	390	795	193	293	15,278	26,138	20,008	30,881
23 - Manufacture of other non-metallic mineral products	14,638	4,158	321	346	334	910	6,518	34,783	21,811	40,197
24 - Manufacture of basic metals	8,390	6,992	576	1,218	492	1,096	14,892	45,599	24,350	54,907
25 - Manufacture of fabricated metal products, except machinery and equipment	2,845	2,127	198	164	153	120	3,411	9,439	6,607	11,850
26 - Manufacture of computer, electronic and optical products	4,663	3,017	442	719	254	247	3,721	33,220	9,080	37,204
27 - Manufacture of electrical equipment	7,418	5,730	440	341	414	2,216	11,936	65,436	20,208	73,722
28 - Manufacture of machinery and equipment	7,749	4,927	432	447	551	397	7,119	23,574	15,851	29,346
29 - Manufacture of motor vehicles, trailers and semi-trailers	3,290	2,280	245	406	235	463	9,814	110,598	13,584	113,747
30 - Manufacture of other transport equipment	1,044	481	46	5	76	87	2,411	18,627	3,577	19,199
31 - Manufacture of furniture	3,880	1,477	207	142	113	73	2,702	2,459	6,902	4,151
32 - Other manufacturing	31,167	31,009	1,998	2,268	1,417	3,766	37,455	120,056	72,037	157,099
Manufacture of jewellery and related articles	3,959	1,201	133	123	128	105	2,239	1,368	6,459	2,797
Manufacture of imitation jewellery and related articles	746	1,617	27	3	8	2	255	191	1,036	1,814
Manufacture of musical instruments	554	307	23	1	15	73	920	2,507	1,512	2,888
Manufacture of sports goods	8,743	15,143	756	1,215	537	2,331	6,468	27,184	16,504	45,873
Manufacture of games and toys	94	95	8	0	12	18	87	90	201	202
Manufacture of medical and dental instruments and supplies	2,035	1,967	98	104	459	776	4,306	13,264	6,898	16,112
Manufacture of Handicrafts	425	149	299	89	32	2	430	768	1,186	1,008
Other manufacturing n.e.c.	14,611	10,528	654	734	226	459	22,750	74,683	38,241	86,405
33 - Repair and installation of machinery and equipment	1,950	972	88	26	74	12	3,561	4,802	5,673	5,811
D. Electricity, gas, steam and air conditioning supply	488	567	144	64	55	1	11,521	610,181	12,208	610,813
Electric power generation, transmission and distribution	235	509	5	1	1	-	8,482	581,132	8,723	581,642
a) Hydal	-	-	-	-	-	-	871	49,648	871	49,648
b) Thermal	4	30	-	-	-	-	544	12,932	548	12,961
c) Coal Based	2	2	-	-	-	-	313	280,262	315	280,264
d) Wind	5	5	-	-	-	-	510	18,735	515	18,740
e) Solar	186	446	-	-	-	-	2,402	19,837	2,588	20,283
f) Other	38	27	5	1	1	-	3,842	199,718	3,886	199,746
Manufacture of gas; distribution of gaseous fuels through mains	37	14	3	2	-	-	2,203	27,232	2,243	27,248
Steam and air conditioning supply	216	44	136	61	54	1	836	1,817	1,242	1,923
E. Water supply; sewerage, waste management and remediation activities	4,464	3,905	231	475	255	81	6,260	9,720	11,210	14,182
36 - Water collection, treatment and supply	1,021	385	76	21	158	42	1,240	3,085	2,495	3,532
37 - Sewerage	473	252	32	152	10	2	2,808	525	3,323	930
38 - Waste collection, treatment and disposal activities; materials recovery	2,662	3,208	100	301	52	30	2,039	5,772	4,853	9,312
39 - Remediation activities and other waste management services	308	61	23	1	35	8	173	339	539	409
F. Construction	103,063	90,421	5,555	4,226	5,350	19,357	132,358	447,887	246,326	561,892
41 - Construction of buildings	39,844	33,135	1,504	2,081	1,973	2,770	73,445	185,992	116,766	223,978
42 - Civil engineering	45,394	43,646	2,438	1,889	2,503	15,824	43,391	204,935	93,726	266,294
43 - Specialized construction activities	17,825	13,640	1,613	256	874	763	15,522	56,960	35,834	71,620
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,588,199	635,139	107,555	57,135	41,098	31,179	453,947	665,199	2,190,799	1,388,652
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	40,860	17,540	1,360	975	1,450	1,180	33,134	46,574	76,804	66,269
46 - Wholesale trade, except of motor vehicles and motorcycles	205,034	86,155	9,883	4,741	14,060	8,321	209,968	326,610	438,945	425,827
47 - Retail trade, except of motor vehicles and motorcycles	1,342,305	531,445	96,312	51,418	25,588	21,679	210,845	292,015	1,675,050	896,557

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	37,883	28,229	2,059	1,838	1,413	1,280	33,867	368,628	75,222	399,975
49 - Land transport and transport via pipelines	21,092	12,907	1,141	682	601	511	18,712	45,008	41,546	59,108
50 - Water transport	590	613	48	26	56	14	1,409	64,519	2,103	65,173
51 - Air transport	1,106	1,055	74	66	17	2	1,927	105,599	3,124	106,722
52 - Warehousing and support activities for transportation	14,191	12,780	718	983	687	709	10,245	136,777	25,841	151,250
53 - Courier activities other than national post activities	904	874	78	80	52	44	1,574	16,725	2,608	17,723
I. Accommodation and food service activities	23,244	8,758	1,719	919	796	734	17,612	29,548	43,371	39,959
55 - Accommodation	4,904	2,182	347	152	197	191	4,172	11,166	9,620	13,691
56 - Food and beverage service activities	18,340	6,576	1,372	767	599	543	13,440	18,382	33,751	26,267
J. Information and communication	29,579	20,285	3,290	3,451	1,262	1,290	46,346	266,881	80,477	291,907
58 - Publishing activities	4,374	2,676	411	156	304	529	6,847	32,426	11,936	35,786
59 - Motion picture, video and television programme production, sound recording and music publishing activities	736	143	82	26	28	5	987	1,721	1,833	1,895
60 - Programming and broadcasting activities	435	150	89	8	16	21	980	2,360	1,520	2,539
61 - Telecommunications	10,673	3,998	636	611	388	130	11,289	121,269	22,986	126,008
62 - Computer programming, consultancy and related activities	9,931	10,565	1,605	2,290	403	571	18,897	79,994	30,836	93,420
63 - Information service activities	3,430	2,754	467	360	123	34	7,346	29,112	11,366	32,260
K. Real estate activities	91,891	58,588	3,383	3,963	3,364	3,526	26,439	80,152	125,077	146,227
L. Professional, scientific and technical activities	32,292	17,982	5,975	3,125	1,893	2,423	37,404	176,932	77,564	200,463
69 - Legal and accounting activities	11,079	6,902	3,501	1,230	734	1,109	6,525	14,969	21,839	24,210
70 - Activities of head offices; management consultancy activities	3,039	676	192	63	99	97	2,650	15,195	5,980	16,031
71 - Architectural and engineering activities; technical testing and analysis	4,974	5,036	491	760	157	201	5,596	29,071	11,218	35,068
72 - Scientific research and development	1,051	329	88	34	76	133	1,446	6,349	2,661	6,844
73 - Advertising and market research	5,413	1,850	772	641	204	449	6,002	12,578	12,391	15,518
74 - Other professional, scientific and technical activities	5,354	2,680	895	259	595	342	14,430	97,134	21,274	100,416
75 - Veterinary activities	1,382	508	36	139	28	93	755	1,636	2,201	2,376
M. Administrative and support service activities	60,124	36,919	4,068	2,440	2,991	1,635	76,140	135,926	143,323	176,921
77 - Rental and leasing activities	6,312	2,346	376	257	238	303	1,496	2,732	8,422	5,639
78 - Employment activities	871	844	85	46	69	83	864	2,344	1,889	3,317
79 - Travel agency, tour operator, reservation service and related activities	12,053	6,710	672	479	909	362	29,462	35,032	43,096	42,583
80 - Security and investigation activities	645	264	30	5	149	323	1,542	5,068	2,366	5,660
81 - Services to buildings and landscape activities	3,020	8,203	73	38	213	82	2,858	4,697	6,164	13,020
82 - Office administrative, office support and other business support activities	37,223	18,552	2,832	1,614	1,413	482	39,918	86,054	81,386	106,702
N. Education	26,913	12,833	17,507	5,385	1,348	1,537	41,686	118,768	87,454	138,523
O. Human health and social work activities	11,915	9,980	2,649	2,218	1,640	2,726	16,869	100,768	33,073	115,691
86 - Human health activities	11,150	9,637	2,539	2,145	1,464	2,649	11,721	73,917	26,874	88,348
87 - Residential care activities	360	100	52	34	25	26	414	1,445	851	1,604
88 - Social work activities with and without accommodation	405	243	58	39	151	50	4,734	25,406	5,348	25,739
P. Arts, entertainment and recreation	1,245	573	365	81	135	130	2,600	2,493	4,345	3,277
Q. Other service activities	866,582	236,977	268,650	71,240	11,416	11,462	264,710	392,223	1,411,358	711,903
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	92,125	757,805	92,125	757,805
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	37,449	497,093	37,449	497,093
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	54,676	260,712	54,676	260,712
VI. PERSONAL	113,930,039	12,193,400	47,352,479	3,094,736	1,357,976	1,232,037	2,431	7,730	162,642,925	16,527,904
A. Salaried persons	24,041,637	3,538,423	5,692,448	840,295	367,809	287,701	792	7,088	30,102,686	4,673,508
B. Self employed	21,236,947	6,023,220	3,487,847	690,929	464,946	438,081	64	87	25,189,804	7,152,317
C. Other Personal	68,651,455	2,631,757	38,172,184	1,563,512	525,221	506,255	1,575	555	107,350,435	4,702,079
VII. OTHER	7,857	3,378	2,474	1,028	1,177	802	11,714	44,986	23,222	50,193
Total	119,767,057	14,259,754	48,017,721	3,398,857	1,553,762	1,504,769	2,337,741	15,376,952	171,676,281	34,540,332

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

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

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

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

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 30th June, 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	762,747	1,635.1	299,396	1,277.0	11,410	15.1	67,882	36.8	4,510,611	12,995.3
25,000 to 50,000	55,821	1,972.7	42,687	1,549.4	555	19.8	1,151	40.6	396,522	14,691.1
50,000 to 100,000	131,848	9,184.3	37,463	2,643.7	701	49.9	1,056	75.5	529,440	38,878.1
100,000 to 150,000	63,621	7,129.6	23,118	2,798.7	345	41.8	599	73.1	288,029	34,886.8
150,000 to 200,000	19,759	3,415.0	11,622	2,002.9	214	37.2	342	59.3	235,315	40,358.2
200,000 to 300,000	27,844	6,817.3	15,946	3,852.8	290	71.3	521	127.1	212,615	52,333.8
300,000 to 400,000	18,515	6,399.1	8,478	2,922.0	212	72.6	320	111.1	105,513	36,297.2
400,000 to 500,000	13,450	5,991.1	7,262	3,219.9	187	84.3	246	110.4	89,467	40,381.2
500,000 to 750,000	26,979	16,177.1	10,169	6,155.3	319	198.0	538	331.3	125,072	75,504.6
750,000 to 1,000,000	15,202	13,187.0	6,071	5,279.1	379	327.8	341	298.5	71,725	62,061.1
1,000,000 to 2,000,000	37,249	51,316.5	16,125	22,662.4	545	768.9	870	1,241.8	154,154	213,955.9
2,000,000 to 3,000,000	17,491	42,626.4	5,877	14,471.9	326	804.3	546	1,335.2	73,945	179,311.0
3,000,000 to 4,000,000	10,401	35,769.3	3,265	11,313.1	179	631.5	392	1,334.8	97,470	353,115.1
4,000,000 to 5,000,000	6,731	29,995.4	2,102	9,441.2	212	946.0	241	1,083.7	29,509	130,746.9
5,000,000 to 6,000,000	6,262	33,723.9	2,550	14,045.8	177	989.3	279	1,519.9	23,153	124,529.0
6,000,000 to 7,000,000	3,828	24,745.2	1,672	10,658.4	126	818.4	171	1,109.0	14,137	91,229.0
7,000,000 to 8,000,000	2,848	21,248.7	1,084	8,104.8	75	561.8	197	1,476.9	11,436	85,282.7
8,000,000 to 9,000,000	2,444	20,704.7	1,025	8,689.6	73	620.1	138	1,164.5	8,752	73,969.4
9,000,000 to 10,000,000	2,083	19,732.2	853	8,079.9	77	730.2	96	912.8	7,076	66,973.6
10,000,000 to 100,000,000	17,125	399,380.6	15,450	463,803.2	1,416	45,652.1	2,140	73,471.6	66,984	1,711,621.9
100,000,000 to 500,000,000	779	125,681.3	4,395	1,064,299.9	750	149,792.6	623	133,038.3	5,994	1,170,518.2
500,000,000 to 1,000,000,000	47	31,605.0	671	437,192.7	208	140,357.4	184	119,361.7	745	489,806.7
1,000,000,000 to 5,000,000,000	36	77,074.9	843	1,500,409.5	382	760,406.5	210	463,492.4	491	955,542.7
5,000,000,000 to 10,000,000,000	4	23,264.9	63	420,162.0	46	313,955.8	63	448,523.3	61	418,254.9
10,000,000,000 & Over	-	-	48	1,196,280.8	33	578,576.5	27	498,136.9	34	756,096.8
TOTAL	1,243,114	1,008,777.3	518,235	5,221,315.6	19,237	1,996,529.3	79,173	1,748,466.5	7,058,250	7,229,341.3

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 30th June, 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	54,223	247.3	131,170,143	298,922.8	13,189	46.0	136,126,854	313,540.2	136,889,601	315,175.3
25,000 to 50,000	5,964	195.7	5,654,246	202,199.6	1,538	51.6	6,102,663	218,747.9	6,158,484	220,720.6
50,000 to 100,000	3,745	263.7	8,924,394	692,846.8	1,253	85.8	9,498,052	734,843.5	9,629,900	744,027.8
100,000 to 150,000	1,878	226.8	3,585,122	438,994.3	1,891	212.1	3,900,982	477,233.6	3,964,603	484,363.2
150,000 to 200,000	1,368	238.2	2,395,373	414,168.7	405	69.0	2,644,639	456,933.5	2,664,398	460,348.6
200,000 to 300,000	2,162	526.5	3,757,950	955,175.7	789	190.1	3,990,273	1,012,277.2	4,018,117	1,019,094.6
300,000 to 400,000	1,424	475.0	1,628,988	563,135.4	340	115.7	1,745,275	603,129.0	1,763,790	609,528.1
400,000 to 500,000	957	429.6	1,029,710	458,813.9	281	124.3	1,128,110	503,163.6	1,141,560	509,154.8
500,000 to 750,000	2,190	1,285.2	1,454,216	879,208.4	547	321.6	1,593,051	963,004.5	1,620,030	979,181.6
750,000 to 1,000,000	1,754	1,477.9	688,932	595,629.9	419	352.0	769,621	665,426.3	784,823	678,613.3
1,000,000 to 2,000,000	3,165	4,340.4	1,129,479	1,544,622.2	682	888.9	1,305,020	1,788,480.6	1,342,269	1,839,797.1
2,000,000 to 3,000,000	1,742	4,216.7	420,438	1,017,941.9	465	1,094.4	503,339	1,219,175.4	520,830	1,261,801.8
3,000,000 to 4,000,000	1,001	3,449.1	218,118	747,710.5	175	592.4	320,600	1,118,146.6	331,001	1,153,915.8
4,000,000 to 5,000,000	882	3,923.9	145,569	650,073.9	120	527.6	178,635	796,743.1	185,366	826,738.5
5,000,000 to 6,000,000	1,240	6,454.9	98,712	532,063.1	201	1,050.9	126,312	680,652.9	132,574	714,376.9
6,000,000 to 7,000,000	489	3,160.3	58,474	376,857.1	83	537.4	75,152	484,369.6	78,980	509,114.7
7,000,000 to 8,000,000	498	3,709.2	46,923	349,842.9	68	502.9	60,281	449,481.2	63,129	470,729.9
8,000,000 to 9,000,000	368	3,120.4	34,420	290,755.5	24	199.5	44,800	378,518.9	47,244	399,223.5
9,000,000 to 10,000,000	321	3,036.3	26,525	251,288.7	42	398.8	34,990	331,420.3	37,073	351,152.5
10,000,000 to 100,000,000	5,355	167,192.6	169,866	3,582,421.8	613	14,445.0	261,824	6,058,608.2	278,949	6,457,988.7
100,000,000 to 500,000,000	1,135	234,857.8	4,691	864,772.8	87	20,696.4	17,675	3,637,975.9	18,454	3,763,657.2
500,000,000 to 1,000,000,000	151	99,843.2	419	288,776.6	8	5,248.3	2,386	1,580,586.6	2,433	1,612,191.5
1,000,000,000 to 5,000,000,000	105	163,459.8	187	308,143.6	2	2,442.5	2,220	4,153,897.0	2,256	4,230,971.9
5,000,000,000 to 10,000,000,000	8	51,674.5	23	138,174.7	-	-	264	1,790,745.1	268	1,814,009.9
10,000,000,000 & Over	-	-	7	85,362.9	-	-	149	3,114,454.0	149	3,114,454.0
TOTAL	92,125	757,804.9	162,642,925	16,527,903.7	23,222	50,193.3	170,433,167	33,531,554.6	171,676,281	34,540,331.9

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-24			Mar-25			Jun-25 ^r		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	72.43	816.22	888.65	77.72	875.82	953.54	90.96	917.82	1,008.78
	Government	100.67	4,195.84	4,296.51	155.45	4,392.14	4,547.59	144.30	5,077.02	5,221.32
	Non-Financial Public Sector Enterprises	11.33	1,384.29	1,395.63	23.49	1,465.89	1,489.37	25.97	1,970.56	1,996.53
	NBFCs & Financial Auxiliaries	2.50	1,070.81	1,073.31	1.87	1,094.81	1,096.68	2.52	1,745.94	1,748.47
	Private Sector (Business)	521.51	5,901.75	6,423.26	558.09	6,060.53	6,618.61	548.24	6,681.10	7,229.34
	Trust Funds & Non Profit Organizations	15.69	691.95	707.64	15.85	701.08	716.93	19.63	738.18	757.80
	Personal/Individuals	2,440.81	12,519.19	14,960.00	2,498.48	13,093.92	15,592.40	2,578.25	13,949.65	16,527.90
	Others	15.31	54.65	69.96	7.62	40.61	48.23	2.49	47.70	50.19
	Total	3,180.25	26,634.71	29,814.95	3,338.55	27,724.81	31,063.36	3,412.36	31,127.97	34,540.33
	Punjab	Foreign Constituents	53.75	328.87	382.62	57.83	346.80	404.63	65.22	374.59
Government		25.93	1,675.36	1,701.29	36.03	1,666.96	1,702.99	25.81	1,885.56	1,911.37
Non-Financial Public Sector Enterprises		5.56	675.99	681.55	4.47	726.14	730.61	8.03	974.08	982.11
NBFCs & Financial Auxiliaries		0.48	127.22	127.70	0.48	146.58	147.06	0.42	158.88	159.31
Private Sector (Business)		321.75	2,381.98	2,703.73	335.00	2,469.42	2,804.42	354.75	2,865.84	3,220.60
Trust Funds & Non Profit Organizations		9.15	265.25	274.39	9.21	259.28	268.49	12.00	243.68	255.68
Personal/Individuals		1,380.51	6,299.78	7,680.29	1,403.89	6,692.94	8,096.83	1,500.83	6,794.63	8,295.46
Others		2.83	27.17	30.01	0.44	14.19	14.63	1.24	26.40	27.64
Total		1,799.96	11,781.62	13,581.59	1,847.36	12,322.31	14,169.66	1,968.29	13,323.67	15,291.97
Sindh		Foreign Constituents	1.01	364.43	365.44	0.56	392.40	392.95	0.67	383.09
	Government	19.05	1,084.29	1,103.34	73.64	1,168.36	1,242.00	69.17	1,693.34	1,762.51
	Non-Financial Public Sector Enterprises	3.90	263.05	266.95	16.84	269.44	286.28	11.66	414.89	426.54
	NBFCs & Financial Auxiliaries	0.14	855.40	855.54	0.10	757.02	757.12	0.08	1,477.79	1,477.86
	Private Sector (Business)	76.61	2,472.60	2,549.21	83.01	2,529.45	2,612.46	41.15	2,601.77	2,642.91
	Trust Funds & Non Profit Organizations	2.09	294.24	296.32	2.17	312.70	314.87	2.74	347.93	350.67
	Personal/Individuals	233.23	3,519.63	3,752.86	254.19	3,763.74	4,017.93	221.64	4,244.60	4,466.25
	Others	0.04	3.55	3.59	5.94	4.36	10.30	0.02	8.86	8.88
	Total	336.07	8,857.19	9,193.25	436.44	9,197.48	9,633.91	347.13	11,172.26	11,519.39
	Khyber Pakhtunkhwa	Foreign Constituents	6.78	25.61	32.39	7.38	29.10	36.48	9.28	31.65
Government		17.53	328.01	345.54	21.52	380.58	402.10	27.57	489.85	517.41
Non-Financial Public Sector Enterprises		0.36	17.95	18.31	0.71	46.68	47.38	1.20	39.35	40.55
NBFCs & Financial Auxiliaries		0.14	1.44	1.57	0.09	1.20	1.28	0.08	10.94	11.03
Private Sector (Business)		71.15	167.02	238.16	74.32	173.36	247.68	82.39	196.44	278.83
Trust Funds & Non Profit Organizations		0.70	17.74	18.43	0.75	20.00	20.75	1.20	28.89	30.09
Personal/Individuals		453.91	1,020.79	1,474.71	442.17	947.80	1,389.97	485.21	1,219.99	1,705.20
Others		1.91	10.93	12.84	0.81	8.93	9.74	0.80	6.79	7.59
Total		552.48	1,589.48	2,141.96	547.74	1,607.66	2,155.39	607.73	2,023.91	2,631.65
Balochistan		Foreign Constituents	0.02	2.15	2.17	0.01	1.41	1.42	0.09	1.72
	Government	25.35	179.05	204.40	11.32	216.16	227.48	8.90	139.68	148.58
	Non-Financial Public Sector Enterprises	0.66	7.41	8.07	1.26	6.82	8.08	4.40	12.78	17.18
	NBFCs & Financial Auxiliaries	0.00	0.33	0.34	0.01	0.18	0.18	0.00	0.12	0.12
	Private Sector (Business)	23.80	90.62	114.42	35.00	87.75	122.75	35.49	118.77	154.26
	Trust Funds & Non Profit Organizations	0.16	7.27	7.43	0.07	11.12	11.19	0.24	8.74	8.98
	Personal/Individuals	91.93	329.82	421.76	76.43	279.12	355.55	80.20	305.52	385.71
	Others	10.26	1.46	11.72	0.38	0.57	0.95	0.29	0.54	0.83
	Total	152.19	618.12	770.31	124.47	603.13	727.60	129.60	587.87	717.47
	Islamabad	Foreign Constituents	0.96	75.80	76.76	1.13	85.69	86.83	1.44	103.17
Government		2.56	883.77	886.34	2.30	919.37	921.67	0.93	825.02	825.95
Non-Financial Public Sector Enterprises		0.00	415.22	415.22	0.00	406.12	406.12	0.00	515.47	515.47
NBFCs & Financial Auxiliaries		0.01	71.57	71.58	0.12	173.51	173.63	0.01	82.53	82.54
Private Sector (Business)		3.43	748.83	752.26	4.13	760.57	764.70	4.80	842.67	847.47
Trust Funds & Non Profit Organizations		1.19	99.90	101.09	1.31	90.73	92.04	1.13	101.43	102.55
Personal/Individuals		30.17	974.81	1,004.97	32.16	1,005.65	1,037.81	30.87	1,013.94	1,044.81
Others		0.22	11.40	11.62	0.01	12.50	12.51	-	4.96	4.96
Total		38.54	3,281.30	3,319.84	41.16	3,454.14	3,495.30	39.17	3,489.19	3,528.35
Gilgit-Baltistan		Foreign Constituents	0.19	0.80	1.00	0.24	0.53	0.77	1.24	0.71
	Government	9.61	19.58	29.19	9.04	17.94	26.98	11.48	7.87	19.35
	Non-Financial Public Sector Enterprises	0.18	4.08	4.26	0.13	9.42	9.55	0.47	12.80	13.27
	NBFCs & Financial Auxiliaries	1.64	7.82	9.46	0.95	7.94	8.90	1.67	7.01	8.68
	Private Sector (Business)	6.41	12.49	18.89	7.36	11.64	19.00	10.73	15.68	26.40
	Trust Funds & Non Profit Organizations	1.08	1.10	2.18	0.98	0.96	1.94	0.90	1.17	2.07
	Personal/Individuals	26.68	42.34	69.02	32.20	50.72	82.92	32.05	49.01	81.07
	Others	0.02	0.06	0.07	0.04	0.05	0.09	0.08	0.09	0.17
	Total	45.80	88.26	134.06	50.94	99.21	150.14	58.63	94.34	152.96

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-24			Mar-25			Jun-25 ¹		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	9.72	18.56	28.28	10.56	19.89	30.45	13.02	22.88	35.90
	Government	0.63	25.78	26.41	1.60	22.77	24.37	0.44	35.71	36.15
	Non-Financial Public Sector Enterprises	0.67	0.59	1.26	0.08	1.27	1.35	0.21	1.19	1.40
	NBFCs & Financial Auxiliaries	0.10	7.02	7.12	0.12	8.39	8.51	0.26	8.67	8.93
AJK	Private Sector (Business)	18.36	28.21	46.57	19.27	28.33	47.61	18.95	39.93	58.87
	Trust Funds & Non Profit Organizations	1.33	6.46	7.80	1.37	6.29	7.66	1.42	6.34	7.76
	Personal/Individuals	224.38	332.02	556.39	257.45	353.95	611.40	227.45	321.95	549.40
	Others	0.03	0.08	0.11	0.00	0.01	0.01	0.06	0.06	0.12
	Total	255.21	418.73	673.95	290.46	440.89	731.35	261.81	436.73	698.54

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024		2025			
	Dec		Mar		Jun ⁶	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	69,115,946	180,353.5	133,916,423	275,616.5	136,889,601	315,175.3
25,000 to 50,000	5,586,559	200,541.3	5,708,216	204,420.1	6,158,484	220,720.6
50,000 to 100,000	8,463,973	600,709.7	7,756,100	599,200.8	9,629,900	744,027.8
100,000 to 150,000	4,670,292	584,570.4	4,878,158	571,571.2	3,964,603	484,363.2
150,000 to 200,000	4,211,695	733,679.1	2,301,571	398,461.4	2,664,398	460,348.6
200,000 to 300,000	3,716,316	908,064.7	3,986,977	970,431.8	4,018,117	1,019,094.6
300,000 to 400,000	2,122,478	735,167.5	1,797,053	619,378.3	1,763,790	609,528.1
400,000 to 500,000	1,446,327	645,575.2	1,102,514	491,639.1	1,141,560	509,154.8
500,000 to 750,000	1,876,135	1,133,849.2	1,572,724	950,842.0	1,620,030	979,181.6
750,000 to 1,000,000	927,974	801,042.2	771,150	666,872.6	784,823	678,613.3
1,000,000 to 2,000,000	1,438,479	1,966,494.5	1,355,528	1,868,792.4	1,342,269	1,839,797.1
2,000,000 to 3,000,000	492,438	1,192,445.0	598,111	1,318,254.4	520,830	1,261,801.8
3,000,000 to 4,000,000	242,662	832,739.0	341,734	1,192,395.7	331,001	1,153,915.8
4,000,000 to 5,000,000	197,489	893,227.7	180,912	797,263.4	185,366	826,738.5
5,000,000 to 6,000,000	112,320	605,730.4	133,663	720,763.8	132,574	714,376.9
6,000,000 to 7,000,000	68,815	444,619.1	85,076	549,264.2	78,980	509,114.7
7,000,000 to 8,000,000	54,845	408,688.4	62,308	464,489.4	63,129	470,729.9
8,000,000 to 9,000,000	40,231	340,213.9	48,340	408,624.6	47,244	399,223.5
9,000,000 to 10,000,000	31,352	297,336.0	37,612	356,551.7	37,073	351,152.5
10,000,000 to 100,000,000	226,464	5,256,992.7	264,962	6,048,552.4	278,949	6,457,988.7
100,000,000 to 500,000,000	14,755	2,848,879.3	15,380	2,954,831.0	18,454	3,763,657.2
500,000,000 to 1,000,000,000	2,144	1,477,282.8	1,945	1,296,191.3	2,433	1,612,191.5
1,000,000,000 to 5,000,000,000	1,789	3,416,717.1	1,787	3,393,861.1	2,256	4,230,971.9
5,000,000,000 to 10,000,000,000	200	1,296,026.1	237	1,565,190.2	268	1,814,009.9
10,000,000,000 & Over	97	2,014,008.0	109	2,372,929.9	149	3,114,454.0
TOTAL	105,061,775	29,814,952.8	166,918,590	31,056,389.4	171,676,281	34,540,331.9

Source: Statistics and Data Services Department, SBP

Notes:-

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 30th June, 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	82,598,480	95,228	36,960,553	20,552	692,165	530	1,024,973	523	121,276,171	116,834
5,000 to 10,000	5,513,058	45,870	1,257,250	9,189	71,656	503	140,570	974	6,982,534	56,536
10,000 to 20,000	3,416,756	49,813	2,834,846	40,907	67,631	955	133,029	1,855	6,452,262	93,529
20,000 to 25,000	1,590,454	35,262	522,161	11,544	20,901	464	45,118	1,006	2,178,634	48,276
25,000 to 50,000	4,763,460	171,836	1,182,779	41,319	69,454	2,458	142,791	5,107	6,158,484	220,721
50,000 to 100,000	7,161,209	547,967	2,255,390	180,886	73,755	5,130	139,546	10,044	9,629,900	744,028
100,000 to 150,000	3,154,173	386,404	667,240	81,062	64,074	7,330	79,116	9,567	3,964,603	484,363
150,000 to 200,000	2,101,073	363,219	484,947	83,557	29,887	5,173	48,491	8,400	2,664,398	460,349
200,000 to 300,000	3,447,061	881,124	447,300	108,167	51,696	12,405	72,060	17,398	4,018,117	1,019,095
300,000 to 400,000	1,401,276	484,027	285,224	99,053	36,924	12,549	40,366	13,899	1,763,790	609,528
400,000 to 500,000	905,547	403,643	161,335	71,817	27,792	12,380	46,886	21,315	1,141,560	509,155
500,000 to 750,000	1,226,664	743,836	268,588	162,080	70,572	40,573	54,206	32,693	1,620,030	979,182
750,000 to 1,000,000	565,997	488,860	153,061	132,808	32,869	28,444	32,896	28,501	784,823	678,613
1,000,000 to 2,000,000	891,717	1,232,437	263,602	360,064	110,459	140,358	76,491	106,938	1,342,269	1,839,797
2,000,000 to 3,000,000	347,107	841,017	96,662	233,665	37,190	90,019	39,871	97,101	520,830	1,261,802
3,000,000 to 4,000,000	183,150	628,434	49,442	169,154	20,355	69,465	78,054	286,863	331,001	1,153,916
4,000,000 to 5,000,000	125,380	560,439	28,886	128,410	13,644	60,544	17,456	77,346	185,366	826,738
5,000,000 to 6,000,000	80,629	435,501	23,108	124,284	13,421	71,518	15,416	83,075	132,574	714,377
6,000,000 to 7,000,000	49,831	321,210	12,959	83,534	7,055	45,475	9,135	58,896	78,980	509,115
7,000,000 to 8,000,000	40,214	299,846	10,287	76,713	5,493	40,946	7,135	53,225	63,129	470,730
8,000,000 to 9,000,000	29,400	248,376	7,431	62,687	4,500	38,079	5,913	50,082	47,244	399,224
9,000,000 to 10,000,000	22,191	209,981	6,313	59,974	3,670	34,796	4,899	46,401	37,073	351,153
10,000,000 to 100,000,000	147,331	3,156,069	37,194	781,635	27,839	607,219	66,585	1,913,066	278,949	6,457,989
100,000,000 to 500,000,000	4,297	790,662	1,073	188,895	705	122,429	12,379	2,661,671	18,454	3,763,657
500,000,000 to 1,000,000,000	375	258,257	66	44,900	40	27,043	1,952	1,281,992	2,433	1,612,192
1,000,000,000 to 5,000,000,000	194	339,095	24	42,001	15	27,982	2,023	3,821,893	2,256	4,230,972
5,000,000,000 to 10,000,000,000	26	155,979	-	-	-	-	242	1,658,031	268	1,814,010
10,000,000,000 & Over	7	85,363	-	-	-	-	142	3,029,091	149	3,114,454
Total	119,767,057	14,259,754	48,017,721	3,398,857	1,553,762	1,504,769	2,337,741	15,376,952	171,676,381	34,540,332

Source: Statistics and Data Services Department, SBP

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

In Thousands

		Jun-24	Dec-24 ^R	Jun-25 ^P
No. of Accounts	Total Accounts	212,117	227,053	244,142
	Active Accounts	133,062	138,008	142,760
	Dormant Accounts	79,054	89,046	101,381
	Total Accounts-Male	147,504	154,769	165,353
	Active Accounts-Male	93,055	95,162	97,174
	Dormant Accounts-Male	54,449	59,608	68,178
	Total Accounts-Female	59,752	67,516	72,467
	Active Accounts-Female	37,067	40,051	40,788
	Dormant Accounts-Female	22,685	27,465	31,678
	Total Accounts-Transgender	2	4	7
	Active Accounts-Transgender	0	2	3
	Dormant Accounts-Transgender	1	2	4
No. of Depositors²	Total Depositors	91,655	96,312	99,359
	Active Depositors	73,047	76,447	75,903
	Dormant Depositors	52,579	57,285	62,250
	Total Depositors-Male	58,610	60,262	61,554
	Active Depositors-Male	47,569	48,564	48,102
	Dormant Depositors-Male	35,080	37,412	40,253
	Total Depositors-Female	32,828	35,881	37,573
	Active Depositors-Female	25,021	27,540	27,504
	Dormant Depositors-Female	17,179	19,647	21,799
	Total Depositors-Transgender	1	3	3
	Active Depositors-Transgender	2	2	3
	Dormant Depositors-Transgender	1	1	3

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			
	Dec		Mar ^P		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	944,373	13,801.0	3,484,997	14,133.4	3,412,984	13,209.7
25,000 to 50,000	460,939	15,468.7	481,657	16,909.2	484,099	17,514.2
50,000 to 100,000	1,109,294	81,582.7	1,224,636	89,348.4	977,291	78,488.7
100,000 to 150,000	385,192	49,569.8	649,880	78,908.1	622,156	78,005.0
150,000 to 200,000	168,380	29,199.4	163,511	28,203.7	217,125	37,825.7
200,000 to 300,000	287,213	70,517.6	223,920	55,466.3	307,132	76,169.0
300,000 to 400,000	204,057	71,121.2	146,043	50,427.4	190,019	65,357.1
400,000 to 500,000	139,602	62,059.1	301,060	135,864.5	282,481	124,480.7
500,000 to 750,000	216,978	138,947.0	170,603	102,697.8	206,689	126,344.1
750,000 to 1,000,000	99,939	86,116.1	93,184	81,400.4	99,354	87,259.7
1,000,000 to 2,000,000	262,585	367,252.9	251,879	354,955.4	255,211	374,447.9
2,000,000 to 3,000,000	89,480	217,407.2	89,603	216,911.0	98,407	240,694.0
3,000,000 to 4,000,000	38,612	134,686.9	41,347	142,569.6	38,944	134,348.8
4,000,000 to 5,000,000	27,438	123,375.5	26,241	117,629.7	33,201	147,428.5
5,000,000 to 6,000,000	17,433	94,625.2	16,092	87,257.8	16,178	87,839.1
6,000,000 to 7,000,000	13,377	86,316.9	13,392	87,331.9	12,576	81,749.7
7,000,000 to 8,000,000	10,816	81,058.4	10,720	80,053.5	10,194	76,267.0
8,000,000 to 9,000,000	8,098	68,791.5	7,196	61,133.6	7,456	63,107.1
9,000,000 to 10,000,000	8,522	81,110.1	7,844	74,755.8	8,389	79,824.1
10,000,000 to 100,000,000	52,385	1,575,850.6	51,791	1,522,064.4	52,231	1,544,650.3
100,000,000 to 500,000,000	9,825	2,076,799.4	9,762	2,092,840.9	9,755	2,076,665.8
500,000,000 to 1,000,000,000	1,608	1,084,753.1	1,621	1,122,072.4	1,591	1,093,918.7
1,000,000,000 to 5,000,000,000	1,301	2,564,934.6	1,232	2,421,348.9	1,256	2,498,185.2
5,000,000,000 to 10,000,000,000	187	1,243,724.2	156	1,009,329.1	142	927,822.2
10,000,000,000 & Over	154	5,066,614.5	105	3,072,794.0	93	2,986,602.0
Total	4,557,788	15,485,684	7,468,472	13,116,407.0	7,344,954	13,118,204.6

Source: Statistics and Data Services Department, SBP

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th June, 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	1,784,550	2,313.1	699,778	1,278.4	908	0.0	20,363	14.5	2,505,599
5,000 to 10,000	348,271	2,293.1	150,641	941.0	-	-	15,874	98.3	514,786	3,332.4
10,000 to 20,000	261,879	3,770.0	39,058	515.8	6	0.1	1,025	15.6	301,968	4,301.5
20,000 to 25,000	81,770	1,775.1	8,582	188.7	2	0.0	277	6.1	90,631	1,969.9
25,000 to 50,000	445,056	16,160.8	26,693	919.1	12	0.4	12,338	433.9	484,099	17,514.2
50,000 to 100,000	858,224	70,272.7	93,692	6,592.7	23	1.7	25,352	1,621.5	977,291	78,488.7
100,000 to 150,000	515,818	64,941.8	57,490	6,975.2	50	5.6	48,798	6,082.5	622,156	78,005.0
150,000 to 200,000	197,284	34,411.2	17,721	3,049.1	15	2.7	2,105	362.7	217,125	37,825.7
200,000 to 300,000	263,026	64,950.4	35,512	9,149.5	37	8.9	8,557	2,060.2	307,132	76,169.0
300,000 to 400,000	171,782	59,054.1	14,961	5,161.2	37	12.9	3,239	1,128.9	190,019	65,357.1
400,000 to 500,000	260,280	114,629.8	16,918	7,492.4	48	22.1	5,235	2,336.4	282,481	124,480.7
500,000 to 750,000	137,825	83,573.0	13,857	8,359.5	184	116.9	54,823	34,294.6	206,689	126,344.1
750,000 to 1,000,000	84,020	73,734.9	7,693	6,691.0	198	170.5	7,443	6,663.4	99,354	87,259.7
1,000,000 to 2,000,000	210,659	305,182.1	14,797	21,168.6	657	1,000.9	29,098	47,096.3	255,211	374,447.9
2,000,000 to 3,000,000	72,725	177,525.6	10,144	24,494.4	544	1,330.4	14,994	37,343.7	98,407	240,694.0
3,000,000 to 4,000,000	22,896	79,006.8	2,345	8,092.0	405	1,402.3	13,298	45,847.7	38,944	134,348.8
4,000,000 to 5,000,000	18,006	80,692.1	1,658	7,382.4	387	1,728.1	13,150	57,625.9	33,201	147,428.5
5,000,000 to 6,000,000	9,346	50,879.7	803	4,347.3	308	1,672.2	5,721	30,940.0	16,178	87,839.1
6,000,000 to 7,000,000	7,360	47,877.1	550	3,582.2	157	1,014.1	4,509	29,276.4	12,576	81,749.7
7,000,000 to 8,000,000	5,707	42,717.2	410	3,067.7	144	1,076.9	3,933	29,405.2	10,194	76,267.0
8,000,000 to 9,000,000	4,100	34,725.2	282	2,399.1	145	1,231.3	2,929	24,751.5	7,456	63,107.1
9,000,000 to 10,000,000	4,886	46,398.0	385	3,646.1	190	1,772.7	2,928	28,007.3	8,389	79,824.1
10,000,000 to 100,000,000	13,946	317,657.2	720	14,656.3	258	6,342.6	37,307	1,205,994.2	52,231	1,544,650.3
100,000,000 to 500,000,000	547	106,510.7	39	5,710.4	16	3,846.8	9,153	1,960,598.0	9,755	2,076,665.8
500,000,000 to 1,000,000,000	44	30,057.4	3	1,719.7	2	1,420.9	1,542	1,060,720.8	1,591	1,093,918.7
1,000,000,000 to 5,000,000,000	61	138,772.0	3	5,434.3	1	1,373.8	1,191	2,352,605.1	1,256	2,498,185.2
5,000,000,000 to 10,000,000,000	1	6,659.1	-	-	-	-	141	921,163.1	142	927,822.2
10,000,000,000 & Over	1	11,441.2	-	-	-	-	92	2,975,160.8	93	2,986,602.0
Total	5,780,070	2,067,981.3	1,214,735	163,014.1	4,734	25,554.7	345,415	10,861,654.5	7,344,954	13,118,204.6

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, 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.

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 30th June, 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	-	-	35	0.0	58	0.0	133	0.0	363,120	1,632.0	4,022	12.4	3,045,616	11,565.3	-	-	3,412,984	13,209.7
25,000 to 50,000	-	-	-	-	3	0.1	2	0.1	118,710	4,235.3	754	26.0	364,630	13,252.8	-	-	484,099	17,514.2
50,000 to 100,000	-	-	-	-	3	0.2	6	0.4	205,381	14,697.3	536	42.0	771,365	63,748.8	-	-	977,291	78,488.7
100,000 to 150,000	-	-	1	0.1	2	0.3	12	1.6	162,287	20,093.1	12	1.4	459,842	57,908.6	-	-	622,156	78,005.0
150,000 to 200,000	-	-	-	-	1	0.2	6	0.9	96,868	16,521.1	12	2.1	120,238	21,301.5	-	-	217,125	37,825.7
200,000 to 300,000	-	-	-	-	5	1.3	22	5.4	130,123	32,025.2	56	14.2	176,924	44,122.4	2	0.5	307,132	76,169.0
300,000 to 400,000	-	-	-	-	2	0.8	118	44.0	80,040	27,308.9	85	28.4	109,772	37,974.4	2	0.7	190,019	65,357.1
400,000 to 500,000	-	-	-	-	5	2.2	28	12.5	61,407	27,768.1	28	12.7	221,009	96,683.4	4	1.7	282,481	124,480.7
500,000 to 750,000	-	-	2	1.4	6	3.9	69	44.3	125,593	76,975.4	57	36.5	80,951	49,276.2	11	6.5	206,689	126,344.1
750,000 to 1,000,000	-	-	5	4.3	2	1.7	47	40.5	51,102	45,377.9	30	24.2	48,167	41,810.2	1	1.0	99,354	87,259.7
1,000,000 to 2,000,000	-	-	27	39.6	19	27.7	130	188.6	98,671	146,680.8	106	168.4	156,245	227,322.2	13	20.7	255,211	374,447.9
2,000,000 to 3,000,000	-	-	22	58.6	19	45.6	95	225.2	39,920	97,608.7	61	143.5	58,288	142,608.1	2	4.2	98,407	240,694.0
3,000,000 to 4,000,000	1	3.1	49	166.7	10	32.9	87	296.9	22,808	78,521.8	15	51.4	15,974	55,276.0	-	-	38,944	134,348.8
4,000,000 to 5,000,000	-	-	26	116.6	23	103.3	64	281.1	20,935	92,763.8	4	19.1	12,147	54,135.6	2	9.0	33,201	147,428.5
5,000,000 to 6,000,000	-	-	20	106.1	8	45.5	55	286.6	9,833	53,279.9	8	44.0	6,253	34,071.5	1	5.4	16,178	87,839.1
6,000,000 to 7,000,000	1	7.0	8	51.5	9	59.8	18	114.5	8,321	54,232.3	2	12.7	4,217	27,271.8	-	-	12,576	81,749.7
7,000,000 to 8,000,000	1	7.9	7	50.6	5	37.6	13	96.8	6,897	51,609.8	7	51.7	3,264	24,412.5	-	-	10,194	76,267.0
8,000,000 to 9,000,000	-	-	-	-	3	25.3	13	111.7	4,554	38,493.3	5	43.2	2,880	24,425.5	1	8.0	7,456	63,107.1
9,000,000 to 10,000,000	1	9.0	-	-	8	75.8	9	87.5	4,485	42,949.2	3	28.9	3,883	36,673.7	-	-	8,389	79,824.1
10,000,000 to 100,000,000	-	-	44	2,024.9	125	4,879.2	164	7,032.4	45,498	1,401,606.7	36	1,290.4	6,356	127,357.9	8	458.9	52,231	1,544,650.3
100,000,000 to 500,000,000	-	-	34	8,450.0	123	31,347.4	146	36,313.6	9,341	1,983,800.1	16	3,553.8	87	12,061.6	8	1,139.4	9,755	2,076,665.8
500,000,000 to 1,000,000,000	-	-	11	7,557.3	42	31,406.4	58	38,398.8	1,475	1,013,084.7	3	2,146.9	2	1,324.6	-	-	1,591	1,093,918.7
1,000,000,000 to 5,000,000,000	-	-	8	20,564.4	95	228,379.4	66	125,337.6	1,078	2,107,805.6	1	1,500.0	8	14,598.2	-	-	1,256	2,498,185.2
5,000,000,000 to 10,000,000,000	-	-	3	24,588.5	59	416,760.6	3	17,780.0	77	468,693.0	-	-	-	-	-	-	142	927,822.2
10,000,000,000 & Over	-	-	10	581,117.3	57	1,675,840.4	8	492,000.0	18	237,644.3	-	-	-	-	-	-	93	2,986,602.0
Total	4	27.0	312	644,898.0	692	2,389,077.4	1,372	718,701.2	1,668,542	8,135,408.3	5,859	9,254.0	5,668,118	1,219,182.8	55	1,655.9	7,344,954	13,118,204.6

Source: Statistics and Data Services Department, SBI

Note:-

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

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

End period: Million Rupees

BORROWERS	2025					
	Mar ^R			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	7,004.1	7,004.1	-	27.0	27.0	-
2. DOMESTIC CONSTITUENTS	13,109,402.9	12,967,888.5	141,514.4	13,118,177.6	12,971,710.0	146,467.6
I. GOVERNMENT	440,417.6	440,417.6	-	644,898.0	644,898.0	-
a. Federal Government	200,256.5	200,256.5	-	407,537.3	407,537.3	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	240,161.1	240,161.1	-	237,360.7	237,360.7	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	2,398,541.4	2,398,541.4	-	2,389,077.4	2,389,077.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,281.9	1,281.9	-	1,017.9	1,017.9	-
03. Utilities	531,349.7	531,349.7	-	470,649.0	470,649.0	-
04. Transport, storage and communications	814,847.0	814,847.0	-	859,616.6	859,616.6	-
05. Manufacturing	116,164.3	116,164.3	-	77,791.5	77,791.5	-
06. Mining and Quarrying	66,376.6	66,376.6	-	64,899.1	64,899.1	-
07. Construction	6,944.8	6,944.8	-	6,339.1	6,339.1	-
08. Commerce and Trade	628,901.1	628,901.1	-	674,428.8	674,428.8	-
09. Others	232,676.0	232,676.0	-	234,335.5	234,335.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,016,227.2	1,016,077.3	149.9	718,701.2	718,701.2	-
01. Mutual Funds and AMCs	5,504.8	5,504.8	-	8,390.1	8,390.1	-
02. Insurance & Pension Funds	5,164.4	5,164.4	-	5,085.2	5,085.2	-
03. MFIs and DFIs	889,041.4	889,041.4	-	578,739.2	578,739.2	-
04. Stock Exchange & Brokerage Houses	30,410.1	30,410.1	-	32,401.7	32,401.7	-
05. Modarabas	6,026.5	6,026.5	-	6,364.9	6,364.9	-
06. Other NBFIs	80,080.1	79,930.2	149.9	87,720.1	87,720.1	-
IV. PRIVATE SECTOR (BUSINESS)	8,059,993.6	7,920,852.9	139,140.7	8,135,408.3	7,991,685.6	143,722.7
a. Agriculture, forestry and fishing	459,859.2	335,446.2	124,413.0	492,901.5	362,853.1	130,048.5
01. Crop and animal production, hunting and related service activities	457,289.4	332,916.6	124,372.8	490,423.1	360,449.5	129,973.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	222,644.1	197,291.1	25,353.0	233,263.6	202,682.0	30,581.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	11,055.1	4,379.3	6,675.7	16,169.0	8,169.8	7,999.2
iii. Growing of other fruits, vegetables and crops	24,877.2	23,704.7	1,172.5	27,930.3	26,512.6	1,417.7
iv. Raising of livestock and other related activities	127,792.6	54,856.2	72,936.4	134,983.1	63,227.5	71,755.7
v. Other agricultural support activities	70,863.7	52,628.7	18,235.1	77,999.9	59,780.5	18,219.5
vi. Hunting, trapping and related service activities	56.6	56.6	-	77.2	77.2	-
02 - Forestry and logging	17.2	6.8	10.4	46.2	28.4	17.8
03 - Fishing and aquaculture	2,552.6	2,522.9	29.8	2,432.3	2,375.2	57.1
b. Mining and quarrying	70,124.2	70,124.2	-	86,426.3	86,426.3	-
01. Mining of coal and lignite	37,090.2	37,090.2	-	49,239.0	49,239.0	-
02. Extraction of crude petroleum and natural gas	16,426.9	16,426.9	-	24,429.3	24,429.3	-
03. Mining of metal ores	944.8	944.8	-	1,050.5	1,050.5	-
04. Other mining and quarrying	15,626.8	15,626.8	-	11,663.2	11,663.2	-
05. Mining support service activities	35.6	35.6	-	44.3	44.3	-
c. Manufacturing	5,289,855.4	5,279,446.3	10,409.0	5,183,461.8	5,173,873.2	9,588.6
01. Manufacture of food products	1,257,315.7	1,247,070.4	10,245.3	1,190,400.0	1,180,975.8	9,424.2
02. Manufacture of beverages	50,614.9	50,613.0	2.0	44,926.1	44,926.1	-
03. Manufacture of tobacco products	1,992.5	1,951.6	40.8	3,904.9	3,819.0	85.9
04. Manufacture of textiles	1,816,467.7	1,816,458.3	9.4	1,782,473.3	1,782,473.3	-
i. Preparation and spinning of textile fibers	593,972.5	593,972.5	-	573,961.9	573,961.9	-
ii. Weaving of textiles	357,921.0	357,912.5	8.4	373,431.5	373,431.5	-
iii. Finishing of textiles	356,545.7	356,545.7	-	333,444.0	333,444.0	-
iv. Manufacture of knitted and crocheted fabrics	97,874.9	97,874.9	-	75,536.5	75,536.5	-
v. Manufacture of made-up textile articles, except apparel	226,062.1	226,061.1	0.9	224,635.6	224,635.6	-
vi. Manufacture of carpets and rugs	886.0	886.0	-	913.3	913.3	-
vii. Manufacture of other textiles n.e.c.	183,205.5	183,205.5	-	200,550.5	200,550.5	-
05. Manufacture of wearing apparel	288,596.0	288,535.8	60.2	253,003.2	252,924.7	78.5
06. Manufacture of luggage, handbags and the like, saddlery and harness	49,109.0	49,107.6	1.4	50,843.1	50,843.1	-
i. Tanning and dressing of leather, dressing and dyeing of fur	7,917.8	7,917.8	-	8,638.6	8,638.6	-
ii. Manufacture of footwear, handbags and the like, saddlery and harness	2,307.3	2,307.3	-	2,736.0	2,736.0	-
iii. Manufacture of footwear	38,883.9	38,882.5	1.4	39,468.6	39,468.6	-
a). Leather wear	31,360.4	31,359.0	1.4	31,624.3	31,624.3	-
b). Rubber and Plastic wear	7,523.5	7,523.5	-	7,844.3	7,844.3	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2025					
	Mar ^R			Jun ^P		
	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	9,495.0	9,494.3	0.7	10,493.6	10,493.6	0.0
08. Manufacture of paper and paper products	145,202.5	145,200.7	1.8	147,714.8	147,714.8	-
09. Printing and reproduction of recorded media	20,785.2	20,784.1	1.1	21,431.7	21,431.7	-
10. Manufacture of coke and refined petroleum products	173,805.9	173,805.9	-	165,616.9	165,616.9	-
11. Manufacture of chemicals and chemical products	409,777.1	409,774.0	3.1	434,619.7	434,619.7	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	115,481.3	115,481.3	-	111,284.7	111,284.7	-
13. Manufacture of rubber and plastics products	113,552.5	113,544.8	7.7	113,336.7	113,336.7	-
14. Manufacture of other non-metallic mineral products	236,396.1	236,395.6	0.5	235,208.5	235,208.5	-
15. Manufacture of basic metals	229,068.5	229,062.9	5.6	225,127.6	225,127.6	-
16. Manufacture of fabricated metal products, except machinery and equipment	26,707.5	26,706.0	1.4	25,299.2	25,299.2	-
17. Manufacture of computer, electronic and optical products	21,932.0	21,931.8	0.1	32,340.0	32,340.0	-
18. Manufacture of electrical equipment	152,665.6	152,661.4	4.2	129,115.8	129,115.8	-
19. Manufacture of machinery and equipment	34,371.8	34,369.1	2.7	44,240.3	44,240.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	54,730.9	54,730.9	-	76,389.6	76,389.6	-
21. Manufacture of other transport equipment	11,695.0	11,695.0	0.0	11,410.0	11,410.0	-
22. Manufacture of furniture	7,219.9	7,215.4	4.6	6,918.7	6,918.7	-
23. Other manufacturing	59,557.4	59,540.8	16.7	64,514.7	64,514.7	-
24. Repair and installation of machinery and equipment	3,315.3	3,315.3	-	2,848.7	2,848.7	-
d. Electricity, gas, steam and air conditioning supply	502,214.7	502,214.7	-	483,662.4	483,662.4	-
e. Water supply; sewerage, waste management and remediation activities	28,010.1	28,010.1	-	32,179.5	32,179.5	-
f. Construction	212,574.5	212,536.4	38.2	209,525.1	209,525.1	-
01. Construction of buildings	148,315.7	148,277.5	38.2	144,027.0	144,027.0	-
02. Civil engineering	60,823.9	60,823.9	-	61,899.4	61,899.4	-
03. Specialized construction activities	3,434.9	3,434.9	-	3,598.6	3,598.6	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	590,147.0	590,014.7	132.2	647,123.0	647,123.0	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	25,101.8	25,097.7	4.1	24,175.5	24,175.5	-
02. Wholesale trade, except of motor vehicles and motorcycles	310,950.6	310,931.5	19.1	340,249.5	340,249.5	-
03. Retail trade, except of motor vehicles and motorcycles	254,094.6	253,985.5	109.1	282,698.0	282,698.0	-
h. Transportation and storage	116,062.2	112,482.8	3,579.4	123,395.4	120,068.2	3,327.2
i. Accommodation and food service activities	41,345.1	41,344.2	0.9	42,148.5	42,148.5	-
j. Information and communication	487,898.3	487,891.8	6.5	525,699.3	525,699.3	-
k. Real estate activities	37,971.2	37,971.2	-	42,528.6	42,528.6	-
l. Professional, scientific and technical activities	72,447.6	72,447.6	-	69,129.9	69,129.9	-
m. Administrative and support service activities	52,106.0	51,607.1	498.9	57,069.1	56,310.7	758.4
n. Education	26,460.0	26,405.6	54.5	30,030.4	30,030.4	-
o. Human health and social work activities	14,912.4	14,911.2	1.1	15,803.4	15,803.4	-
p. Arts, entertainment and recreation	2,232.5	2,231.2	1.3	2,331.8	2,331.8	-
q. Other service activities	55,773.1	55,767.4	5.7	91,992.2	91,992.2	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	10,175.5	9,677.9	497.5	9,254.0	8,673.8	580.2
VI. PERSONAL	1,182,514.2	1,180,788.0	1,726.3	1,219,182.8	1,217,018.1	2,164.7
a. Bank Employees	308,171.7	306,715.4	1,456.3	305,314.7	303,509.9	1,804.8
b. Consumer Financing	873,747.7	873,477.7	270.0	913,268.7	912,908.8	359.9
01. For house building	199,433.0	199,433.0	-	206,957.9	206,957.9	-
02. For transport i.e., purchase of car etc	257,359.6	257,234.2	125.5	276,553.0	276,398.0	155.0
03. Credit cards	140,591.8	140,591.8	-	158,587.6	158,587.6	-
04. Consumers durable	8,688.6	8,603.3	85.4	8,540.3	8,414.9	125.5
05. Personal loans	267,674.6	267,615.5	59.1	262,629.9	262,550.5	79.4
c. Other	594.8	594.8	-	599.4	599.4	-
VII. OTHER	1,533.4	1,533.4	-	1,655.9	1,655.9	-
TOTAL	13,116,407.0	12,974,892.6	141,514.4	13,118,204.6	12,971,737.0	146,467.6

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, Eaospaisa 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 30th June, 2025

Million Rupees

Borrower	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	-	-	-	-	-	-	4	27	4	27
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	3	24	3	24
3) Personal	-	-	-	-	-	-	1	3	1	3
2. DOMESTIC CONSTITUENTS	5,780,070	2,067,981	1,214,735	1,63,014	4,734	25,555	345,411	10,861,628	7,344,950	13,118,178
I. GOVERNMENT	-	-	-	-	-	-	312	644,898	312	644,898
A. Federal Government	-	-	-	-	-	-	137	407,537	137	407,537
B. Provincial Governments	-	-	-	-	-	-	175	237,361	175	237,361
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	692	2,389,077	692	2,389,077
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	1,018	7	1,018
Utilities	-	-	-	-	-	-	400	470,649	400	470,649
Transport, storage and communications	-	-	-	-	-	-	98	859,617	98	859,617
Manufacturing	-	-	-	-	-	-	69	77,791	69	77,791
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	6,339	16	6,339
Commerce and Trade	-	-	-	-	-	-	50	674,429	50	674,429
Others	-	-	-	-	-	-	51	234,335	51	234,335
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,372	718,701	1,372	718,701
Mutual Funds and AMC's	-	-	-	-	-	-	95	8,390	95	8,390
Insurance & Pension Funds	-	-	-	-	-	-	413	5,085	413	5,085
MFIs and DFIs	-	-	-	-	-	-	145	578,739	145	578,739
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	356	32,402	356	32,402
Modarabas	-	-	-	-	-	-	75	6,365	75	6,365
Other NBFIs	-	-	-	-	-	-	288	87,720	288	87,720
IV. PRIVATE SECTOR (BUSINESS)	1,263,968	984,954	65,601	42,337	2,092	9,996	336,881	7,098,122	1,668,542	8,135,408
A. Agriculture, forestry and fishing	929,835	313,078	39,919	15,840	984	1,612	186,706	162,372	1,157,444	492,902
1. Crop and animal production, hunting and related service activities	929,146	311,553	39,908	15,834	983	1,597	186,675	161,439	1,156,712	490,423
Growing of Wheat, Rice, Sugar Cane & Cotton	676,018	150,199	25,022	6,594	178	235	70,534	76,235	771,752	233,264
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,893	11,391	1,054	566	34	110	1,674	4,103	24,655	16,169
Growing of other fruits, vegetables and crops	14,043	17,995	628	540	37	95	13,330	9,301	28,038	27,930
Raising of livestock and other related activities	186,689	85,303	10,235	5,842	54	140	29,643	43,699	226,621	134,983
Other agricultural support activities	30,482	46,595	2,968	2,291	680	1,018	71,493	28,096	105,623	78,000
Hunting, trapping and related service activities	21	71	1	2	-	-	1	4	23	77
02 - Forestry and logging	117	46	-	-	-	-	-	-	117	46
03 - Fishing and aquaculture	572	1,479	11	6	1	15	31	932	615	2,432
B. Mining and quarrying	470	1,237	9	65	1	6	1,404	85,118	1,884	86,426
05 - Mining of coal and lignite	34	103	-	-	-	-	179	49,136	213	49,239
06 - Extraction of crude petroleum and natural gas	224	325	2	30	-	-	977	24,074	1,203	24,429
07 - Mining of metal ores	57	137	-	-	-	-	22	913	79	1,051
08 - Other mining and quarrying	145	638	4	24	1	6	10,995	376	11,663	
09 - Mining support service activities	10	34	3	10	-	-	-	-	13	44
C. Manufacturing	48,995	317,561	3,188	8,051	931	4,096	87,681	4,853,753	140,795	5,183,462
10 - Manufacture of food products	32,324	92,836	2,390	3,887	15	85	19,006	1,093,592	53,735	1,190,400
11 - Manufacture of beverages	101	1,493	2	-	-	-	1,092	43,433	1,195	44,926
12 - Manufacture of tobacco products	260	90	11	4	-	-	465	3,810	736	3,905
13 - Manufacture of textiles	4,488	68,066	111	508	12	910	25,605	1,712,989	30,216	1,782,473
Preparation and spinning of textile fibres	1,284	37,440	5	8	4	43	8,325	536,472	9,618	573,962
Weaving of textiles	462	6,085	19	192	-	-	6,069	367,155	6,550	373,431
Finishing of textiles	240	16,052	31	45	2	-	4,008	317,347	4,281	333,444
Manufacture of knitted and crocheted fabrics	111	2,967	10	30	-	-	769	72,540	890	75,536
Manufacture of made-up textile articles, except apparel	2,043	2,745	29	157	3	845	3,161	220,888	5,236	224,636
Manufacture of carpets and rugs	19	65	-	-	-	-	69	848	88	913
Manufacture of other textiles n.e.c.	329	2,713	17	76	3	22	3,204	197,740	3,553	200,550
14 - Manufacture of wearing apparel	634	27,130	121	119	8	1,795	3,273	223,959	4,036	253,003
15 - Manufacture of leather and related products	244	1,504	20	347	11	33	1,738	48,959	2,013	50,843
Tanning and dressing of leather; dressing and dyeing of fur	35	161	13	326	-	-	435	8,152	483	8,639
Manufacture of luggage, handbags and the like, saddlery and harness	41	137	3	9	-	-	93	2,589	137	2,736
Manufacture of footwear	168	1,206	4	11	11	33	1,210	38,219	1,393	39,469
a. Leather wear	116	749	2	9	11	33	837	30,833	966	31,624
b. Rubber and Plastic wear	52	457	2	2	-	-	373	7,385	427	7,844

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2025

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	104	424	4	1	-	-	428	10,069	536	10,494
17 - Manufacture of paper and paper products	239	4,104	10	42	2	1	1,722	143,568	1,973	147,715
18 - Printing and reproduction of recorded media	262	1,181	20	172	-	-	852	20,079	1,134	21,432
Printing and other service activities related to printing	261	1,180	20	172	-	-	842	18,921	1,123	20,272
Reproduction of recorded media	1	1	-	-	-	-	10	1,158	11	1,159
19 - Manufacture of coke and refined petroleum products	78	50,528	-	-	-	-	1,735	115,089	1,813	165,617
20 - Manufacture of chemicals and chemical products	526	9,386	38	202	2	71	8,148	424,961	8,714	434,620
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	218	4,827	21	37	2	37	6,018	106,383	6,259	111,285
22 - Manufacture of rubber and plastics products	432	2,641	28	2,358	6	4	2,487	108,335	2,953	113,337
23 - Manufacture of other non-metallic mineral products	390	4,374	-	-	24	405	1,564	230,430	1,978	235,208
24 - Manufacture of basic metals	739	13,451	7	16	30	724	4,533	210,938	5,309	225,128
25 - Manufacture of fabricated metal products, except machinery and equipment	198	3,489	2	-	-	-	635	21,810	835	25,299
26 - Manufacture of computer, electronic and optical products	45	1,364	-	-	-	-	443	30,976	488	32,340
27 - Manufacture of electrical equipment	267	8,200	13	55	26	7	2,169	120,853	2,475	129,116
28 - Manufacture of machinery and equipment	163	7,468	3	17	-	-	716	36,756	882	44,240
29 - Manufacture of motor vehicles, trailers and semi-trailers	171	1,509	1	1	-	-	1,896	74,880	2,068	76,390
30 - Manufacture of other transport equipment	71	246	-	-	-	-	547	11,164	618	11,410
31 - Manufacture of furniture	130	650	10	75	-	-	361	6,193	501	6,919
32 - Other manufacturing	6,836	12,410	376	210	793	26	2,193	51,868	10,198	64,515
Manufacture of jewellery and related articles	81	244	-	-	-	-	56	179	137	423
Manufacture of imitation jewellery and related articles	2	23	2	5	787	-	-	-	791	28
Manufacture of musical instruments	1	1	-	-	-	-	52	962	53	963
Manufacture of sports goods	135	3,258	1	10	-	-	285	7,018	421	10,286
Manufacture of games and toys	2	6	-	-	-	-	1	1	3	7
Manufacture of medical and dental instruments and supplies	102	564	10	40	-	-	271	3,605	383	4,208
Manufacture of Handicrafts	13	17	7	3	-	-	45	370	65	390
Other manufacturing n.e.c.	6,500	8,296	356	153	6	26	1,483	39,734	8,345	48,209
33 - Repair and installation of machinery and equipment	75	191	-	-	-	-	55	2,658	130	2,849
D. Electricity, gas, steam and air conditioning supply	53	67	-	-	6	3	2,879	483,593	2,938	483,662
Electric power generation, transmission and distribution	45	38	-	-	6	3	2,730	474,803	2,781	474,843
a) Hydal	2	-	-	-	-	-	387	34,298	389	34,298
b) Thermal	1	-	-	-	-	-	186	116,985	187	116,985
c) Coal Based	1	0	-	-	-	-	88	123,390	89	123,390
d) Wind	9	-	-	-	-	-	152	40,228	161	40,228
e) Solar	10	25	-	-	-	-	197	14,268	207	14,293
f) Other	22	13	-	-	6	3	1,720	145,633	1,748	145,649
Manufacture of gas; distribution of gaseous fuels through mains	7	27	-	-	-	-	138	8,785	145	8,812
Steam and air conditioning supply	1	2	-	-	-	-	11	5	12	7
E. Water supply; sewerage, waste management and remediation activities	73	4,632	4	1,023	-	-	94	26,525	171	32,179
36 - Water collection, treatment and supply	23	41	-	-	-	-	30	20,321	53	20,362
37 - Sewerage	9	4	-	-	-	-	7	100	16	104
38 - Waste collection, treatment and disposal activities; materials recovery	37	4,576	4	1,023	-	-	56	6,096	97	11,694
39 - Remediation activities and other waste management services	4	12	-	-	-	-	1	9	5	20
F. Construction	2,025	17,985	34	158	16	1,211	2,337	190,171	4,412	209,525
41 - Construction of buildings	879	13,849	26	147	10	1,173	1,388	128,859	2,303	144,027
42 - Civil engineering	966	3,186	5	10	4	18	839	58,685	1,814	61,899
43 - Specialized construction activities	180	950	3	1	2	20	110	2,628	295	3,599
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	188,066	210,406	12,687	7,808	86	860	32,329	428,050	233,168	647,123
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,947	6,665	31	155	1	5	1,547	17,350	5,526	24,175
46 - Wholesale trade, except of motor vehicles and motorcycles	62,784	128,689	3,709	4,019	59	726	8,740	206,815	75,292	340,250
47 - Retail trade, except of motor vehicles and motorcycles	121,335	75,051	8,947	3,634	26	128	22,042	203,884	152,350	282,698

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2025

Million Rupees

Borrower	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	18,980	43,464	1,178	2,680	3	7	4,035	77,244	24,196	123,395
49 - Land transport and transport via pipelines	5,886	23,209	332	1,624	1	0	1,879	22,366	8,098	47,199
50 - Water transport	14	80	2	1	-	-	84	1,571	100	1,652
51 - Air transport	19	96	-	-	-	-	103	1,680	122	1,776
52 - Warehousing and support activities for transportation	12,926	19,725	844	1,056	2	7	1,827	41,045	15,599	61,833
53 - Courier activities other than national post activities	135	355	-	-	-	-	142	10,581	277	10,936
I. Accommodation and food service activities	1,089	5,205	80	381	9	181	1,029	36,381	2,207	42,149
55 - Accommodation	159	783	7	115	-	-	279	24,972	445	25,870
56-Food and beverage service activities	930	4,422	73	266	9	181	750	11,409	1,762	16,278
J. Information and communication	595	4,136	32	70	3	8	2,614	521,485	3,244	525,699
58 - Publishing activities	107	402	5	3	1	4	664	9,659	777	10,068
59 - Motion picture, video and television programme production, sound recording and music publishing activities	35	22	3	1	-	-	52	1,585	90	1,608
60 - Programming and broadcasting activities	6	10	-	-	1	-	35	1,231	42	1,241
61 - Telecommunications	131	2,584	5	32	-	-	1,045	489,714	1,181	492,330
62 - Computer programming, consultancy and related activities	235	782	11	12	1	4	668	15,049	915	15,848
63 - Information service activities	81	336	8	22	-	-	150	4,247	239	4,605
K. Real estate activities	379	3,980	12	93	7	1,494	544	36,962	942	42,529
L. Professional, scientific and technical activities	503	2,258	36	167	3	7	7,743	66,698	8,285	69,130
69 - Legal and accounting activities	46	169	3	14	-	-	150	2,201	199	2,384
70 - Activities of head offices; management consultancy activities	27	39	1	4	-	-	113	1,475	141	1,518
71 - Architectural and engineering activities; technical testing and analysis	97	287	12	84	-	-	351	7,974	460	8,344
72 - Scientific research and development	15	109	1	1	-	-	148	3,319	164	3,429
73 - Advertising and market research	155	381	6	17	-	-	779	3,658	940	4,056
74 - Other professional, scientific and technical activities	119	1,103	8	28	3	7	6,179	47,997	6,309	49,135
75 - Veterinary activities	44	170	5	21	-	-	23	74	72	265
M. Administrative and support service activities	3,653	7,267	147	150	20	175	3,548	49,477	7,368	57,069
77 - Rental and leasing activities	214	592	10	33	1	-	548	3,259	773	3,884
78 - Employment activities	9	34	-	-	-	-	39	1,181	48	1,215
79 - Travel agency, tour operator, reservation service and related activities	279	1,352	7	47	-	-	715	14,320	1,001	15,720
80 - Security and investigation activities	9	424	4	-	-	-	574	2,592	587	3,016
81. Services to buildings and landscape activities	57	236	1	2	-	-	34	433	92	671
82 - Office administrative, office support and other business support activities	3,085	4,629	125	67	19	175	1,638	27,692	4,867	32,563
N. Education	441	2,103	180	511	1	10	1,012	27,406	1,634	30,030
O. Human health and social work activities	464	2,318	88	189	4	23	692	13,274	1,248	15,803
86 - Human health activities	458	2,316	86	187	4	23	676	13,214	1,224	15,741
87 - Residential care activities	-	-	-	-	-	-	3	9	3	9
88. Social work activities with and without accommodation	6	2	2	2	-	-	13	50	21	53
P. Arts, entertainment and recreation	42	158	4	3	-	-	62	2,170	108	2,332
Q. Other service activities	68,305	49,098	8,003	5,148	18	302	2,172	37,444	78,498	91,992
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,859	9,254	5,859	9,254
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	28	654	28	654
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	155	7,553	155	7,553
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,676	1,047	5,676	1,047
VI. PERSONAL	4,516,065	1,082,683	1,149,130	120,675	2,642	15,558	281	266	5,668,118	1,219,183
A. Bank Employees	157,215	269,060	29,441	36,254	2	0	-	-	186,658	305,315
1) For house building	73,053	205,232	14,473	18,765	1	0	-	-	87,527	223,998
2) For transport i.e. purchase of car etc.	43,896	55,676	9,880	16,664	-	-	-	-	53,776	72,340
3) Other purposes	40,266	8,152	5,088	825	1	-	-	-	45,355	8,977
B. Consumer Financing	4,354,180	813,043	1,119,524	84,402	2,635	15,558	281	266	5,476,620	913,269
1) For house building	28,047	172,304	3,760	19,627	2,419	15,027	-	-	34,226	206,958
2) For transport i.e. purchase of car etc	261,872	254,806	22,635	21,243	193	505	-	-	284,700	276,553
3) Credit cards	1,637,012	144,421	177,954	13,901	-	-	281	266	1,815,247	158,588
4) Consumers durable	33,426	6,673	16,478	1,854	12	13	-	-	49,916	8,540
5) Personal loans	2,393,823	234,839	898,697	27,778	11	13	-	-	3,292,531	262,630
C) Other	4,670	580	165	19	5	1	-	-	4,840	599
VII. OTHER	37	344	4	2	-	-	14	1,309	55	1,656
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Mar ^R			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	130,659.5	130,659.5	-	127,043.3	127,043.3	-
II. Securities, Shares and Other Financial Instruments	313,500.0	313,499.9	0.1	393,878.5	393,878.4	0.1
A. Quoted on the Stock Exchange:	86,654.2	86,654.2	-	77,956.9	77,956.9	-
1. To Stock Brokers and Dealers:	37,140.4	37,140.4	-	34,920.0	34,920.0	-
(a) Government and Other Trustee Securities	2,516.2	2,516.2	-	534.6	534.6	-
(b) Shares and Debentures	33,225.9	33,225.9	-	32,489.6	32,489.6	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,398.4	1,398.4	-	1,895.9	1,895.9	-
2. To Others:	49,513.7	49,513.7	-	43,036.9	43,036.9	-
(a) Government and Other Trustee Securities	9,798.3	9,798.3	-	7,283.5	7,283.5	-
(b) Shares and Debentures	30,581.6	30,581.6	-	27,231.3	27,231.3	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	9,125.8	9,125.8	-	8,514.1	8,514.1	-
B. Unquoted on the Stock Exchange:	226,845.8	226,845.7	0.1	315,921.6	315,921.5	0.1
1. To Stock Brokers and Dealers:	3,554.7	3,554.7	-	3,196.0	3,196.0	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	3,550.8	3,550.8	-	2,992.1	2,992.1	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3.9	3.9	-	203.9	203.9	-
2. To Others:	223,291.2	223,291.1	0.1	312,725.6	312,725.5	0.1
(a) Government and Other Trustee Securities	204,096.3	204,096.2	0.1	248,227.0	248,226.9	0.1
(b) Shares and Debentures	757.8	757.8	-	939.8	939.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	18,437.1	18,437.1	-	63,558.7	63,558.7	-
III. Merchandise	2,867,570.0	2,867,549.4	20.7	2,840,354.8	2,840,325.7	29.1
A. Food Items:	849,751.3	849,730.7	20.7	765,768.4	765,739.4	29.1
1. Wheat	165,328.7	165,328.7	-	232,854.9	232,854.9	-
2. Rice and Paddy	119,315.1	119,315.1	-	127,807.6	127,807.6	-
3. Other Grains & Pulses:	16,939.9	16,919.3	20.7	6,543.0	6,513.9	29.1
(a) Indigenous	15,976.2	15,955.6	20.7	5,834.1	5,805.0	29.1
(b) Imported	963.7	963.7	-	708.9	708.9	-
4. Edible Oils:	76,637.3	76,637.3	-	58,482.4	58,482.4	-
(a) Indigenous	69,862.7	69,862.7	-	50,923.3	50,923.3	-
(b) Imported	6,774.6	6,774.6	-	7,559.1	7,559.1	-
5. Sugar:	300,208.8	300,208.8	-	250,518.0	250,518.0	-
(a) Indigenous	299,398.8	299,398.8	-	250,518.0	250,518.0	-
(b) Imported	810.0	810.0	-	-	-	-
6. Kariana And Spices	963.9	963.9	-	930.7	930.7	-
7. Fish And Fish Preparations	660.3	660.3	-	640.4	640.4	-
8. Other Food Items:	169,697.4	169,697.4	-	87,991.3	87,991.3	-
(a) Indigenous	168,954.7	168,954.7	-	86,222.5	86,222.5	-
(b) Imported	742.7	742.7	-	1,768.9	1,768.9	-
B. Raw Materials:	701,577.6	701,577.6	-	848,558.8	848,558.8	-
1. Cotton Raw:	120,501.5	120,501.5	-	154,678.3	154,678.3	-
(a) Indigenous	106,077.9	106,077.9	-	137,547.9	137,547.9	-
(b) Imported	14,423.6	14,423.6	-	17,130.4	17,130.4	-
2. Synthetic Fibers:	17,487.1	17,487.1	-	14,550.0	14,550.0	-
(a) Indigenous	16,518.0	16,518.0	-	13,713.2	13,713.2	-
(b) Imported	969.0	969.0	-	836.9	836.9	-
3. Fertilizers:	95,419.8	95,419.8	-	61,375.2	61,375.2	-
(a) Indigenous	92,273.6	92,273.6	-	57,665.9	57,665.9	-
(b) Imported	3,146.2	3,146.2	-	3,709.3	3,709.3	-
4. Petroleum Crude:	112,957.6	112,957.6	-	95,305.8	95,305.8	-
(a) Indigenous	94,967.3	94,967.3	-	81,555.2	81,555.2	-
(b) Imported	17,990.3	17,990.3	-	13,750.6	13,750.6	-
5. Iron and Steel:	98,088.8	98,088.8	-	104,912.1	104,912.1	-
(a) Indigenous	66,723.5	66,723.5	-	69,916.4	69,916.4	-
(b) Imported	31,365.4	31,365.4	-	34,995.7	34,995.7	-
6. Wool & Goat Hair	53.8	53.8	-	60.0	60.0	-
7. Hides & Skins	6,466.4	6,466.4	-	6,234.7	6,234.7	-
8. Oil Seeds	5,376.9	5,376.9	-	3,618.8	3,618.8	-
9. Pesticides & Insecticides:	8,016.4	8,016.4	-	9,341.3	9,341.3	-
(a) Indigenous	7,790.4	7,790.4	-	9,117.3	9,117.3	-
(b) Imported	226.1	226.1	-	224.0	224.0	-
10. Other Raw Materials:	237,209.4	237,209.4	-	398,482.5	398,482.5	-
(a) Indigenous	209,436.8	209,436.8	-	372,681.5	372,681.5	-
(b) Imported	27,772.5	27,772.5	-	25,801.0	25,801.0	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Mar ^R			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,316,241.1	1,316,241.1	-	1,226,027.6	1,226,027.6	-
1. Cotton Textiles:	279,434.9	279,434.9	-	243,064.4	243,064.4	-
(a) Indigenous	252,013.8	252,013.8	-	220,263.8	220,263.8	-
(b) Imported	27,421.1	27,421.1	-	22,800.6	22,800.6	-
2. Cotton Yarn:	83,465.3	83,465.3	-	67,199.4	67,199.4	-
(a) Indigenous	83,139.8	83,139.8	-	66,769.9	66,769.9	-
(b) Imported	325.5	325.5	-	429.6	429.6	-
3. Other Textiles:	239,116.3	239,116.3	-	218,510.3	218,510.3	-
(a) Indigenous	233,839.7	233,839.7	-	212,781.2	212,781.2	-
(b) Imported	5,276.6	5,276.6	-	5,729.1	5,729.1	-
4. Machinery:	56,004.2	56,004.2	-	90,605.0	90,605.0	-
(a) Indigenous	30,875.0	30,875.0	-	54,163.7	54,163.7	-
(b) Imported	25,129.2	25,129.2	-	36,441.3	36,441.3	-
5. Handloom Products	73.5	73.5	-	20.0	20.0	-
6. Carpets & Rugs	155.6	155.6	-	89.2	89.2	-
7. Readymade Garments	56,232.7	56,232.7	-	60,451.9	60,451.9	-
8. Cement and Cement Products:	86,481.0	86,481.0	-	92,764.7	92,764.7	-
(a) Indigenous	85,860.9	85,860.9	-	92,190.8	92,190.8	-
(b) Imported	620.1	620.1	-	573.9	573.9	-
9. Sports Goods	2,559.8	2,559.8	-	2,662.2	2,662.2	-
10. Surgical Instruments	7,775.3	7,775.3	-	2,300.3	2,300.3	-
11. Chemicals & Dyes	59,444.2	59,444.2	-	56,491.5	56,491.5	-
12. Other Finished Goods:	445,498.2	445,498.2	-	391,868.6	391,868.6	-
(a) Indigenous	435,824.2	435,824.2	-	381,922.1	381,922.1	-
(b) Imported	9,674.0	9,674.0	-	9,946.5	9,946.5	-
IV. Fixed Assets Including Machinery	2,255,621.4	2,254,787.0	834.4	2,253,735.7	2,252,662.4	1,073.2
A. Transport Equipments	809,551.2	809,039.2	512.0	884,978.4	884,323.6	654.8
B. Furniture & Fixtures	6,557.0	6,557.0	-	6,106.6	6,106.6	-
C. Office Equipments	21,383.4	21,383.4	-	46,290.5	46,290.5	-
D. Other Machinery & Equipments	1,418,129.8	1,417,807.5	322.4	1,316,360.2	1,315,941.7	418.4
V. Real Estate	2,247,273.1	2,111,026.8	136,246.3	1,877,814.7	1,738,289.2	139,525.5
A. Land	1,135,172.6	999,376.0	135,796.6	762,289.9	622,790.6	139,499.2
1. Residential	771,437.4	770,986.5	450.9	337,076.5	336,515.9	560.6
(a) House	756,860.5	756,409.6	450.9	243,982.0	243,421.3	560.6
(b) Flat	14,576.9	14,576.9	-	93,094.5	93,094.5	-
2. Non-Residential	363,735.2	228,389.5	135,345.7	425,213.4	286,274.8	138,938.6
(a) Commercial	129,622.9	129,622.9	-	141,916.7	141,916.7	-
(b) Industrial	31,430.8	31,430.8	-	69,456.4	69,456.4	-
(c) Agriculture	190,322.4	54,976.7	135,345.7	199,322.6	60,383.9	138,938.6
(c) Others	12,359.1	12,359.1	-	14,517.7	14,517.7	-
B. Buildings:	1,112,100.5	1,111,650.8	449.7	1,115,524.8	1,115,498.6	26.2
1. Residential	619,496.2	619,317.2	179.0	678,752.2	678,730.0	22.2
(a) House	555,308.3	555,129.4	179.0	493,463.7	493,441.5	22.2
(b) Flat	64,187.8	64,187.8	-	185,288.5	185,288.5	-
2. Non-Residential	492,604.3	492,333.6	270.8	436,772.6	436,768.6	4.0
(a) Commercial	233,339.5	233,114.7	224.9	202,755.7	202,755.7	-
(b) Industrial	148,481.9	148,440.5	41.3	111,570.4	111,570.4	-
(c) Agriculture	54,966.4	54,961.9	4.5	67,199.1	67,195.1	4.0
(c) Others	55,816.5	55,816.5	-	55,247.4	55,247.4	-
VI. Fixed Deposits and Insurance Policies	641,180.3	641,180.3	-	680,027.8	680,027.8	-
A. Bank Deposits	640,784.3	640,784.3	-	679,639.6	679,639.6	-
1. Security Deposits	53,140.1	53,140.1	-	41,553.5	41,553.5	-
2. Term Deposits (TDRs)	486,103.9	486,103.9	-	518,631.9	518,631.9	-
3. Other Deposits	101,540.3	101,540.3	-	119,454.2	119,454.2	-
B. Insurance Policies	396.0	396.0	-	388.2	388.2	-
VII. Others	4,343,057.4	4,342,790.1	267.2	4,217,000.0	4,216,868.6	131.4
A. Other Secured Advances	1,987,243.9	1,986,981.5	262.4	1,753,877.4	1,753,746.0	131.4
1. Receivables	208,279.3	208,129.3	149.9	433,248.2	433,248.2	-
2. Employees Benefits	475.5	363.0	112.5	1,522.1	1,390.7	131.4
3. Others	1,778,489.1	1,778,489.1	-	1,319,107.1	1,319,107.1	-
B. Advances Secured by Guarantee(s)	2,355,813.4	2,355,808.6	4.8	2,463,122.6	2,463,122.6	-
1. Institutional Guarantee(s)	2,108,516.9	2,108,516.9	-	2,054,735.0	2,054,735.0	-
2. Individual Guarantee(s)	247,296.5	247,291.7	4.8	408,387.7	408,387.7	-
VIII. Unsecured Advances	317,545.4	313,399.6	4,145.7	728,349.7	722,641.4	5,708.3
1. Credit Cards	182,098.8	182,098.8	-	221,338.7	221,338.7	-
2. Personal Loan	121,537.1	121,537.1	-	123,881.2	123,881.2	-
3. Others	13,909.5	9,763.7	4,145.7	383,129.8	377,421.5	5,708.3
TOTAL	13,116,407.0	12,974,892.6	141,514.4	13,118,204.6	12,971,737.0	146,467.6

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Ornaments and Precious Metals	45,889.0	17,907.4	21,036.0	7,638.8	2.0	-	173,168.0	101,497.1	240,095.0	127,043.3
Financial Instruments:	288.0	6,797.4	24.0	110.7	19.0	287.3	885.0	386,683.1	1,216.0	393,878.5
A. Quoted on the Stock Exchange:	230.0	5,789.5	19.0	105.3	15.0	281.8	701.0	71,780.4	965.0	77,956.9
1. To Stock Brokers and Dealers:	132.0	1,667.8	3.0	1.8	10.0	64.9	538.0	33,185.5	683.0	34,920.0
(a) Government and Other Trustee Securities	100.0	132.6	2.0	1.7	-	-	30.0	400.2	132.0	534.6
(b) Shares and Debentures	29.0	1,409.2	1.0	0.0	10.0	64.9	508.0	31,015.4	545.0	32,489.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	3.0	126.0	-	-	-	-	3.0	1,769.9	6.0	1,895.9
2. To Others:	98.0	4,121.6	16.0	103.5	5.0	216.9	163.0	38,594.8	282.0	43,036.9
(a) Government and Other Trustee Securities	3.0	1.4	-	-	-	-	12.0	7,282.1	15.0	7,283.5
(b) Shares and Debentures	61.0	4,083.7	5.0	89.5	2.0	214.3	140.0	22,843.8	208.0	27,231.3
(c) Participation Term Certificates	2.0	8.0	-	-	-	-	-	-	2.0	8.0
(d) Others	32.0	28.5	11.0	14.1	3.0	2.6	11.0	8,468.9	57.0	8,514.1
B. Unquoted on the Stock Exchange:	58.0	1,008.0	5.0	5.4	4.0	5.5	184.0	314,902.8	251.0	315,921.6
1. To Stock Brokers and Dealers:	4.0	9.2	-	-	-	-	24.0	3,186.8	28.0	3,196.0
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	3.0	7.9	-	-	-	-	20.0	2,984.2	23.0	2,992.1
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1.0	1.3	-	-	-	-	4.0	202.6	5.0	203.9
2. To Others:	54.0	998.8	5.0	5.4	4.0	5.5	160.0	311,716.0	223.0	312,725.6
(a) Government and Other Trustee Securities	42.0	982.1	5.0	5.4	1.0	3.5	14.0	247,236.1	62.0	248,227.0
(b) Shares and Debentures	-	-	-	-	3.0	2.0	3.0	937.9	6.0	939.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12.0	16.7	-	-	-	-	143.0	63,542.0	155.0	63,558.7
III. Merchandise	28,635.0	221,157.4	789.0	3,717.5	79.0	781.2	37,701.0	2,614,698.7	67,204.0	2,840,354.8
A. Food Items:	4,870.0	34,842.1	457.0	1,271.8	10.0	35.5	14,387.0	729,619.1	19,724.0	765,768.4
1. Wheat	2,851.0	5,032.1	386.0	495.9	1.0	2.7	7,699.0	227,324.1	10,937.0	232,854.9
2. Rice and Paddy	805.0	21,863.7	12.0	393.9	-	-	2,068.0	105,549.9	2,885.0	127,807.6
3. Other Grains & Pulses:	325.0	635.7	23.0	20.3	-	-	261.0	5,887.0	609.0	6,543.0
(a) Indigenous	322.0	617.8	23.0	20.3	-	-	253.0	5,196.0	598.0	5,834.1
(b) Imported	3.0	17.9	-	-	-	-	8.0	691.0	11.0	708.9
4. Edible Oils:	147.0	772.0	-	-	1.0	0.3	1,096.0	57,710.1	1,244.0	58,482.4
(a) Indigenous	138.0	717.2	-	-	1.0	0.3	1,049.0	50,205.8	1,188.0	50,923.3
(b) Imported	9.0	54.8	-	-	-	-	47.0	7,504.3	56.0	7,559.1
5. Sugar:	177.0	3,216.9	-	-	-	-	1,136.0	247,301.1	1,313.0	250,518.0
(a) Indigenous	177.0	3,216.9	-	-	-	-	1,136.0	247,301.1	1,313.0	250,518.0
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	77.0	108.0	-	-	-	-	56.0	822.7	133.0	930.7
7. Fish And Fish Preparations	2.0	2.0	-	-	-	-	9.0	638.5	11.0	640.4
8. Other Food Items:	486.0	3,211.7	36.0	361.6	8.0	32.5	2,062.0	84,385.6	2,592.0	87,991.3
(a) Indigenous	485.0	3,205.4	36.0	361.6	8.0	32.5	2,010.0	82,623.1	2,539.0	86,222.5
(b) Imported	1.0	6.3	-	-	-	-	52.0	1,762.6	53.0	1,768.9
B. Raw Materials:	18,575.0	106,887.7	75.0	1,581.1	17.0	148.5	8,098.0	739,941.5	26,765.0	848,558.8
1. Cotton Raw:	16,835.0	15,045.0	36.0	119.8	-	-	2,133.0	139,513.5	19,004.0	154,678.3
(a) Indigenous	400.0	9,323.3	33.0	118.4	-	-	2,042.0	128,106.2	2,475.0	137,547.9
(b) Imported	16,435.0	5,721.7	3.0	1.4	-	-	91.0	11,407.3	16,529.0	17,130.4
2. Synthetic Fibers:	6.0	10.3	-	-	-	-	113.0	14,539.7	119.0	14,550.0
(a) Indigenous	6.0	10.3	-	-	-	-	91.0	13,702.9	97.0	13,713.2
(b) Imported	-	-	-	-	-	-	22.0	836.9	22.0	836.9
3. Fertilizers:	534.0	5,425.7	-	-	15.0	128.0	478.0	55,821.5	1,027.0	61,375.2
(a) Indigenous	531.0	5,415.5	-	-	15.0	128.0	468.0	52,122.5	1,014.0	57,665.9
(b) Imported	3.0	10.2	-	-	-	-	10.0	3,699.1	13.0	3,709.3
4. Petroleum Crude:	82.0	49,135.5	-	-	2.0	20.5	1,168.0	46,149.8	1,252.0	95,305.8
(a) Indigenous	56.0	47,844.9	-	-	2.0	20.5	1,155.0	33,689.8	1,213.0	81,555.2
(b) Imported	26.0	1,290.6	-	-	-	-	13.0	12,460.0	39.0	13,750.6
5. Iron and Steel:	153.0	3,544.0	8.0	1,022.7	-	-	1,592.0	100,345.4	1,753.0	104,912.1
(a) Indigenous	144.0	2,295.8	8.0	1,022.7	-	-	1,354.0	66,597.9	1,506.0	69,916.4
(b) Imported	9.0	1,248.2	-	-	-	-	238.0	33,747.5	247.0	34,995.7
6. Wool & Goat Hair	1.0	14.7	-	-	-	-	3.0	45.3	4.0	60.0
7. Hides & Skins	7.0	14.6	-	-	-	-	104.0	6,220.0	111.0	6,234.7
8. Oil Seeds	13.0	76.2	1.0	-	-	-	84.0	3,542.6	98.0	3,618.8
9. Pesticides & Insecticides:	25.0	63.0	-	-	-	-	423.0	9,278.3	448.0	9,341.3
(a) Indigenous	25.0	63.0	-	-	-	-	421.0	9,054.3	446.0	9,117.3
(b) Imported	-	-	-	-	-	-	2.0	224.0	2.0	224.0
10. Other Raw Materials:	919.0	33,558.6	30.0	438.7	-	-	2,000.0	364,485.2	2,949.0	398,482.5
(a) Indigenous	897.0	33,504.4	29.0	437.6	-	-	1,765.0	338,739.5	2,691.0	372,681.5
(b) Imported	22.0	54.2	1.0	1.0	-	-	235.0	25,745.7	258.0	25,801.0

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2025

Million Rupees

Security	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:	5,190	79,428	257	865	52	597	15,216	1,145,138	20,715	1,226,028
1. Cotton Textiles:	1,031	27,341	10	66	2	10	2,052	215,648	3,095	243,064
(a) Indigenous	975	21,688	10	66	2	10	1,988	198,500	2,975	220,264
(b) Imported	56	5,653	-	-	-	-	64	17,148	120	22,801
2. Cotton Yarn:	364	1,651	17	64	-	-	1,300	65,484	1,681	67,199
(a) Indigenous	364	1,651	17	64	-	-	1,288	65,055	1,669	66,770
(b) Imported	-	-	-	-	-	-	12	430	12	430
3. Other Textiles:	357	15,569	25	46	6	16	2,043	202,880	2,431	218,510
(a) Indigenous	356	15,568	25	46	6	16	2,029	197,151	2,416	212,781
(b) Imported	1	0	-	-	-	-	14	5,729	15	5,729
4. Machinery:	310	828	10	2	-	-	719	89,775	1,039	90,605
(a) Indigenous	206	494	10	2	-	-	391	53,668	607	54,164
(b) Imported	104	334	-	-	-	-	328	36,108	432	36,441
5. Handloom Products	-	-	-	-	-	-	1	20	1	20
6. Carpets & Rugs	4	4	-	-	-	-	8	85	12	89
7. Readymade Garments	86	11,730	4	10	2	-	895	48,712	987	60,452
8. Cement and Cement Products:	17	39	1	-	-	-	463	92,726	481	92,765
(a) Indigenous	16	39	1	-	-	-	462	92,152	479	92,191
(b) Imported	1	0	-	-	-	-	1	574	2	574
9. Sports Goods	7	60	-	-	-	-	81	2,602	88	2,662
10. Surgical Instruments	24	267	3	33	1	3	64	1,997	92	2,300
11. Chemicals & Dyes	165	1,178	36	66	-	-	1,110	55,247	1,311	56,492
12. Other Finished Goods:	2,825	20,761	151	578	41	568	6,480	369,962	9,497	391,869
(a) Indigenous	2,795	20,069	150	572	41	568	6,308	360,713	9,294	381,922
(b) Imported	30	691	1	6	-	-	172	9,249	203	9,946
IV. Fixed Assets Including Machinery	347,971	445,777	35,451	44,977	613	1,189	41,587	1,761,793	425,622	2,253,736
A. Transport Equipments	339,985	423,581	34,400	43,865	606	1,182	31,702	416,350	406,693	884,978
B. Furniture & Fixtures	336	179	9	2	1	0	118	5,925	464	6,107
C. Office Equipments	7	66	1	7	-	-	257	46,218	265	46,291
D. Other Machinery & Equipments	7,643	21,951	1,041	1,103	6	6	9,510	1,293,300	18,200	1,316,360
V. Real Estate	528,824	713,743	38,628	55,139	3,163	20,679	26,782	1,088,253	597,397	1,877,815
A. Land	425,877	248,301	20,598	12,414	681	1,405	11,736	500,169	458,892	762,290
1. Residential	12,437	49,055	737	2,352	104	389	5,630	285,281	18,908	337,076
(a) House	11,739	47,118	675	2,173	88	350	4,460	194,341	16,962	243,982
(b) Flat	698	1,937	62	179	16	38	1,170	90,940	1,946	93,095
2. Non-Residential	413,440	199,246	19,861	10,062	577	1,017	6,106	214,888	439,984	425,213
(a) Commercial	2,807	12,446	50	177	73	146	4,466	129,149	7,396	141,917
(b) Industrial	126	2,120	2	55	3	20	772	67,261	903	69,456
(c) Agriculture	409,624	179,742	19,787	9,741	492	828	542	9,012	430,445	199,323
(d) Other	883	4,940	22	89	9	23	326	9,466	1,240	14,518
B. Buildings:	102,947	465,441	18,030	42,725	2,482	19,274	15,046	588,084	138,505	1,115,525
1. Residential	97,558	381,621	17,897	37,518	2,363	15,441	9,273	244,173	127,091	678,752
(a) House	83,816	321,177	16,436	31,168	2,298	14,944	3,063	126,175	105,613	493,464
(b) Flat	13,742	60,444	1,461	6,350	65	497	6,210	117,998	21,478	185,288
2. Non-Residential	5,389	83,821	133	5,208	119	3,833	5,773	343,911	11,414	436,773
(a) Commercial	2,750	54,995	66	2,889	103	3,565	2,121	141,306	5,040	202,756
(b) Industrial	592	5,309	6	25	6	27	2,100	106,209	2,704	111,570
(c) Agriculture	1,444	15,215	28	58	8	177	488	51,749	1,968	67,199
(d) Other	603	8,301	33	2,236	2	64	1,064	44,646	1,702	55,247
VI. Fixed Deposits and Insurance Policies	17,672	49,032	1,647	2,518	36	1,512	9,624	626,966	28,979	680,028
A. Bank Deposits	17,665	49,017	1,647	2,518	36	1,512	9,585	626,593	28,933	679,640
1. Security Deposits	429	4,953	124	222	9	1,320	367	35,059	929	41,554
2. Term Deposits (TDRs)	12,384	38,091	1,020	1,879	8	84	8,410	478,579	21,822	518,632
3. Other Deposits	4,852	5,974	503	417	19	108	808	112,955	6,182	119,454
B. Insurance Policies	7	15	-	-	-	-	39	373	46	388
VII. Others	411,251	288,570	31,814	16,035	822	1,106	49,350	3,911,289	493,237	4,217,000
A. Other Secured Advances	105,228	107,771	5,352	4,376	18	654	37,120	1,641,076	147,718	1,753,877
1. Receivables	329	5,623	12	295	-	-	884	427,330	1,225	433,248
2. Employees Benefits	2,912	429	315	41	-	-	15	1,052	3,242	1,522
3. Others	101,987	101,720	5,025	4,040	18	654	36,221	1,212,693	143,251	1,319,107
B. Advances Secured by Guarantee(s)	306,023	180,799	26,462	11,659	804	452	12,230	2,270,213	345,519	2,463,123
1. Institutional Guarantee(s)	2,148	8,548	24	275	3	17	5,454	2,045,895	7,629	2,054,735
2. Individual Guarantee(s)	303,875	172,250	26,438	11,384	801	435	6,776	224,318	337,890	408,388
VIII. Unsecured Advances	4,399,540	324,997	1,085,346	32,878	-	-	6,318	370,475	5,491,204	728,350
1. Credit Cards	2,190,854	204,325	201,674	16,748	-	-	281	266	2,392,809	221,339
2. Personal Loan	2,139,771	108,055	880,322	15,827	-	-	-	-	3,020,093	123,881
3. Others	68,915	12,618	3,350	303	-	-	6,037	370,209	78,302	383,130
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024						2025					
	Jun		Sep		Dec ^R		Mar ^P		Jun ^P			
	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	2,997,119	5,343,386.6	3,151,294	5,470,354.1	3,594,778	6,577,713.8	6,529,818	5,354,647.9	6,378,959	5,732,977.6		
5.00	55,289	173,993.9	56,386	172,899.3	51,474	189,657.7	52,169	204,822.7	51,274	205,455.1		
10.00	99,495	682,200.1	94,615	655,298.5	97,958	1,621,828.3	112,451	1,636,535.2	97,962	1,161,572.2		
15.00	41,377	541,896.1	32,637	450,315.7	31,416	812,457.2	87,298	510,585.7	26,119	421,380.0		
20.00	417,271	1,268,853.7	395,280	1,266,236.1	386,831	1,363,418.9	389,883	1,311,861.9	411,376	1,289,771.8		
25.00	125,611	2,489,682.1	122,683	2,430,324.6	115,550	2,774,644.9	114,000	2,239,756.6	107,278	2,028,147.6		
30.00	61,808	385,332.1	61,951	445,231.0	65,208	343,626.5	43,346	469,909.8	64,768	394,752.0		
33.33	786	16,091.8	476	7,574.0	460	26,385.8	714	20,345.4	49,934	20,010.6		
35.00	18,105	187,398.8	17,804	168,763.0	74,350	879,811.0	22,526	456,762.9	25,176	158,990.3		
40.00	40,603	178,359.6	40,401	203,407.3	36,814	215,255.1	27,375	212,031.5	29,921	193,209.1		
45.00	8,866	98,467.5	8,534	92,161.2	5,699	94,483.5	7,407	102,783.3	6,921	115,372.5		
50.00	144,838	410,735.1	91,027	258,660.2	64,272	206,836.4	39,112	277,050.2	15,943	194,648.3		
55.00	6,590	52,736.7	6,065	41,572.3	6,602	71,522.6	8,247	49,578.7	9,396	121,978.4		
60.00	6,886	63,656.0	6,703	59,293.5	5,374	104,309.6	6,096	67,645.1	6,915	100,005.5		
65.00	5,757	63,131.1	5,695	41,418.3	5,193	75,097.7	6,331	62,875.6	6,715	134,744.3		
70.00	3,403	17,437.9	3,147	23,555.7	2,813	25,521.2	4,016	22,325.9	5,899	72,549.3		
75.00	3,250	19,124.0	3,058	20,259.9	2,365	18,056.1	3,549	22,765.2	8,578	323,596.6		
80.00	2,874	23,759.7	3,022	23,739.8	2,185	22,177.4	3,400	29,350.1	7,726	82,372.0		
85.00	1,941	14,183.4	1,782	11,596.2	1,970	14,474.1	3,034	18,767.9	6,249	82,494.5		
90.00	2,443	16,682.3	2,176	12,116.7	2,002	14,377.7	3,125	15,308.5	5,659	124,221.0		
95.00	2,862	11,043.5	2,469	8,454.9	2,480	12,927.8	2,902	12,254.3	4,565	83,222.1		
99.99	1,372	11,458.9	1,178	10,792.0	1,994	21,100.5	1,673	18,443.0	17,621	76,733.7		
TOTAL	4,048,546	12,069,610.7	4,108,383	11,874,024.3	4,557,788	15,485,683.7	7,468,472	13,116,407.0	7,344,954	13,118,204.6		

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

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	5,000,140	876,515	1,143,232	79,534	880	893	234,707	4,776,035	6,378,959	5,732,978
05.00	39,789	56,531	1,794	3,228	3	10	9,688	145,687	51,274	205,455
10.00	74,917	131,387	6,638	10,247	737	4,794	15,670	1,015,144	97,962	1,161,572
15.00	12,092	57,005	4,805	13,475	63	265	9,159	350,635	26,119	421,380
20.00	374,041	285,536	23,205	19,956	201	857	13,929	983,424	411,376	1,289,772
25.00	78,544	298,398	5,830	10,782	301	3,617	22,603	1,715,351	107,278	2,028,148
30.00	54,060	84,467	4,012	4,818	303	1,188	6,393	304,279	64,768	394,752
33.33	33,779	9,382	16,115	4,089	-	-	40	6,539	49,934	20,011
35.00	17,641	27,486	1,929	1,739	770	3,761	4,836	126,004	25,176	158,990
40.00	24,151	33,238	2,180	4,103	112	1,677	3,478	154,191	29,921	193,209
45.00	4,467	20,514	455	1,299	370	4,310	1,629	89,249	6,921	115,373
50.00	12,716	56,316	812	1,335	72	238	2,343	136,760	15,943	194,648
55.00	6,571	13,812	810	1,326	40	282	1,975	106,559	9,396	121,978
60.00	4,339	14,136	356	814	22	164	2,198	84,892	6,915	100,006
65.00	4,453	13,517	329	754	66	164	1,867	120,310	6,715	134,744
70.00	3,654	12,380	210	585	44	146	1,991	59,438	5,899	72,549
75.00	5,119	14,947	211	454	341	551	2,907	307,644	8,578	323,597
80.00	4,679	12,551	205	564	182	765	2,660	68,491	7,726	82,372
85.00	4,315	9,745	173	959	103	216	1,658	71,574	6,249	82,494
90.00	4,012	10,617	183	606	74	263	1,390	112,735	5,659	124,221
95.00	2,846	6,050	211	685	38	1,366	1,470	75,121	4,565	83,222
99.99	13,745	23,451	1,040	1,660	12	28	2,824	51,594	17,621	76,734
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Source: Statistics and Data Services Department, SBP

Notes:

1. This Data is being published on quarterly basis w.e.f. March 2025.

2. Effective March 2025, Easy paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBO). 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 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	4,385,536	671,956	1,063,644	39,767	1,344	7,733	139,696	6,106,542	5,590,220	6,825,998
1.1. Overnight	121,526	34,025	12,791	1,283	44	1,353	6,388	497,731	140,749	534,391
1.2. 2 days to 7 days	724	2,172	77	467	33	117	419	76,398	1,253	79,154
1.3. For 8 days to 1 month	327,195	47,886	177,416	2,772	81	506	2,518	162,609	507,210	213,773
1.4. For above 1 month but <= 3 month	2,080,450	100,032	726,359	9,958	46	104	5,317	691,057	2,812,172	801,151
1.5. For above 3 months but <= 6 months	497,352	63,178	19,424	2,421	16	37	17,334	1,015,774	534,126	1,081,410
1.6. For above 6 months but <= one year	1,358,289	424,663	127,577	22,867	1,124	5,616	107,720	3,662,974	1,594,710	4,116,120
2. Medium Term	360,011	230,325	54,097	15,614	34	54	67,276	1,043,763	481,418	1,289,756
2.1. For above 1 year but <= 2 years	284,331	174,461	45,760	10,730	3	7	18,764	878,646	348,858	1,063,844
2.2. For above 2 years but <= 3 years	75,680	55,864	8,337	4,884	31	47	48,512	165,117	132,560	225,912
3. Long Term	1,034,523	1,165,700	96,994	107,633	3,356	17,768	138,443	3,711,349	1,273,316	5,002,451
3.1. For above 3 years but <= 4 years	178,905	203,559	35,329	28,078	152	472	30,035	811,774	244,421	1,043,883
3.2. For above 4 years but <= 5 years	359,794	263,093	29,589	23,825	172	365	25,101	660,827	414,656	948,110
3.3. For above 5 years but <= 7 years	355,802	331,759	18,830	20,581	275	773	70,957	825,391	445,864	1,178,503
3.4. For above 7 years but <= 10 years	52,745	81,477	6,254	8,964	515	2,117	5,941	817,591	65,455	910,149
3.5. For above 10 years but <= 15 years	17,719	66,340	2,224	7,557	518	3,191	5,584	527,957	26,045	605,044
3.6. For above 15 years but <= 20 years	17,167	77,027	2,077	7,722	513	3,369	312	29,426	20,069	117,543
3.7. For above 20 years but <= 25 years	46,687	124,862	2,042	8,572	1,138	7,059	239	14,533	50,106	155,026
3.8. For above 25 years but <= 30 years	4,404	13,636	426	1,764	72	418	175	18,995	5,077	34,813
3.9. For above 30 years	1,300	3,948	223	570	1	5	99	4,855	1,623	9,378
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.3 Advances Classified by Nature and Gender

All Banks
As on 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,282,074	1,605,861	1,165,920	123,910	1,712	6,635	299,107	7,222,584	6,748,813	8,958,990
2. ISLAMIC	497,996	462,121	48,815	39,104	3,022	18,919	46,308	3,639,071	596,141	4,159,215
A. Ijara Finance	59,269	85,530	5,065	6,797	16	10	12,017	52,183	76,367	144,521
B. Diminishing Musharaka	59,909	102,976	5,386	7,421	816	1,745	10,179	1,018,314	76,290	1,130,456
C. Istisna	537	11,901	10	2,034	-	-	5,122	389,180	5,669	403,114
D. Mudaraba	113	1,747	-	-	-	-	-	-	113	1,747
E. Murabaha	7,871	16,681	471	594	8	22	5,874	142,122	14,224	159,420
F. Musawamah finance	25,340	9,874	3,604	1,195	1	14	1,889	72,249	30,834	83,331
G. Musharaka Finance	12,280	18,614	1,355	1,243	15	111	1,364	319,307	15,014	339,275
H. Salam Finance	128	948	-	-	-	-	1,439	54,500	1,567	55,448
I. Commodity Murabahah / Tawwaruq	280,057	30,478	26,458	2,515	-	-	1	1	306,516	32,994
J. Advance against financing	1,108	1,543	84	54	-	-	82	42,818	1,274	44,415
K. Other Islamic Modes of Financing	51,384	181,829	6,382	17,252	2,166	17,017	8,341	1,548,397	68,273	1,764,495
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	788	39,335	31	556	12	557	8,772	1,026,168	9,603	1,066,617
1.1. Export finance schemes	478	25,087	12	277	5	49	4,553	713,549	5,048	738,961
1.2. Others	310	14,249	19	280	7	508	4,219	312,619	4,555	327,655
2. Import financing	540	7,244	92	430	3	41	7,708	630,652	8,343	638,366
3. Government self employment schemes	45,043	62,864	3,301	4,165	790	15	8,161	31,805	57,295	98,849
4. Working capital/short term	4,409,217	776,004	1,033,987	40,429	386	3,473	221,970	4,972,454	5,665,560	5,792,360
4.1. Small Loans	3,185,756	236,088	937,391	17,057	91	74	46,275	244,162	4,169,513	497,380
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	22	48	2	-	-	-	611	12,058	635	12,106
4.4. Others	1,223,379	538,954	96,594	23,372	295	3,399	174,844	3,674,619	1,495,112	4,240,343
4.5. Commodity Operations Financing	60	915	-	-	-	-	240	1,041,616	300	1,042,530
5. Fixed investment/long term	1,324,482	1,182,535	177,324	117,434	3,543	21,469	98,804	4,200,575	1,604,153	5,522,013
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	308	2,807	8	24	3	-	11,854	413,688	12,173	416,519
5.2. Financing Power Plants Using Renewable Energy	599	1,218	18	29	8	10	2,335	85,733	2,960	86,990
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Balistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	49	-	-	-	-	48	583	53	632
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	89	1,047	673	763	-	-	368	3,723	1,130	5,533
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	54	1,134	-	-	-	-	142	4,005	196	5,140
5.6. Small Loans	350,305	179,162	58,497	19,001	702	1,552	23,516	127,299	433,020	327,014
5.7. Others	865,697	577,085	99,737	58,329	392	1,368	56,942	3,297,360	1,022,768	3,934,141
5.8. Financing for Construction Purposes	100,890	395,974	18,207	38,509	2,438	18,539	1,931	174,611	123,466	627,634
5.9. SME Assan Finance (SAAF) Scheme	6,512	24,027	183	775	-	-	1,344	5,920	8,039	30,721
5.10 Machinery	23	31	1	4	-	-	324	87,653	348	87,688
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ^R	Sep-25
A. Agriculture, forestry, and fishing	400,878.1	494,762.4	512,510.9	515,228.4	542,815.2
Trade finance	4,060.7	2,751.4	5,325.3	5,623.0	5,872.2
Working capital	217,193.8	261,385.3	277,072.1	275,593.0	288,704.8
Fixed investment	159,360.8	200,690.2	199,196.0	203,259.1	217,174.8
Construction Financing	884.2	874.2	788.2	771.5	754.8
Other	19,378.7	29,061.4	30,129.3	29,981.9	30,308.5
B. Mining and quarrying	89,229.2	88,607.5	74,452.7	70,968.9	70,198.9
Trade finance	2,058.9	2,454.1	3,879.3	2,543.7	2,698.3
Working capital	39,245.0	33,602.0	18,429.5	17,676.1	17,921.3
Fixed investment	46,587.6	50,845.1	52,135.5	50,541.1	49,571.5
Construction Financing	-	0.4	0.4	0.4	0.4
Other	1,337.7	1,706.0	8.0	207.7	7.4
C. Manufacturing	4,838,826.3	5,354,889.2	5,194,977.7	5,138,998.6	5,252,297.6
Trade finance	1,153,978.2	1,372,424.4	1,365,853.3	1,375,363.0	1,397,554.4
Working capital	2,091,473.2	2,258,831.1	2,125,531.9	2,073,956.9	2,190,506.5
Fixed investment	1,486,448.2	1,591,663.0	1,574,837.3	1,575,001.2	1,550,896.6
Construction Financing	17,528.5	14,194.9	16,167.4	14,084.4	10,404.9
Other	89,398.2	117,775.8	112,587.7	100,593.1	102,935.2
D. Electricity, gas, steam and air conditioning supply	514,268.8	486,486.8	464,848.4	440,705.0	452,930.7
Trade finance	6,906.5	2,422.9	2,887.9	2,632.2	3,163.8
Working capital	188,133.5	192,722.7	180,040.6	157,007.8	172,739.1
Fixed investment	318,329.4	290,971.3	281,620.3	280,818.5	276,677.4
Construction Financing	761.3	226.4	226.4	226.4	226.4
Other	138.1	143.5	73.2	20.0	124.0
E. Water supply; sewerage, waste management and remediation activities	23,968.5	32,246.2	35,737.6	34,770.5	36,688.7
Trade finance	2,151.2	1,371.4	1,289.0	1,289.0	1,279.6
Working capital	5,932.7	4,795.2	6,036.3	5,514.4	7,410.8
Fixed investment	15,813.1	25,986.9	28,258.8	27,874.4	27,905.6
Construction Financing	-	-	-	-	-
Other	71.5	92.7	153.6	92.7	92.6
F. Construction	192,851.7	210,346.1	216,126.5	213,871.3	213,647.2
Trade finance	1,997.6	1,278.5	1,645.8	1,569.6	1,408.3
Working capital	33,901.0	46,244.1	52,082.8	54,099.3	53,742.9
Fixed investment	23,745.6	47,699.5	45,480.9	45,126.4	51,738.0
Construction Financing	132,737.9	114,509.8	116,365.8	112,367.9	106,179.2
Other	469.6	614.2	551.1	708.0	578.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923.5	677,115.3	658,839.8	699,497.7	717,326.4
Trade finance	66,369.6	67,758.0	57,208.6	77,304.2	76,861.3
Working capital	317,581.9	390,125.3	386,652.0	402,383.5	414,793.1
Fixed investment	100,861.9	143,953.4	144,286.7	151,774.3	156,378.6
Construction Financing	16,834.9	14,274.3	14,717.9	14,211.1	14,156.9
Other	38,275.1	61,004.2	55,974.6	53,824.6	55,136.4
H. Transportation and storage	123,532.9	129,433.9	132,767.2	137,193.8	135,231.8
Trade finance	2,598.9	3,621.3	4,099.2	5,128.2	3,616.6
Working capital	46,028.0	29,226.4	29,282.7	30,398.7	32,707.6
Fixed investment	65,232.1	77,328.4	78,693.9	81,135.2	77,961.8
Construction Financing	631.2	3,853.9	3,847.9	3,775.8	3,709.3
Other	9,042.8	15,403.7	16,843.5	16,755.9	17,236.4
I. Accommodation and food service activities	38,347.6	80,594.6	82,298.2	83,929.2	87,446.8
Trade finance	1,034.6	1,774.5	1,777.8	2,278.7	1,590.5
Working capital	11,108.3	9,239.0	10,106.8	12,081.8	13,017.5
Fixed investment	17,597.0	61,107.8	61,844.3	61,045.9	65,208.0
Construction Financing	7,499.0	7,316.4	7,397.0	7,378.2	6,499.1
Other	1,108.7	1,156.9	1,172.2	1,144.5	1,131.7

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ^R	Sep-25
J. Information and communication	406,896.9	552,296	545,125	544,008	552,400
Trade finance	3,110.4	4,018	4,402	4,428	4,555
Working capital	42,465.6	76,852	62,582	58,968	65,658
Fixed investment	339,322.3	441,736	448,517	451,072	450,951
Construction Financing	947.5	1,265	1,207	1,205	1,165
Other	21,051.2	28,425	28,417	28,335	30,071
K. Real estate activities	37,772.8	42,592	44,212	45,481	47,364
Trade finance	-	316	317	377	855
Working capital	4,619.6	6,156	6,540	7,812	8,986
Fixed investment	10,272.6	11,901	12,306	12,076	12,218
Construction Financing	22,852.6	24,187	25,019	25,187	25,278
Other	27.9	31	30	29	27
L. Professional, scientific and technical activities	59,263.6	69,863	56,175	61,132	59,458
Trade finance	5,636.9	9,162	7,755	7,023	7,008
Working capital	33,595.9	45,692	34,387	38,865	38,077
Fixed investment	18,161.0	13,242	12,830	14,229	13,203
Construction Financing	801.8	1,060	381	381	285
Other	1,068.1	707	821	633	885
M. Administrative and support service activities	51,535.6	60,985	57,116	58,711	61,193
Trade finance	3,092.6	1,907	2,319	2,242	2,598
Working capital	22,102.4	28,972	24,491	25,328	27,277
Fixed investment	22,152.9	26,196	22,275	23,341	23,118
Construction Financing	-	-	4,233	4,013	4,263
Other	4,187.6	3,910	3,798	3,787	3,936
N. Education	29,144.7	30,245	28,398	28,257	28,493
Trade finance	325.8	-	-	-	66
Working capital	8,703.9	12,217	10,293	10,230	11,339
Fixed investment	12,045.7	12,860	12,521	12,636	13,117
Construction Financing	7,713.3	4,672	5,087	4,903	3,490
Other	356.0	496	497	488	481
O. Human health and social work activities	18,198.0	16,502	13,975	14,836	15,135
Trade finance	-	-	5	-	-
Working capital	5,770.5	5,574	4,966	5,463	6,051
Fixed investment	9,266.6	8,672	7,089	7,534	7,439
Construction Financing	3,045.5	1,706	1,670	1,597	1,406
Other	115.5	549	246	242	239
P. Arts, entertainment, and recreation	1,723.3	2,359	2,281	2,244	2,276
Trade finance	100.0	100	100	100	100
Working capital	1,006.7	1,076	1,074	1,068	1,056
Fixed investment	331.5	926	852	821	872
Construction Financing	267.9	242	242	242	236
Other	17.2	13	13	13	12
Q. Other service activities	51,182.4	94,786	87,573	88,760	90,781
Trade finance	1,733.2	2,277	1,261	1,336	1,564
Working capital	20,792.8	54,223	53,888	53,605	56,454
Fixed investment	22,484.3	34,564	28,410	29,802	28,759
Construction Financing	1,371.7	878	875	876	806
Other	4,800.4	2,844	3,140	3,142	3,198
Total	7,417,543.8	8,424,110.7	8,207,414.4	8,178,593.1	8,365,684.0

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. 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.
4. Details of the changes/revisions are available in "Revision note" on SBP web at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ⁸	Sep-25
A. Agriculture, forestry, and fishing	49,720.2	67,377.9	68,791.2	69,771.3	71,288.9
Trade finance	30.2	179.1	142.5	148.4	165.1
Working capital	19,308.7	27,613.2	28,387.5	28,833.5	29,320.9
Fixed investment	18,682.3	22,203.4	22,084.5	22,740.0	23,547.5
Construction Financing	9.8	9.9	9.5	9.5	9.5
Other	11,689.2	17,372.3	18,167.1	18,039.8	18,245.8
B. Mining and quarrying	1,291.5	1,970.3	1,777.6	1,714.7	1,696.3
Trade finance	70.1	112.0	85.4	58.9	29.2
Working capital	685.5	1,026.2	910.9	851.2	865.9
Fixed investment	535.8	820.8	773.0	796.6	793.5
Construction Financing	-	0.4	0.4	0.4	0.4
Other	-	11.0	8.0	7.7	7.4
C. Manufacturing	203,147.9	254,657.6	251,674.6	253,041.7	257,645.7
Trade finance	21,504.3	24,305.7	23,627.4	23,333.0	24,598.2
Working capital	138,727.3	171,785.9	167,102.2	167,931.7	170,768.3
Fixed investment	36,905.9	47,609.9	49,886.1	50,928.3	52,085.4
Construction Financing	186.5	899.3	887.2	872.7	51.0
Other	5,823.9	10,056.8	10,171.7	9,976.1	10,142.8
D. Electricity, gas, steam and air conditioning supply	3,159.2	2,675.3	2,572.2	2,046.7	3,003.2
Trade finance	229.7	289.3	120.6	113.2	117.2
Working capital	2,491.3	1,799.1	1,738.7	1,410.3	1,998.3
Fixed investment	425.2	568.3	694.8	509.0	873.6
Construction Financing	-	-	-	-	-
Other	13.1	18.5	18.2	14.2	14.0
E. Water supply; sewerage, waste management and remediation activities	168.6	393.7	407.4	442.0	472.6
Trade finance	-	-	-	-	-
Working capital	25.4	66.1	53.6	62.7	75.4
Fixed investment	125.1	259.0	285.3	310.8	328.8
Construction Financing	-	-	-	-	-
Other	18.1	68.5	68.5	68.5	68.4
F. Construction	15,446.9	20,447.6	20,405.7	20,641.8	18,389.8
Trade finance	87.9	42.0	89.8	86.6	28.9
Working capital	4,757.8	7,844.7	7,544.2	7,780.4	5,501.9
Fixed investment	4,765.0	5,671.0	5,908.9	5,932.2	6,428.6
Construction Financing	5,559.8	6,472.6	6,449.9	6,420.5	6,017.6
Other	276.3	417.4	412.9	422.1	412.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	199,121.9	261,039.2	254,499.6	258,707.6	263,800.4
Trade finance	5,238.4	5,937.9	5,113.3	5,655.9	4,862.8
Working capital	124,250.3	145,495.6	137,633.4	139,242.6	141,669.8
Fixed investment	50,090.3	73,700.2	76,559.9	79,089.0	82,761.5
Construction Financing	227.6	186.5	179.7	177.4	170.2
Other	19,315.3	35,718.9	35,013.4	34,542.8	34,336.1
H. Transportation and storage	28,488.1	43,976.0	47,727.2	49,012.2	50,019.9
Trade finance	-	-	-	-	8.0
Working capital	2,031.5	2,367.6	2,405.0	1,893.9	2,460.0
Fixed investment	19,536.0	26,642.7	28,962.7	30,558.2	30,479.1
Construction Financing	160.7	145.9	111.2	109.4	104.2
Other	6,760.0	14,819.7	16,248.3	16,450.6	16,968.6
I. Accommodation and food service activities	5,192.5	7,109.1	7,481.2	7,569.7	7,804.8
Trade finance	27.5	102.3	102.3	256.0	256.0
Working capital	1,599.9	1,388.5	1,474.5	1,443.9	1,469.7
Fixed investment	1,849.2	3,333.2	3,611.3	3,609.6	3,827.8
Construction Financing	733.5	1,247.8	1,240.3	1,235.0	1,238.4
Other	982.4	1,037.4	1,052.8	1,025.2	1,012.9

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ^R	Sep-25
J. Information and communication	4,879	6,701.5	5,970.5	6,299.6	7,174.4
Trade finance	91.044	114.3	114.6	119.2	89.1
Working capital	1,749	3,222.7	2,477.7	2,658.0	2,554.3
Fixed investment	2,788	2,902.9	2,899.5	3,052.6	4,060.5
Construction Financing	132.461	111.9	110.3	108.6	106.9
Other	118.523	349.7	368.3	361.2	363.6
K. Real estate activities	2,420	2,893.7	2,940.1	2,733.2	2,880.9
Trade finance	-	-	-	-	-
Working capital	422.027	745.2	652.4	596.8	663.3
Fixed investment	1,390	1,801.3	1,995.4	1,983.0	2,093.6
Construction Financing	579.961	326.3	262.2	124.6	96.5
Other	27.917	20.8	30.0	28.7	27.5
L. Professional, scientific and technical activities	18,416	14,741.4	14,635.4	13,945.8	13,222.5
Trade finance	1,608	735.9	753.4	468.8	459.9
Working capital	8,232	10,682.8	10,445.7	10,051.5	9,287.2
Fixed investment	8,106	3,177.1	3,214.1	3,205.7	3,326.7
Construction Financing	5.262	19.9	115.7	115.7	19.9
Other	465	125.7	106.6	104.1	128.8
M. Administrative and support service activities	8,151	11,390.8	10,955.9	12,367.2	11,487.7
Trade finance	394.32	263.2	265.2	270.9	402.7
Working capital	4,619	6,232.3	5,280.3	6,461.5	5,497.9
Fixed investment	2,821	4,537.7	5,055.1	5,273.1	5,242.3
Construction Financing	-	-	0.1	0.1	0.1
Other	317	357.6	355.1	361.6	344.8
N. Education	3,800	5,217.0	5,026.4	4,973.5	5,259.7
Trade finance	6.676	-	-	-	-
Working capital	1361.611	1,977.9	1,592.1	1,574.8	1,674.2
Fixed investment	1,803	2,514.5	2,722.8	2,698.0	2,893.5
Construction Financing	272.284	228.7	214.1	212.7	211.3
Other	355.993	495.8	497.5	488.1	480.7
O. Human health and social work activities	2,555	3,384.2	3,277.6	3,395.3	3,575.3
Trade finance	-	-	4.9	-	-
Working capital	891.3	1,160.5	1,035.6	1,145.9	1,162.1
Fixed investment	1,470.8	1,803.4	1,826.9	1,867.8	2,042.9
Construction Financing	81.142	183.9	168.5	143.5	135.7
Other	111.382	236.4	241.6	238.1	234.7
P. Arts, entertainment, and recreation	367.231	724.7	766.7	753.2	763.4
Trade finance	100	100.0	100.0	100.0	100.0
Working capital	145.137	211.7	201.7	233.1	193.5
Fixed investment	102.815	398.4	450.8	406.2	456.4
Construction Financing	2.102	1.3	1.3	1.3	1.1
Other	17.177	13.3	13.0	12.7	12.4
Q. Other service activities	23,791	51,600.9	51,796.6	54,948.0	53,814.5
Trade finance	47.872	301.9	156.0	118.6	180.0
Working capital	7,727	29,550.3	29,105.8	32,157.6	30,918.4
Fixed investment	14,723	18,975.2	19,469.9	19,648.1	19,603.1
Construction Financing	202.901	52.9	50.4	50.7	49.5
Other	1,090	2,720.6	3,014.6	2,973.0	3,063.4
Total	570,116	756,300.9	750,705.8	762,363.5	772,299.9

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. 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.
4. Details of the changes/revisions are available in "Revision note" on SBP web at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

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	(%)	
Oct-Dec-2024	Punjab	6,850.6	35.1	6,343.7	92.6	506.9	7.4	417.4	6,761.1	34.7	98.7
	Sindh	10,397.3	53.3	9,811.2	94.4	586.1	5.6	252.7	10,063.9	51.6	96.8
	KPK	78.0	0.4	74.9	96.0	3.1	4.0	361.6	436.4	2.2	559.8
	Balochistan	12.2	0.1	11.9	97.7	0.3	2.3	73.4	85.3	0.4	699.5
	Islamabad	2,140.3	11.0	1,861.9	87.0	278.4	13.0	265.7	2,127.6	10.9	99.4
	Gilgit-Balistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
	AJK	11.0	0.1	11.0	99.9	0.0	0.1	2.5	13.5	0.1	122.9
	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-Balistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
	Total	13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-
Apr-Jun-2025	Punjab	5,688.5	38.4	5,491.8	96.5	196.7	3.5	245.7	5,737.6	38.8	100.9
	Sindh	6,878.7	46.5	6,703.0	97.4	175.8	2.6	170.3	6,873.2	46.5	99.9
	KPK	119.4	0.8	115.6	96.8	3.8	3.2	662.8	778.4	5.3	651.7
	Balochistan	10.4	0.1	10.3	98.8	0.1	1.2	8.2	18.5	0.1	178.0
	Islamabad	2,079.9	14.1	1,325.8	63.7	754.2	36.3	39.0	1,364.8	9.2	65.6
	Gilgit-Balistan	6.0	0.0	5.8	97.9	0.1	2.1	3.1	9.0	0.1	150.6
	AJK	12.3	0.1	12.2	99.5	0.1	0.5	1.5	13.8	0.1	112.0
	Total	14,795.2	100.0	13,664.5	92.4	1,130.7	7.6	1,130.7	14,795.2	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

5. Effective March 2025, Easyuisa 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.

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

Billion Rupees

Place of disbursement	Place of Utilization	Oct-Dec-24		Jan-Mar-25		Apr-Jun-25 ¹	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,343.69	92.60	5,295.64	97.12	5,491.82	96.54
	Sindh	239.82	3.50	122.92	2.25	154.22	2.71
	KPK	44.70	0.65	8.03	0.15	6.73	0.12
	Balochistan	7.87	0.11	1.47	0.03	0.95	0.02
	Islamabad	213.63	3.12	23.41	0.43	30.53	0.54
	Gilgit-Balistan	0.17	-	0.03	-	2.92	0.05
	AJK	0.72	0.01	1.17	0.02	1.31	0.02
Punjab Total		6,850.61	100.00	5,452.68	100.00	5,688.48	100.00
Sindh	Punjab	281.26	2.71	193.89	2.75	139.68	2.03
	Sindh	9,811.24	94.36	6,832.79	96.87	6,702.99	97.44
	KPK	187.04	1.80	8.80	0.12	23.80	0.35
	Balochistan	65.28	0.63	7.32	0.10	7.00	0.10
	Islamabad	49.26	0.47	10.82	0.15	5.06	0.07
	Gilgit-Balistan	1.47	0.01	0.02	-	0.03	-
	AJK	1.78	0.02	0.15	-	0.18	-
Sindh Total		10,397.33	100.00	7,053.79	100.00	6,878.75	100.00
KPK	Punjab	0.12	0.16	0.12	0.16	0.11	0.10
	Sindh	0.18	0.23	0.08	0.10	0.25	0.21
	KPK	74.86	96.03	76.99	96.30	115.65	96.82
	Balochistan	0.01	0.02	0.02	0.02	0.02	0.01
	Islamabad	2.76	3.54	2.71	3.38	3.34	2.80
	Gilgit-Balistan	0.00	-	0.00	-	0.06	0.05
	AJK	0.02	0.02	0.03	0.03	0.01	0.01
KPK Total		77.96	100.00	79.94	100.00	119.44	100.00
Balochistan	Punjab	0.00	0.02	0.01	0.10	0.04	0.43
	Sindh	0.27	2.25	0.06	0.50	0.08	0.72
	KPK	-	-	0.00	0.02	0.00	0.01
	Balochistan	11.92	97.72	12.35	99.38	10.27	98.83
	Islamabad	-	-	-	-	-	-
	Gilgit-Balistan	-	-	-	-	0.00	0.01
	AJK	0.00	-	0.00	0.01	0.00	-
Balochistan Total		12.20	100.00	12.43	100.00	10.39	100.00
Islamabad	Punjab	135.99	6.35	123.73	9.06	105.86	5.09
	Sindh	12.37	0.58	22.03	1.61	15.70	0.75
	KPK	129.81	6.06	67.47	4.94	632.22	30.40
	Balochistan	0.24	0.01	0.13	0.01	0.26	0.01
	Islamabad	1,861.89	86.99	1,151.79	84.36	1,325.75	63.74
	Gilgit-Balistan	0.00	-	0.01	-	0.08	-
	AJK	0.02	-	0.11	0.01	0.04	-
Islamabad Total		2,140.32	100.00	1,265.27	100.00	2,079.90	100.00
Gilgit-Balistan	Punjab	0.00	0.09	0.02	0.31	0.03	0.43
	Sindh	0.00	0.01	0.00	0.01	0.01	0.12
	KPK	0.01	0.16	0.01	0.14	0.01	0.25
	Balochistan	-	-	-	-	-	-
	Islamabad	0.04	0.82	0.05	0.74	0.08	1.26
	Gilgit-Balistan	5.15	98.93	6.10	98.79	5.83	97.93
	AJK	-	-	0.00	0.01	0.00	0.01
Gilgit-Balistan Total		5.21	100.00	6.17	100.00	5.95	100.00
AJK	Punjab	0.01	0.08	0.01	0.11	0.01	0.06
	Sindh	0.00	0.02	0.00	0.02	0.00	0.02
	KPK	0.00	-	0.00	0.02	0.00	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.02	0.17	0.01	0.06
	Gilgit-Balistan	0.00	-	0.00	-	0.04	0.33
	AJK	10.96	99.86	12.07	99.67	12.23	99.50
AJK Total		10.98	100.00	12.11	100.00	12.29	100.00
Grand Total		19,494.6		13,982.4		14,795.2	

Source: Statistics and Data Services Department, SBF

Notes:

- 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.
- Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
- Place of Utilization" refers to the place where the funds are being utilized by borrower.
- This Data is being published on quarterly basis w.e.f. March 2023.
- 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.

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

Billion Rupees

Place of Utilization	Place of Disbursement	Oct-Dec-24		Jan-Mar-25		Apr-Jun-25 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,343.69	93.83	5,295.64	94.34	5,491.82	95.72
	Sindh	281.26	4.16	193.89	3.45	139.68	2.43
	KPK	0.12	-	0.12	-	0.11	-
	Balochistan	0.00	-	0.01	-	0.04	-
	Islamabad	135.99	2.01	123.73	2.20	105.86	1.84
	Gilgit-Baltistan	0.00	-	0.02	-	0.03	-
	AJK	0.01	-	0.01	-	0.01	-
Punjab Total		6,761.07	100.00	5,613.43	100.00	5,737.55	100.00
Sindh	Punjab	239.82	2.38	122.92	1.76	154.22	2.24
	Sindh	9,811.24	97.49	6,832.79	97.92	6,702.99	97.52
	KPK	0.18	-	0.08	-	0.25	-
	Balochistan	0.27	-	0.06	-	0.08	-
	Islamabad	12.37	0.12	22.03	0.32	15.70	0.23
	Gilgit-Baltistan	0.00	-	0.00	-	0.01	-
	AJK	0.00	-	0.00	-	0.00	-
Sindh Total		10,063.89	100.00	6,977.89	100.00	6,873.25	100.00
KPK	Punjab	44.70	10.24	8.03	4.98	6.73	0.86
	Sindh	187.04	42.86	8.80	5.46	23.80	3.06
	KPK	74.86	17.15	76.99	47.73	115.65	14.86
	Balochistan	-	-	0.00	-	0.00	-
	Islamabad	129.81	29.74	67.47	41.83	632.22	81.22
	Gilgit-Baltistan	0.01	-	0.01	0.01	0.01	-
	AJK	0.00	-	0.00	-	0.00	-
KPK Total		436.43	100.00	161.30	100.00	778.42	100.00
Balochistan	Punjab	7.87	9.23	1.47	6.92	0.95	5.16
	Sindh	65.28	76.50	7.32	34.38	7.00	37.85
	KPK	0.01	0.01	0.02	0.07	0.02	0.08
	Balochistan	11.92	13.97	12.35	58.00	10.27	55.52
	Islamabad	0.24	0.29	0.13	0.63	0.26	1.39
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		85.33	100.00	21.29	100.00	18.50	100.00
Islamabad	Punjab	213.63	10.04	23.41	1.97	30.53	2.24
	Sindh	49.26	2.32	10.82	0.91	5.06	0.37
	KPK	2.76	0.13	2.71	0.23	3.34	0.24
	Balochistan	-	-	-	-	-	-
	Islamabad	1,861.89	87.51	1,151.79	96.89	1,325.75	97.14
	Gilgit-Baltistan	0.04	-	0.05	-	0.08	0.01
	AJK	0.00	-	0.02	-	0.01	-
Islamabad Total		2,127.59	100.00	1,188.78	100.00	1,364.76	100.00
Gilgit Baltistan	Punjab	0.17	2.50	0.03	0.52	2.92	32.62
	Sindh	1.47	21.65	0.02	0.39	0.03	0.34
	KPK	0.00	0.01	0.00	0.02	0.06	0.66
	Balochistan	-	-	-	-	0.00	0.01
	Islamabad	0.00	0.05	0.01	0.17	0.08	0.90
	Gilgit-Baltistan	5.15	75.79	6.10	98.89	5.83	65.04
	AJK	0.00	-	0.00	0.01	0.04	0.45
Gilgit-Baltistan Total		6.80	100.00	6.17	100.00	8.96	100.00
AJK	Punjab	0.72	5.37	1.17	8.68	1.31	9.50
	Sindh	1.78	13.17	0.15	1.09	0.18	1.31
	KPK	0.02	0.11	0.03	0.20	0.01	0.08
	Balochistan	0.00	-	0.00	0.01	0.00	-
	Islamabad	0.02	0.12	0.11	0.80	0.04	0.26
	Gilgit-Baltistan	-	-	0.00	-	0.00	-
	AJK	10.96	81.24	12.07	89.22	12.23	88.84
AJK Total		13.49	100.00	13.53	100.00	13.77	100.00
Grand Total		19,494.60	-	13,982.39	-	14,795.21	-

Source: Statistics and Data Services Department, SBP

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

Notes:-

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Dec-24			Mar-25 ^R			Jun-25 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
		Foreign Constituents	-	8.36	8.36	-	7.00	7.00	-	0.03
Government	0.24	841.52	841.76	0.12	440.29	440.42	0.05	644.85	644.90	
Non-Financial Public Sector Enterprises	3.17	1,827.09	1,830.26	-	2,398.54	2,398.54	-	2,389.08	2,389.08	
NBFCs & Financial Auxiliaries	34.26	2,400.54	2,434.80	0.00	1,016.23	1,016.23	0.00	718.70	718.70	
Private Sector (Business)	0.86	0.95	1.80	480.52	7,579.48	8,059.99	436.75	7,698.66	8,135.41	
Trust Funds & Non Profit Organizations	70.17	1,159.97	1,230.14	0.50	9.68	10.18	0.58	8.67	9.25	
Personal/Individuals	340.45	8,785.29	9,125.74	128.21	1,054.28	1,182.49	107.40	1,111.76	1,219.16	
Others	0.46	12.36	12.82	0.30	1.23	1.53	0.28	1.37	1.66	
Total	449.61	15,036.07	15,485.68	609.65	12,506.73	13,116.38	545.07	12,573.11	13,118.18	
Foreign Constituents	-	-	-	-	-	-	-	0.00	0.00	
Government	-	140.03	140.03	-	26.73	26.73	-	26.96	26.96	
Non-Financial Public Sector Enterprises	27.52	972.90	1,000.42	-	847.01	847.01	-	776.85	776.85	
NBFCs & Financial Auxiliaries	0.17	152.16	152.33	-	38.00	38.00	-	38.04	38.04	
Private Sector (Business)	234.43	3,514.19	3,748.62	354.30	3,320.09	3,674.39	351.90	3,380.80	3,732.70	
Trust Funds & Non Profit Organizations	0.46	6.19	6.66	0.50	4.19	4.69	0.58	2.46	3.04	
Personal/Individuals	34.79	332.72	367.51	34.30	308.68	342.98	30.67	344.33	375.00	
Others	0.86	0.00	0.86	0.30	0.84	1.14	0.28	0.79	1.07	
Total	298.24	5,118.19	5,416.43	389.40	4,545.55	4,934.95	383.44	4,570.23	4,953.67	
Foreign Constituents	-	8.36	8.36	-	7.00	7.00	-	0.02	0.02	
Government	0.24	281.10	281.34	0.12	263.75	263.88	0.05	228.44	228.50	
Non-Financial Public Sector Enterprises	6.74	1,129.07	1,135.81	-	1,269.25	1,269.25	-	1,310.97	1,310.97	
NBFCs & Financial Auxiliaries	3.00	1,256.31	1,259.31	0.00	955.34	955.34	0.00	659.10	659.10	
Private Sector (Business)	58.09	4,211.07	4,269.17	39.99	3,403.94	3,443.92	40.75	3,397.10	3,437.86	
Trust Funds & Non Profit Organizations	-	1.71	1.71	-	1.49	1.49	-	2.40	2.40	
Personal/Individuals	22.05	689.04	711.09	21.01	669.48	690.49	10.22	680.68	690.90	
Others	-	0.63	0.63	-	0.39	0.39	-	0.58	0.58	
Total	90.12	7,577.30	7,667.42	61.12	6,570.64	6,631.77	51.03	6,279.30	6,330.33	
Foreign Constituents	-	-	-	-	-	-	-	-	-	
Government	-	-	-	-	-	-	-	0.05	0.05	
Non-Financial Public Sector Enterprises	-	17.80	17.80	-	17.80	17.80	-	44.16	44.16	
NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06	
Private Sector (Business)	38.08	125.81	163.89	77.72	58.32	136.04	35.25	93.86	129.12	
Trust Funds & Non Profit Organizations	-	0.01	0.01	-	0.01	0.01	-	0.00	0.00	
Personal/Individuals	6.76	37.86	44.62	66.58	36.27	102.85	61.52	42.58	104.09	
Others	-	0.31	0.31	-	-	-	-	-	-	
Total	44.84	181.85	226.69	144.30	112.44	256.75	96.77	180.71	277.48	
Foreign Constituents	-	-	-	-	-	-	-	-	-	
Government	-	-	-	-	-	-	-	-	-	
Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-	
NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-	
Private Sector (Business)	4.55	6.06	10.61	3.49	5.44	8.93	3.50	5.78	9.28	
Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-	
Personal/Individuals	3.14	3.32	6.46	3.03	3.24	6.27	1.89	4.23	6.12	
Others	-	-	-	-	-	-	-	-	-	
Total	7.68	9.38	17.06	6.52	8.68	15.20	5.40	10.01	15.40	
Foreign Constituents	-	-	-	-	-	-	-	-	-	
Government	-	420.39	420.39	-	149.81	149.81	-	389.39	389.39	
Non-Financial Public Sector Enterprises	-	280.77	280.77	-	264.48	264.48	-	257.10	257.10	
NBFCs & Financial Auxiliaries	-	418.56	418.56	-	22.82	22.82	-	21.50	21.50	
Private Sector (Business)	0.33	919.35	919.68	0.36	751.56	751.92	0.40	783.74	784.13	
Trust Funds & Non Profit Organizations	-	4.45	4.45	-	3.99	3.99	-	3.81	3.81	
Personal/Individuals	0.40	91.19	91.59	0.39	30.88	31.27	0.23	34.63	34.86	
Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00	
Total	0.72	2,134.71	2,135.44	0.75	1,223.55	1,224.30	0.63	1,490.17	1,490.79	

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

Billion Rupees

Provinces/ Regions	Borrower	Dec-24			Mar-25 *			Jun-25 *		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.49	2.75	6.24	3.33	2.28	5.61	3.61	2.30	5.91
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.78	1.67	2.45	0.69	1.59	2.28	0.78	1.44	2.22
	Others	-	-	-	-	-	-	-	-	-
	Total	4.27	4.42	8.69	4.01	3.88	7.89	4.39	3.74	8.13
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.47	6.06	7.53	1.34	37.84	39.18	1.33	35.08	36.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.26	4.16	6.42	2.21	4.15	6.36	2.09	3.87	5.96
	Others	-	-	-	-	-	-	-	-	-
	Total	3.73	10.22	13.95	3.55	41.99	45.54	3.43	38.95	42.37

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Note:

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

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

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

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
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	272,283.8	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
Jul-Jun									
Punjab	1,441,583	423,606.6	245,110.4	48,287	124,314.2	72,424.8	9,499	567,484.2	104,891.5
Sindh	118,873	107,512.6	65,419.4	10,935	32,684.2	17,206.8	1,880	139,411.1	24,690.5
Khyber Pakhtunkhwa	47,402	19,811.1	10,604.5	3,305	4,038.1	2,927.9	854	10,677.0	4,428.5
Balochistan	3,810	4,237.8	5,405.1	226	708.9	513.1	260	1,172.2	557.5
Azad Jammu Kashmir	2,351	1,242.3	825.2	153	277.3	127.7	11	5,330.3	313.5
Gilgit Baltistan	2,133	1,029.3	1,659.3	8	31.5	39.6	51	277.9	183.8
All Pakistan	1,616,152	557,439.8	329,023.9	62,914	162,054.2	93,239.9	12,555	724,352.7	135,065.2

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-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	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	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	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
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	242.3	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
Jul-Jun									
Punjab	768,003	229,317.0	231,733.9	45,153	700,356.1	110,241.6	2,312,525	2,045,078.1	764,402.2
Sindh	162,925	45,098.6	47,954.8	2241	128,652.3	22,936.7	296,854	453,358.7	178,208.1
Khyber Pakhtunkhwa	39,181	17,309.4	14,522.5	1332	3,410.4	3,101.1	92,074	55,246.1	35,584.5
Balochistan	771	767.7	551.0	331	2,624.1	410.8	5,398	9,510.7	7,437.4
Azad Jammu Kashmir	7,614	2,856.8	2,621.8	104	210.6	138.0	10,233	9,917.2	4,026.2
Gilgit Baltistan	8,531	1,966.3	2,339.1	776	847.5	1,432.4	11,499	4,152.5	5,654.2
All Pakistan	987,025	297,315.7	299,723.1	49,937	836,101.0	138,260.5	2,728,583	2,577,263.3	995,312.5

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Jun 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	1,594,290	530,182.0	57,441	147,756.9	10,009	375,458.0	1,661,740	1,053,396.9
All Crops Loan (Excluding Veg & Fruits)	1,568,455	339,097.3	54,339	122,784.9	7,821	76,759.7	1,630,615	538,642.0
Vegetables	993	1,919.5	1,065	4,074.5	261	2,617.5	2,319	8,611.5
Fruits/Orchards	1,729	7,244.2	1,601	7,047.2	662	17,204.5	3,992	31,495.9
Flowers/Ornamental Plants	-	-	1	28.1	-	-	1	28.1
Others	23,113	181,921.0	435	13,822.1	1,265	278,876.3	24,813	474,619.4
Development Loans	17,779	23,424.6	3,603	11,869.3	1,960	100,098.4	23,342	135,392.3
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,459	2,918.4	595	1,275.5	130	355.9	2,184	4,549.8
Sprinkle & Trickle Irrigation	11	80.4	-	-	-	-	11	80.4
Tractors	4,730	11,636.1	1,349	4,015.5	404	2,121.4	6,483	17,773.0
Orchards	960	927.7	471	1,626.6	45	809.8	1,476	3,364.1
Farm Transportation	347	922.0	600	2,215.8	149	985.2	1,096	4,123.1
Godown/Silos	1,466	1,283.5	170	428.1	266	2,031.2	1,902	3,742.8
Land Improvement	343	480.1	2	5.4	-	-	345	485.5
Farm Machinery	771	2,597.3	332	1,256.3	274	2,213.4	1,377	6,067.0
High Quality Seed Processing Units	1	14.3	-	-	242	22,184.7	243	22,199.0
Green House/ Tunnel Farming	-	-	-	-	-	-	-	-
Cold Storage	19	727.0	36	899.2	155	2,608.3	210	4,234.5
Others NGOs	7,672	1,837.8	48	146.9	295	66,788.6	8,015	68,773.4
Corporate Farming	4,083	3,833.2	1,870	2,428.0	586	248,796.2	6,539	255,057.4
Production Loans	4,083	3,833.2	1,868	2,428.0	585	247,796.2	6,536	254,057.4
Development Loans	-	-	2	-	1	1,000.0	3	1,000.0
Total	1,616,152	557,439.8	62,914	162,054.2	12,555	724,352.7	1,691,621	1,443,846.6

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	982,777	282,327.6	12,035	371,886.3	994,812	654,213.8
Poultry	2,251	11,168.8	3,973	341,265.3	6,224	352,434.1
Fisheries	534	728.4	1,194	15,802.5	1,728	16,530.9
Forestry	22	93.7	26	70.7	48	164.4
Others	1,441	2,997.2	32,709	107,076.2	34,150	110,073.4
Total	987,025	297,315.7	49,937	836,101.0	1,036,962	1,133,416.7

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					
	Dec			Mar ^R			Jun ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	1,314.7	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	90,399.0	33,762.2	239,210.6	107,655.2	38,790.0	244,910.2	126,040.7	42,623.9	228,904.4
I. GOVERNMENT	-	-	-	-	-	-	-	34.1	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	0.0	2,070.4	-	0.0	5,361.5	-	2,967.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	90,399.0	33,758.3	239,210.6	105,584.8	38,787.5	244,910.1	120,679.1	42,589.8	225,936.5
a. Agriculture, forestry and fishing	93.4	4.6	631.8	18.1	-	745.1	9.7	-	447.2
b. Mining and quarrying	-	1,321.7	139.3	-	1,321.7	-	-	1,695.0	539.2
c. Manufacturing	58,776.4	27,062.4	218,100.4	68,224.6	31,578.3	224,655.4	72,569.8	35,721.0	211,877.0
01 - Manufacture of food products	10,014.5	4,158.5	17,365.3	11,909.9	7,289.9	14,198.9	9,061.1	9,352.7	13,261.9
02 - Manufacture of beverages	100.0	472.0	3.1	100.0	465.3	7.8	3,275.3	465.3	25.5
03 - Manufacture of textiles	32,145.4	8,955.8	164,627.4	38,165.4	11,389.7	171,361.5	38,049.1	12,756.7	159,565.9
04 - Manufacture of wearing apparel	787.2	1,608.3	25,012.3	1,519.6	2,144.2	27,527.2	1,338.9	1,368.2	27,791.1
05 - Manufacture of leather and related products	4.4	1,810.8	2,781.3	15.2	1,386.6	3,201.9	20.6	1,285.9	3,484.5
06 - Manufacture of paper and paper products	-	383.7	307.6	-	313.5	300.7	-	304.5	281.7
07 - Manufacture of coke and refined petroleum products	395.9	891.8	-	1,195.5	785.3	-	1,631.4	686.2	-
08 - Manufacture of chemicals and chemical products	6,823.7	1,897.3	1,427.6	9,944.5	1,297.4	409.2	9,837.3	2,842.5	204.1
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	73.0	751.6	226.9	93.1	465.7	238.9	70.0	415.0	299.5
10 - Manufacture of rubber and plastics products	244.7	1,663.8	2,031.7	222.5	481.0	2,323.8	268.4	661.4	1,734.2
11 - Manufacture of other non-metallic mineral products	32.8	95.4	1,229.5	-	344.7	1,303.8	25.0	137.4	1,221.6
12 - Manufacture of basic metals	208.4	1,712.5	-	501.2	2,904.7	139.2	431.5	2,933.4	317.2
13 - Manufacture of fabricated metal products, except machinery and equipment	216.6	0.5	-	210.6	92.2	55.4	166.5	293.0	-
14 - Manufacture of computer, electronic and optical products	55.0	19.4	71.9	55.0	8.4	65.0	70.0	6.3	64.5
15 - Manufacture of electrical equipment	434.4	1,048.0	137.3	354.7	589.3	136.5	295.4	375.7	92.1
16 - Manufacture of machinery and equipment	15.0	47.2	312.1	-	62.1	316.6	-	-	327.5
17 - Manufacture of motor vehicles, trailers and semi-trailers	383.0	1,414.5	-	378.9	1,433.5	-	269.0	1,603.9	-
18 - Manufacture of furniture	10.0	19.4	-	-	-	-	-	-	-
19 - Other manufacturing	6,832.4	112.1	2,566.3	3,558.5	125.1	3,068.9	7,760.3	232.8	3,205.8
d. Electricity, gas, steam and air conditioning supply	120.8	-	265.0	125.0	-	265.0	125.0	-	215.0
e. Water supply; sewerage, waste management and remediation activities	-	-	-	24.2	39.8	-	24.2	-	-
f. Construction	-	-	-	27.3	159.0	-	43.4	182.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	7,914.8	4,901.0	17,908.9	10,696.6	4,453.6	17,750.4	19,225.2	4,023.3	11,317.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	426.7	31.1	-	170.4	31.1	-	311.0	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	3,472.7	4,157.2	3,266.6	2,893.9	3,937.2	2,478.0	2,992.3	2,937.1	1,988.7
03 - Retail trade, except of motor vehicles and motorcycles	4,442.0	317.1	14,611.2	7,802.7	346.0	15,241.3	16,232.9	775.2	9,298.0
h. Transportation and storage	7.0	0.9	134.8	5.7	630.9	154.8	-	277.1	164.8
i. Accommodation and food service activities	-	115.1	-	-	115.1	-	-	115.1	-
j. Information and communication	19,829.9	101.5	271.3	22,393.8	89.5	188.1	24,773.0	30.0	248.9
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	681.4	55.7	283.3	191.1	353.8	139.6	375.1	224.5	310.9
m. Administrative and support service activities	1,193.9	104.6	1,018.8	3,438.3	6.9	959.0	3,415.1	6.9	792.9
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	90.1	-	-	4.1	-	-	313.0	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	1,781.5	0.7	456.9	440.1	34.7	52.7	118.6	1.8	22.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	3.9	-	-	2.5	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	90,399.0	33,762.2	240,525.3	107,655.2	38,790.0	244,910.2	126,040.7	42,623.9	228,904.4

Source: Statistics and Data Services Department, SDB

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from 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					
	Dec			Mar ^R			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	23,048,415.3	22,407,110.7	23,841,255.9	25,057,239.8	26,751,313.0	26,776,943.8	29,324,686.3	30,629,780.9	30,155,428.5
1) Treasury Bills	4,617,759.0	5,022,862.0	4,841,237.7	4,451,840.8	4,764,131.3	4,523,250.6	5,862,596.5	6,212,847.8	5,910,754.4
2) Pakistan Investment Bonds (PIBs)	18,428,045.0	17,381,637.5	18,997,358.9	20,594,557.0	21,976,437.3	22,242,750.0	23,451,402.1	24,415,951.1	24,233,952.1
a. Fixed Rate	5,520,242.0	4,085,162.3	5,881,187.2	7,465,272.9	8,421,520.2	8,896,724.4	8,816,278.9	9,190,307.4	9,086,751.4
b. Floating Rate	12,907,803.0	13,296,475.2	13,116,171.7	13,129,284.1	13,554,917.1	13,346,025.6	14,635,123.1	15,225,643.8	15,147,200.7
3) Others	2,611.2	2,611.2	2,659.4	10,842.1	10,744.3	10,943.1	10,687.8	981.9	10,721.9
II. Provincial Government	866.4	866.4	876.8	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	447,528.4	304,939.7	564,338.3	474,949.5	326,393.5	576,963.6	486,468.3	332,792.3	592,913.2
1) Quoted On The Stock Exchange	217,177.5	80,812.5	338,094.2	228,968.4	86,108.3	335,332.3	239,139.4	92,891.4	334,530.7
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,400.6	15,765.6	31,597.8	26,169.2	16,091.5	32,719.4	25,594.5	15,632.2	29,636.9
NFPSes	34,081.4	9,540.1	66,944.3	38,662.7	10,647.1	65,944.9	42,296.4	12,247.8	64,524.7
Private Sector	123,045.9	39,696.3	191,239.7	124,803.1	43,357.0	188,533.6	125,585.5	43,578.7	182,332.1
2) Unquoted On The Stock Exchange	230,350.9	224,127.2	226,244.1	245,981.1	240,285.2	241,631.3	247,328.9	239,900.9	258,382.6
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	47,414.5	42,725.3	47,035.1	46,817.9	42,309.5	48,217.2	51,260.9	45,025.7	63,774.5
NFPSes	31,401.8	31,276.7	31,351.8	42,317.1	42,202.5	42,267.1	142,912.1	142,804.2	143,018.4
Private Sector	10,377.2	8,705.8	9,710.7	12,444.0	11,119.4	10,024.2	16,112.9	14,776.2	18,182.3
V. DEBENTURES	1.8	1.8	1.8	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	0.8	5.2	5.2	5.2	5.2	4.5	4.5	4.5
VIII. TERM FINANCE CERTIFICATES	98,843.4	101,234.3	103,611.7	98,076.3	99,025.1	89,659.8	99,616.6	100,733.4	90,799.6
IX. MUTUAL FUNDS	23,005.0	13,717.4	25,782.2	14,699.5	13,335.3	15,584.3	70,792.3	69,304.6	74,573.4
X. OTHERS	952.9	952.9	952.9	483.8	483.8	483.8	2,100.1	2,100.1	2,100.1
XI. Islamic Banking Products - Investments	5,299,459.5	5,271,898.7	5,495,305.0	5,774,286.1	5,551,944.2	6,039,778.5	6,042,467.7	6,044,707.9	6,357,280.0
a. Government Islamic Securities	4,782,812.5	4,754,664.1	4,957,665.3	5,086,653.2	4,859,931.6	5,502,135.8	5,572,960.5	5,571,860.9	5,857,909.0
1. GOP Ijara Sukuk	4,656,840.6	4,629,039.9	4,829,692.0	4,977,179.4	4,746,882.3	5,389,120.5	5,373,610.4	5,371,242.8	5,653,529.0
a. Variable Rental Rate	3,257,355.9	3,224,740.8	3,334,241.9	3,875,096.2	3,403,553.7	4,253,213.1	3,995,814.7	3,993,577.8	4,258,001.9
b. Fixed Rental Rate	1,399,484.7	1,404,299.1	1,495,450.1	1,102,083.2	1,343,328.6	1,135,907.4	1,377,795.8	1,377,665.0	1,395,527.1
2. Bai Muajjal - Government	93,860.6	93,860.6	95,628.9	93,860.6	93,860.6	96,605.3	185,899.0	185,670.1	190,722.1
3. Islamic Naya Pakistan Certificate	32,111.4	31,763.6	32,344.5	15,613.2	19,188.7	16,410.0	13,451.0	14,948.0	13,657.9
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	504,864.2	505,408.8	525,799.4	482,908.1	482,596.1	501,189.6	460,415.7	463,328.9	489,819.1
1) Diminishing Musharaka Sukuk	161,097.7	161,187.3	164,958.7	143,743.2	142,162.8	148,669.8	137,222.2	136,865.5	140,083.8
2) Ijarah Sukuk	193,333.4	191,604.2	206,386.3	188,030.0	186,220.4	196,785.6	173,052.6	173,341.3	196,345.6
3) Modaraba Sukuk	10,713.0	10,732.3	10,914.4	9,233.7	9,233.8	9,619.2	8,772.3	9,083.8	8,840.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	139,720.2	141,885.1	143,540.0	141,901.2	144,979.1	146,115.0	141,368.6	144,038.3	144,549.6
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,105.1	6,105.1	6,209.1	6,605.1	6,605.1	6,830.3	5,252.9	5,652.3	5,748.1
h. Other Islamic Mode of Investments	5,677.7	5,720.7	5,631.3	198,119.8	202,811.5	29,622.8	3,838.7	3,865.8	3,803.8
TOTAL	28,919,078.2	28,100,722.9	30,032,130.1	31,419,742.5	32,742,502.3	33,499,421.2	36,026,138.0	37,179,425.9	37,273,101.5

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2024		2025	
	Sep	Dec	Mar ^R	Jun ^P
00.00	7,689,982.5	7,554,443.4	8,495,913.6	9,376,947.9
01.00*	286,554.3	251,634.7	356,403.4	227,110.9
02.00*	176,839.9	114,499.8	207,268.5	80,682.8
03.00*	21,843.4	8,639.1	9,897.5	343,216.1
04.00*	31,816.3	438,363.4	497,703.5	92,472.2
05.00*	33,633.5	378,088.6	464,561.8	169,455.7
06.00*	69,638.8	219,611.8	288,030.5	1,047,759.2
07.00*	82,296.5	164,702.2	404,299.9	169,956.8
08.00	100,025.2	515,153.8	874,677.3	423,937.9
08.50	32,986.5	70,775.2	88,312.6	94,221.5
09.00	61,579.0	107,785.1	220,702.8	702,742.3
09.50	19,484.6	34,782.3	85,030.4	5,965,559.0
10.00	28,923.7	345,908.8	615,885.3	706,349.4
10.50	18,004.7	28,578.2	7,336,387.4	1,941,352.9
11.00	14,878.6	67,865.7	192,277.2	743,785.9
11.50	67,496.4	2,127,790.3	1,443,139.7	1,775,784.1
12.00	147,142.4	61,570.2	113,043.7	375,410.5
12.50	11,702.2	43,653.2	11,889.9	10,418.9
13.00	8,587.9	77,097.6	54,629.2	60,113.9
13.50	4,832.5	8,490,864.4	74,191.2	7,761.4
14.00	351,339.8	86,239.4	27,916.5	22,899.3
14.50	95,791.1	55,194.6	6,118.8	12,197.2
15.00	79,952.0	81,599.1	52,865.2	56,760.3
16.00	1,540,944.9	84,751.2	73,428.1	69,913.6
17.00	166,554.6	60,645.8	48,933.7	62,040.3
18.00	7,080,792.8	196,729.9	181,379.7	124,267.3
19.00	2,004,449.4	141,230.9	116,520.7	32,118.0
20.00	2,288,761.1	203,773.1	380,697.2	146,823.8
21.00	379,924.3	173,522.9	104,846.6	181.3
22.00	182,279.5	2,715.7	167.6	220.3
above 22.00	59,634.0	22.2	4,901.0	16,259.4
Total	23,138,672.3	22,188,232.6	22,832,020.6	24,858,720.4

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

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

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

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

Million Rupees

RATE OF RETURN	2024		2025	
	Sep	Dec	Mar ^a	Jun ^a
00.00	2,901,440.0	3,168,416.6	3,725,310.1	4,175,746.3
01.00*	222,125.3	231,582.1	205,947.9	234,086.6
02.00*	84,162.3	91,050.7	91,719.5	109,727.9
03.00*	11,410.3	7,568.1	25,597.0	105,885.4
04.00*	8,341.6	32,200.5	94,698.4	20,717.2
05.00*	25,898.4	139,099.3	86,812.6	172,589.1
06.00*	78,595.2	883,761.5	201,426.2	509,785.9
07.00*	110,367.9	448,505.4	1,585,151.3	1,550,713.5
8.00	148,536.1	546,521.2	417,323.0	328,405.3
08.50	100,879.7	60,654.5	294,023.2	205,017.6
09.00	605,487.3	165,839.3	432,433.7	499,683.1
09.50	116,480.9	70,960.2	74,082.5	199,935.7
10.00	113,590.3	220,699.9	241,571.5	251,989.3
10.50	18,338.6	171,210.4	278,475.9	457,858.1
11.00	72,239.5	366,814.1	171,784.0	174,075.4
11.50	76,784.5	276,000.4	160,825.7	585,743.8
12.00	210,273.2	98,519.9	34,667.3	70,127.0
12.50	21,763.0	115,244.5	1,582.6	49.4
13.00	73,708.0	44,738.8	50,309.4	294.9
13.50	22,576.5	225,386.8	5,926.1	573.3
14.00	309,681.7	59,539.5	1,336.5	292.7
14.50	31,348.2	44,790.7	679.9	98.6
15.00	188,706.2	5,364.6	1,512.7	985.3
16.00	831,067.6	80,986.2	8,824.8	8,250.6
17.00	283,935.0	2,549.1	4,537.3	1,434.5
18.00	466,707.3	14,235.0	10,872.9	1,980.3
19.00	140,605.7	17,755.5	7,314.9	1,153.8
20.00	110,189.0	20,139.5	14,111.2	14,410.7
21.00	29,595.8	7,609.4	2,159.3	-
22.00	28,888.1	8,976.5	321.6	-
above 22.00	13,849.0	-	-	-
Total	7,457,572.3	7,626,720.1	8,231,338.9	9,681,611.5

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 30th June, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,720,672	1,413,181	396,251	4,022,590	13,552,694
01.00*	262,319	40,773	43,928	114,178	461,197
02.00*	82,647	13,449	34,370	59,945	190,411
03.00*	9,618	3,335	7,418	428,731	449,102
04.00*	24,301	5,125	13,797	69,966	113,189
05.00*	96,994	18,868	9,077	217,105	342,045
06.00*	191,031	68,197	49,448	1,248,869	1,557,545
07.00*	715,107	365,789	240,381	399,394	1,720,670
8.00	115,403	42,311	23,893	570,736	752,343
08.50	94,436	29,669	18,132	157,003	299,239
09.00	310,435	87,057	93,278	711,656	1,202,425
09.50	3,343,865	887,819	474,936	1,458,875	6,165,495
10.00	102,042	47,838	25,034	783,424	958,339
10.50	693,009	204,212	50,014	1,451,976	2,399,211
11.00	48,585	5,804	1,864	861,609	917,861
11.50	327,703	137,222	2,757	1,893,846	2,361,528
12.00	38,649	3,696	2,461	400,731	445,538
12.50	1,753	613	63	8,040	10,468
13.00	4,372	1,282	776	53,979	60,409
13.50	1,714	689	1,008	4,924	8,335
14.00	4,033	2,509	2,079	14,571	23,192
14.50	2,796	1,125	1,434	6,941	12,296
15.00	5,944	2,127	545	49,129	57,746
16.00	17,463	6,383	4,076	50,242	78,164
17.00	9,610	3,284	2,014	48,566	63,475
18.00	20,903	5,760	5,589	93,996	126,248
19.00	370	123	24	32,755	33,272
20.00	802	118	123	160,191	161,234
21.00	44	-	-	137	181
22.00	1	0	-	219	220
above 22.00	13,132	499	-	2,628	16,259
Total	14,259,754	3,398,857	1,504,769	15,376,952	34,540,332

* 01.00 stands for 00.05 to 01.00

.....

*2.00 stands for 1.05 to 2.00

Notes-

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

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

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

End period: Million Rupees

RATE OF INTEREST	Dec-24		Mar-25 ^K		Jun-25 ^F	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	657,671.5	606,840.0	796,845.8	748,044.0	806,925.6	757,775.5
01.00*	15,431.7	10,126.3	17,083.7	11,047.7	16,697.5	13,375.6
02.00*	110,274.6	107,101.5	98,106.2	94,038.2	108,244.0	104,018.3
03.00*	256,554.0	256,554.0	231,172.4	231,172.4	225,815.2	225,815.2
04.00*	421,366.9	121,255.7	123,668.9	120,068.2	130,958.1	130,851.5
05.00*	296,639.3	289,520.3	259,765.6	252,616.6	593,167.6	220,782.3
06.00*	128,868.6	127,130.6	118,790.6	86,801.7	76,900.0	64,746.4
07.00*	107,370.8	107,370.8	198,948.5	124,887.0	263,896.5	128,011.2
08.00*	559,492.4	36,724.2	153,933.9	39,836.8	243,939.1	243,001.6
8.25	2,118.8	2,118.8	21,768.3	21,768.3	2,095.7	2,095.7
8.50	5,599.3	5,599.3	36,392.7	36,392.7	15,614.8	15,614.8
8.75	20,169.4	1,835.1	14,227.6	14,227.6	5,036.0	5,036.0
9.00	64,875.0	39,693.9	249,416.6	249,416.6	113,682.1	113,682.1
9.25	44,115.6	44,115.6	5,899.2	5,899.2	2,177.6	2,177.6
9.50	47,696.6	25,833.9	1,991.2	1,991.2	101,901.0	1,714.9
9.75	33,062.6	32,062.6	2,729.1	2,729.1	3,690.2	3,690.2
10.00	171,350.6	154,793.5	108,693.7	58,641.8	216,527.1	16,427.4
10.25	106,020.6	59,020.8	151,707.1	1,707.1	4,467.6	4,467.6
10.50	25,297.7	25,297.7	79,823.1	14,823.1	9,347.0	9,347.0
10.75	79,692.8	67,904.6	209,208.8	1,980.6	19,126.3	4,717.0
11.00	502,004.8	178,054.6	4,969.7	4,669.7	48,136.8	18,052.2
11.25	265,329.4	23,849.6	124,355.6	13,105.6	166,189.0	89,159.3
11.50	251,542.7	47,905.3	218,095.0	5,127.3	426,494.2	204,368.4
11.75	184,667.9	32,289.0	98,844.0	27,809.7	325,908.8	136,379.7
12.00	365,001.0	87,029.8	279,226.3	128,589.7	502,669.8	197,434.6
12.25	242,917.0	83,566.4	706,561.8	259,025.5	593,949.4	296,993.6
12.50	371,260.5	296,575.3	372,668.3	261,433.7	300,338.6	260,122.5
12.75	316,988.3	106,732.5	541,503.0	294,275.2	350,327.4	267,446.0
13.00	298,116.7	84,396.6	282,606.4	266,709.3	325,592.1	297,892.3
13.25	282,036.0	141,685.4	346,609.4	267,554.4	300,440.0	225,937.0
13.50	230,492.3	43,159.1	183,489.0	174,771.5	179,465.6	110,497.3
13.75	104,597.7	86,399.8	179,312.8	140,403.8	162,997.2	144,780.3
14.00	135,064.2	101,003.9	172,893.2	167,542.3	94,060.6	92,390.3
14.25	109,225.6	105,776.1	151,067.3	140,622.5	133,027.8	123,628.3
14.50	124,619.0	119,827.5	109,059.1	106,395.5	62,034.9	57,220.0
14.75	66,766.4	64,480.4	124,548.8	76,405.8	108,347.8	69,157.4
15.00	124,705.5	102,900.3	161,107.5	119,204.9	55,256.2	52,102.4
15.25	167,870.5	120,604.5	129,842.0	82,023.4	87,120.1	55,029.9
15.50	92,765.0	78,746.4	32,344.3	30,789.2	22,036.9	22,036.9
15.75	135,842.1	133,621.3	96,490.3	96,415.3	70,340.3	70,190.3
16.00	183,217.9	115,239.1	58,862.3	41,802.0	42,433.6	35,742.6
16.25	177,276.5	127,868.7	50,516.7	50,514.4	44,626.7	44,624.8
16.50	292,021.2	212,051.8	43,697.9	42,050.9	38,227.7	36,617.6
16.75	125,720.7	101,921.2	20,026.7	19,028.7	13,089.4	12,091.4
17.00	176,702.0	136,448.5	536,249.3	327,825.8	508,359.0	297,189.1
17.25	136,948.4	136,400.6	33,254.1	33,254.1	36,407.5	36,407.5
17.50	535,426.7	196,256.7	142,388.4	68,088.8	139,951.2	60,600.9
17.75	137,650.8	110,860.9	19,510.9	17,510.9	12,397.3	12,397.3
18.00	139,186.2	101,706.1	88,574.8	57,833.1	84,565.6	56,758.0
18.25	78,426.7	76,252.1	74,648.1	74,648.1	65,101.1	65,101.1
18.50	68,410.5	67,692.7	18,816.5	18,816.5	16,554.9	16,554.9
18.75	74,326.7	34,012.4	15,717.4	15,717.4	11,441.8	11,190.8
19.00	57,130.2	55,535.7	22,425.5	22,425.5	19,163.4	19,163.4
19.25	96,046.1	45,108.2	11,011.1	11,011.1	41,211.1	41,211.1
19.50	160,673.7	82,797.7	10,169.2	10,169.2	4,904.1	4,904.1
19.75	49,340.0	42,106.5	30,272.1	30,272.1	27,774.4	27,774.4
20.00	26,413.5	25,452.7	15,996.2	15,996.2	33,792.6	33,792.6
20.25	22,510.0	19,010.0	19,303.3	19,303.3	32,896.3	32,896.3
20.50	12,515.6	11,817.4	6,391.3	6,360.1	5,819.3	5,819.3
20.75	48,216.8	47,791.8	29,224.1	28,801.3	6,672.2	6,672.2
21.00	39,661.4	38,658.4	19,486.7	18,986.7	17,684.5	17,184.5
21.25	24,037.3	23,415.4	7,799.5	7,797.3	3,539.1	3,537.5
21.50	63,860.0	35,717.4	17,562.8	17,562.8	2,132.7	2,132.7
21.75	30,764.4	29,725.8	18,022.7	18,022.7	13,514.8	13,514.8
22.00	34,759.8	33,252.4	19,733.7	18,233.7	19,880.8	19,880.8
22.25	23,441.9	19,134.4	4,435.7	2,823.5	6,483.7	6,483.7
22.50	23,198.0	23,177.7	10,514.3	10,508.8	10,081.6	10,081.3
22.75	12,945.5	9,053.7	5,622.8	1,730.9	1,112.5	1,112.5
23.00	8,626.5	8,447.9	4,957.6	4,948.8	3,219.1	3,039.3
23.25	28,815.4	28,811.5	14,959.7	14,959.7	3,696.5	3,696.5
23.50	447,074.6	323,901.4	137,181.3	135,258.6	152,613.5	132,129.8
23.75	11,291.5	11,287.9	2,025.6	2,025.6	974.3	974.3
24.00	12,212.6	12,176.9	9,666.3	9,666.3	9,558.5	9,558.5
24.25	11,312.4	11,312.4	3,498.2	3,498.2	1,183.8	1,183.8
24.50	4,817.9	4,817.9	3,094.3	3,094.3	1,401.4	1,401.4
24.75	4,988.9	4,988.9	1,721.5	1,721.5	536.1	536.1
25.00 & above	421,101.1	421,099.3	246,851.6	246,851.6	253,044.8	253,044.7
TOTAL	11,326,551.0	6,944,813.5	8,969,957.2	6,210,084.5	8,958,989.6	6,195,168.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

.....

* 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, EasyPaasa 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.

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

End of Period: Million Rupees

RATE OF RETURN	2024		2025			
	Dec		Mar ^P		Jun ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	416,211.1	392,914.1	323,992.7	272,650.8	220,517.5	212,731.4
01.00*	3,513.4	3,504.2	4,603.5	4,603.5	6,681.8	3,341.6
02.00*	63,745.9	63,745.9	60,742.4	60,716.0	68,267.1	68,267.1
03.00*	99,207.7	87,642.7	70,045.1	70,045.1	65,786.4	65,786.4
04.00*	49,265.4	49,265.4	50,011.1	50,011.1	55,245.2	55,245.2
05.00*	126,985.7	126,985.7	129,841.7	129,841.7	110,404.4	110,404.4
06.00*	28,592.2	28,592.2	29,748.4	29,698.4	25,569.8	25,519.8
07.00*	56,775.3	56,775.3	42,757.5	42,726.9	95,461.7	48,245.7
08.00*	28,409.6	28,409.6	70,232.9	23,878.4	179,233.1	176,730.0
8.25	3,597.7	3,597.7	13,861.9	13,861.9	2,073.4	2,073.4
8.50	84,163.4	32,454.9	8,053.9	8,053.9	3,933.2	3,933.2
8.75	27,342.9	23,332.6	14,487.3	14,487.3	1,383.0	1,383.0
9.00	17,220.1	17,220.1	126,366.7	115,435.8	38,465.9	37,518.7
9.25	75,903.4	75,903.4	35,780.5	15,780.5	4,966.6	4,966.6
9.50	54,345.5	34,345.5	15,280.0	15,280.0	4,553.0	4,553.0
9.75	43,024.7	43,024.7	5,627.5	5,627.5	1,267.4	1,267.4
10.00	110,863.6	110,852.4	38,339.6	37,670.3	19,265.8	19,265.8
10.25	146,688.3	77,413.5	134,818.1	32,602.6	1,507.2	1,507.2
10.50	38,071.9	38,071.9	31,778.1	31,778.1	25,786.1	25,786.1
10.75	83,500.5	31,924.3	6,690.1	1,690.1	18,113.1	13,113.2
11.00	86,362.5	18,437.0	5,421.8	5,412.8	47,951.7	36,951.7
11.25	14,279.8	14,279.8	23,008.4	23,008.4	232,512.1	149,506.6
11.50	21,333.8	6,333.8	9,060.3	9,060.3	226,021.7	193,354.1
11.75	19,187.6	15,196.5	108,765.0	43,759.9	192,999.1	128,441.0
12.00	100,923.0	52,888.3	211,858.6	135,095.6	232,914.5	176,045.5
12.25	81,442.8	68,664.1	655,567.6	217,877.6	340,205.0	212,566.9
12.50	72,366.7	70,366.7	238,637.1	170,165.8	327,505.7	164,254.5
12.75	104,961.8	47,555.6	174,884.8	153,041.6	221,500.4	178,747.6
13.00	43,473.1	41,872.3	203,889.2	190,616.6	157,113.0	145,700.6
13.25	61,787.2	53,590.8	122,086.9	112,456.0	125,821.7	117,489.5
13.50	74,085.7	74,021.5	101,413.6	100,765.3	175,968.8	75,465.5
13.75	77,515.6	71,955.5	150,612.0	107,644.2	102,143.4	102,086.7
14.00	145,413.4	144,995.1	64,999.5	64,766.8	55,361.9	54,811.6
14.25	69,330.4	68,441.8	65,123.1	63,502.1	31,503.3	30,177.3
14.50	56,791.4	55,280.3	55,754.1	54,972.7	34,879.8	30,098.2
14.75	76,776.5	53,857.7	42,744.0	29,473.8	36,040.9	30,818.0
15.00	81,553.0	64,475.3	77,980.6	77,889.4	123,219.4	57,145.3
15.25	131,138.4	94,965.8	82,329.7	71,909.2	32,969.8	30,243.0
15.50	56,483.6	50,113.6	25,044.5	24,981.5	27,192.6	27,189.8
15.75	67,764.3	49,528.5	32,068.3	31,999.6	15,540.9	15,535.4
16.00	58,713.0	58,494.3	16,391.9	16,355.2	18,732.3	18,672.9
16.25	63,084.4	47,322.1	15,563.7	14,250.2	13,988.4	13,985.3
16.50	62,754.5	51,365.9	20,949.4	12,449.4	24,189.8	16,387.0
16.75	58,235.8	55,382.3	16,015.5	16,005.3	16,044.9	16,027.1
17.00	60,567.0	51,812.1	92,740.2	16,582.1	129,007.5	15,108.1
17.25	19,472.7	17,773.5	6,593.5	6,593.5	6,557.9	6,557.9
17.50	189,863.5	186,127.3	19,380.8	12,653.4	22,108.7	15,315.2
17.75	21,176.9	21,030.7	6,502.5	6,502.5	4,602.5	4,602.2
18.00	17,074.9	17,072.1	14,423.0	14,385.7	9,033.8	9,033.7
18.25	12,249.7	12,241.2	6,702.9	6,702.9	6,232.1	6,231.0
18.50	19,732.5	19,703.9	9,097.2	9,089.1	6,407.4	6,398.1
18.75	22,854.1	16,824.8	8,244.4	8,239.7	8,552.6	8,548.9
19.00	19,104.6	18,598.0	14,120.3	14,120.3	14,660.6	14,657.8
19.25	10,276.9	10,241.0	4,366.7	4,366.7	24,787.1	24,787.1
19.50	22,455.9	21,314.7	5,625.9	5,625.9	4,861.1	4,522.3
19.75	18,178.4	14,968.5	7,819.5	7,792.5	5,882.1	5,855.3
20.00	18,277.9	18,269.2	21,593.4	21,448.7	10,573.4	10,571.9
20.25	31,772.8	31,736.8	12,656.6	12,656.6	12,392.5	6,366.8
20.50	25,360.1	24,736.5	6,858.9	6,858.9	4,226.1	4,208.5
20.75	19,920.8	19,604.8	8,616.9	8,616.9	8,656.6	8,643.8
21.00	15,337.3	15,314.2	2,934.2	2,927.1	3,044.1	3,041.0
21.25	17,435.3	16,723.0	7,175.9	7,175.9	5,668.1	5,459.2
21.50	12,167.7	12,159.4	6,843.8	6,841.2	5,795.3	5,793.0
21.75	17,534.6	17,525.8	11,950.6	11,950.6	10,978.0	10,972.6
22.00	19,770.9	11,694.5	8,772.1	8,772.1	6,234.9	6,182.2
22.25	10,755.0	10,731.7	4,747.6	4,732.4	4,147.8	4,138.7
22.50	14,974.4	14,969.9	11,720.7	11,720.7	7,166.8	7,166.8
22.75	11,023.3	6,700.0	3,582.7	3,582.7	2,143.0	2,132.1
23.00	20,161.0	17,397.5	16,492.6	13,149.2	21,483.5	17,495.0
23.25	16,947.0	16,939.5	11,416.7	11,409.3	10,871.8	10,866.3
23.50	114,210.9	10,965.7	6,172.4	6,172.4	5,279.5	5,279.1
23.75	11,531.8	11,429.3	4,827.7	4,827.7	3,296.2	3,296.2
24.00	12,478.0	12,478.0	7,796.5	7,791.1	5,584.4	5,584.4
24.25	14,463.1	14,463.1	3,779.2	3,779.2	1,888.4	1,888.4
24.50	3,550.9	3,550.9	1,584.5	1,584.5	1,624.7	1,624.7
24.75	5,101.6	5,099.9	2,856.6	2,856.6	1,550.7	1,550.7
25.00 & above	70,165.3	70,131.1	54,889.8	54,725.2	23,113.1	23,113.1
TOTAL	4,159,132.7	3,425,689.5	4,146,449.8	3,044,132.3	4,159,215.1	3,170,332.5

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.

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks
As on 30th June, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Advances
00.00	321,595	9,990	4,766	691,092	1,027,443
01.00*	2,204	198	-	20,977	23,379
02.00*	10,524	635	49	165,303	176,511
03.00*	75,698	7,266	20	208,618	291,602
04.00*	59,160	5,638	333	121,073	186,203
05.00*	128,068	25,069	3,084	547,350	703,572
06.00*	19,497	1,377	92	81,504	102,470
07.00*	85,702	6,794	5,251	261,610	359,358
08.00*	5,200	65	14	417,893	423,172
08.25	233	11	-	3,926	4,169
08.50	1,045	27	-	18,476	19,548
08.75	108	-	-	6,311	6,419
09.00	24,633	820	8	126,687	152,148
09.25	87	5	-	7,052	7,144
09.50	134	63	-	106,258	106,454
09.75	265	29	-	4,663	4,958
10.00	839	13	30	234,912	235,793
10.25	60	24	-	5,891	5,975
10.50	3,773	340	-	31,020	35,133
10.75	799	6	9	36,426	37,239
11.00	3,322	414	12	92,340	96,089
11.25	1,665	174	-	396,863	398,701
11.50	3,238	157	64	649,057	652,516
11.75	3,085	71	-	515,751	518,908
12.00	13,087	644	390	721,464	735,584
12.25	13,617	259	64	920,213	934,154
12.50	13,332	716	308	613,488	627,844
12.75	14,566	995	512	555,755	571,828
13.00	11,157	776	520	468,253	480,705
13.25	26,706	2,655	365	396,535	426,262
13.50	17,570	949	77	336,839	355,434
13.75	18,362	732	60	245,986	265,141
14.00	21,048	1,510	708	126,157	149,423
14.25	31,625	1,373	163	131,370	164,531
14.50	29,677	2,825	120	64,293	96,915
14.75	32,850	2,000	135	109,403	144,389
15.00	50,966	3,228	333	123,948	178,476
15.25	39,565	2,752	330	77,443	120,090
15.50	24,666	1,948	1,287	21,329	49,230
15.75	20,038	1,127	96	64,620	85,881
16.00	23,944	1,690	891	34,641	61,166
16.25	28,117	1,434	118	28,946	58,615
16.50	18,199	1,125	54	43,039	62,417
16.75	12,967	989	54	15,124	29,134
17.00	83,159	5,533	141	548,533	637,366
17.25	21,794	948	64	20,159	42,965
17.50	29,941	1,523	1,344	129,252	162,060
17.75	9,404	353	60	7,184	17,000
18.00	24,326	2,916	201	66,156	93,599
18.25	44,156	1,831	43	25,303	71,333
18.50	16,542	532	31	5,858	22,962
18.75	5,991	378	2	13,623	19,994
19.00	10,174	1,375	91	22,184	33,824
19.25	56,552	4,437	179	4,830	65,998
19.50	6,270	473	75	2,948	9,765
19.75	27,594	1,937	32	4,094	33,657
20.00	30,932	1,925	149	11,360	44,366
20.25	30,705	2,374	265	11,945	45,289
20.50	4,694	485	16	4,851	10,045
20.75	4,080	257	17	10,975	15,329
21.00	15,040	629	11	5,049	20,729
21.25	3,842	261	107	4,998	9,207
21.50	5,094	592	48	2,194	7,928
21.75	2,875	250	37	21,331	24,493
22.00	21,315	947	22	3,832	26,116
22.25	7,027	1,074	84	2,446	10,631
22.50	9,287	2,065	104	5,793	17,248
22.75	1,439	159	45	1,612	3,255
23.00	4,589	486	70	19,558	24,703
23.25	4,355	343	372	9,498	14,568
23.50	125,394	7,306	144	25,050	157,893
23.75	1,879	149	284	1,958	4,270
24.00	12,644	1,438	45	1,016	15,143
24.25	2,202	183	270	417	3,072
24.50	1,961	160	84	821	3,026
24.75	1,560	111	234	181	2,087
25.00 & above	228,174	30,670	568	16,746	276,158
Total	2,067,981	163,014	25,555	10,861,655	13,118,205

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

Notes:-

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024		2025		
	Jun	Sep	Dec	Mar	Jun ^P
	I. Call Deposits	10.17 (2.87)	8.90 (2.15)	6.20 (2.07)	5.74 (2.17)
II. Saving Deposits	18.04 (71.17)	16.00 (72.57)	11.54 (74.60)	8.98 (73.83)	8.69 (72.91)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.20 (4.59)	15.15 (3.68)	8.62 (4.44)	7.96 (4.18)	8.07 (4.81)
(b) 3 months and over but less than 6 months	17.23 (3.07)	15.97 (3.12)	9.49 (2.14)	7.91 (2.46)	8.95 (2.64)
(c) 6 months and over but less than 1 year	11.29 (3.15)	13.44 (3.49)	8.88 (2.41)	6.89 (2.60)	7.31 (3.00)
(d) 1 year and over but less than 2 years	18.54 (13.11)	17.91 (12.82)	12.31 (12.11)	11.69 (12.40)	10.71 (11.66)
(e) 2 years and over but less than 3 years	2.20 (0.25)	19.48 (0.25)	6.32 (0.32)	5.95 (0.30)	11.34 (0.23)
(f) 3 years and over but less than 4 years	10.68 (0.39)	15.40 (0.38)	8.32 (0.48)	9.44 (0.70)	10.85 (0.52)
(g) 4 years and over but less than 5 years	11.86 (0.07)	14.38 (0.07)	9.19 (0.07)	6.09 (0.06)	7.15 (0.03)
(h) 5 years and over	10.56 (1.32)	13.10 (1.25)	7.14 (1.36)	6.51 (1.30)	10.48 (1.09)
IV. Overall					
(i) Excluding current and other deposits	17.34	15.91	11.19	9.09	8.76
(ii) Including current and other deposits	11.51	10.67	7.24	5.78	5.59

Source: Statistics and Data Services Department, SBP

Note:

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

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024			2025	
	Jun	Sep	Dec	Mar	Jun ^P
	I. Call Deposits	11.11 (3.44)	9.43 (2.64)	6.65 (2.55)	6.24 (2.65)
II. Saving Deposits	19.60 (71.13)	17.42 (72.81)	12.75 (73.27)	9.57 (72.09)	9.09 (69.51)
III. Term or Fixed Deposits					
(a) Less than 3 months	12.63 (3.40)	14.90 (3.09)	8.29 (3.76)	7.57 (4.07)	7.81 (5.16)
(b) 3 months and over but less than 6 months	15.81 (2.43)	14.49 (2.07)	8.79 (2.02)	7.39 (2.14)	8.48 (2.32)
(c) 6 months and over but less than 1 year	9.30 (3.07)	11.11 (3.37)	8.40 (2.57)	6.54 (2.52)	7.14 (3.31)
(d) 1 year and over but less than 2 years	18.77 (14.42)	18.32 (13.99)	12.39 (13.42)	12.11 (13.92)	10.95 (13.88)
(e) 2 years and over but less than 3 years	14.25 (0.32)	19.70 (0.32)	6.25 (0.42)	5.91 (0.39)	11.40 (0.31)
(f) 3 years and over but less than 4 years	10.85 (0.44)	16.49 (0.42)	8.49 (0.56)	9.70 (0.86)	11.19 (0.67)
(g) 4 years and over but less than 5 years	7.77 (0.04)	13.70 (0.04)	6.46 (0.03)	4.03 (0.02)	9.65 (0.02)
(h) 5 years and over	10.03 (1.33)	13.72 (1.25)	6.53 (1.40)	6.44 (1.34)	11.53 (1.15)
IV. Overall					
(i) Excluding current and other deposits	18.32	16.89	12.05	9.58	9.09
(ii) Including current and other deposits	12.39	11.57	8.01	6.33	6.00

Source: Statistics and Data Services Department, SBP

Note:

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

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024			2025	
	Jun	Sep	Dec	Mar	Jun ^a
I. Call Deposits	0.0 (1.0)	1.3 (0.6)	0.0 (0.6)	- (0.7)	- (1.6)
II. Saving Deposits	13.0 (71.3)	11.5 (72.7)	8.0 (78.7)	7.3 (79.0)	7.8 (82.0)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.5 (8.5)	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)
(b) 3 months and over but less than 6 months	19.4 (5.2)	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)
(c) 6 months and over but less than 1 year	17.1 (3.4)	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)
(d) 1 year and over but less than 2 years	17.3 (8.8)	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)
(e) 2 years and over but less than 3 years	12.8 (0.0)	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)
(f) 3 years and over but less than 4 years	9.7 (0.2)	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)
(g) 4 years and over but less than 5 years	14.9 (0.2)	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)
(h) 5 years and over	12.3 (1.3)	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)
IV. Overall					
(i) Excluding current and other deposits	14.2	12.8	8.5	7.6	7.9
(ii) Including current and other deposits	8.7	7.9	5.0	4.3	4.5

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	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
2024	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
	Mar ^R	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
2025	Jun ^P	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
II. CONVENTIONAL BANKING - ALL BANKS										
2023	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
2024	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
	Mar ^R	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
2025	Jun ^P	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
III. ISLAMIC BANKING-ALL BANKS										
2023	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00
2024	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
	Mar ^R	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
2025	Jun ^P	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57

Source: Statistics and Data Services Department, SBP

Note:

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

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

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate 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)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
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'	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Up to 10	2	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Jun-25																
1.Scheduled Banks (SBs)	11.67	11.71	11.86	11.94	11.81	11.84	12.69	12.77	3.39	3.67	8.85	8.78	5.34	5.16	8.69	8.61
a. Public	11.34	11.28	12.60	12.79	13.48	13.53	15.48	15.60	7.89	7.89	9.16	9.16	6.43	6.47	8.75	8.73
b. Private	12.11	12.24	12.28	12.45	11.58	11.60	12.26	12.33	3.00	3.20	8.94	8.87	5.08	4.84	8.82	8.74
c. Foreign	5.29	5.23	5.29	5.23	5.67	5.67	5.68	5.67	3.63	3.63	4.65	4.65	4.18	4.21	5.21	5.20
d. Specialized	19.47	19.47	19.47	19.47	15.24	15.24	18.55	18.55	2.66	1.73	8.64	8.62	6.78	6.79	8.39	8.38
2. DFIs	12.57	12.57	12.58	12.59	10.83	10.75	11.62	11.76	10.88	10.87	10.88	10.87	11.73	12.12	11.73	12.12
3. MFBs	36.91	36.91	37.68	37.68	35.50	35.50	36.80	36.80	6.03	5.13	10.10	10.07	10.34	10.13	13.39	13.78
4. Overall (SBs, MFBs, DFIs)	11.80	11.87	11.99	12.10	12.48	12.56	13.39	13.54	3.40	3.68	8.86	8.79	5.44	5.26	8.81	8.73
Jul-25																
1.Scheduled Banks (SBs)	11.99	12.12	12.23	12.42	11.48	11.50	12.46	12.53	5.91	5.80	8.44	8.35	5.23	5.15	8.53	8.46
a. Public	11.48	11.54	12.43	12.69	13.00	13.03	15.36	15.43	5.04	5.02	7.55	7.54	5.99	6.34	8.59	8.60
b. Private	12.00	12.14	12.22	12.40	11.25	11.27	11.99	12.05	5.99	5.96	8.52	8.48	5.06	4.88	8.66	8.57
c. Foreign	11.94	11.96	11.94	11.96	5.70	5.69	5.71	5.69	2.78	2.80	5.12	5.12	4.21	4.28	5.20	5.20
d. Specialized	19.14	19.14	19.14	19.14	15.88	15.88	18.53	18.53	2.96	2.85	9.12	9.10	7.14	7.15	8.33	8.32
2. DFIs	12.80	12.73	12.82	12.74	10.91	10.87	11.67	11.84	10.64	10.63	10.64	10.64	11.34	11.59	11.34	11.59
3. MFBs	36.46	36.46	37.18	37.18	35.45	35.45	36.72	36.72	6.59	5.78	10.39	10.12	10.28	10.04	13.01	13.30
4. Overall (SBs, MFBs, DFIs)	12.15	12.31	12.40	12.62	12.19	12.26	13.21	13.33	5.91	5.81	8.46	8.37	5.34	5.25	8.65	8.57
Aug-25^R																
1.Scheduled Banks (SBs)	11.87	11.95	12.19	12.34	11.33	11.34	12.37	12.42	5.32	4.72	8.56	8.47	5.31	5.21	8.44	8.36
a. Public	12.04	12.18	12.69	12.94	12.75	12.77	15.18	15.25	7.49	7.47	9.10	9.11	6.30	6.59	8.39	8.39
b. Private	11.85	11.92	12.16	12.30	11.12	11.12	11.92	11.96	5.11	4.33	8.52	8.39	5.08	4.89	8.62	8.52
c. Foreign	11.73	11.80	11.73	11.80	5.56	5.56	5.57	5.56	2.12	2.12	4.78	4.78	4.35	4.41	5.17	5.17
d. Specialized	18.94	18.94	18.94	18.94	15.83	15.83	18.40	18.40	2.63	2.20	9.09	9.26	7.07	7.08	8.34	8.33
2. DFIs	12.56	12.62	12.60	12.65	10.81	10.74	11.65	11.82	10.69	10.78	10.69	10.78	11.18	11.52	11.18	11.52
3. MFBs	36.32	36.32	36.61	36.61	35.38	35.38	36.63	36.63	5.18	4.88	9.99	9.94	10.03	9.79	12.72	13.01
4. Overall (SBs, MFBs, DFIs)	12.07	12.18	12.39	12.58	12.07	12.11	13.14	13.24	5.33	4.72	8.57	8.48	5.41	5.30	8.56	8.46
Sep-25^F																
1.Scheduled Banks (SBs)	11.68	11.72	11.98	12.08	11.21	11.22	12.26	12.32	5.28	4.52	8.47	8.37	5.20	5.05	8.39	8.27
a. Public	11.86	11.93	12.16	12.26	12.57	12.59	15.05	15.12	5.95	5.94	9.16	9.17	6.27	6.56	8.33	8.31
b. Private	11.66	11.70	11.96	12.05	11.05	11.05	11.86	11.90	5.24	4.34	8.42	8.27	4.97	4.70	8.55	8.40
c. Foreign	11.81	11.83	11.81	11.83	5.40	5.39	5.41	5.40	2.47	2.47	5.52	5.52	4.12	4.14	5.15	5.15
d. Specialized	18.02	18.02	18.04	18.04	15.85	15.85	18.25	18.25	3.99	3.46	7.30	9.30	6.88	6.88	8.29	8.29
2. DFIs	12.19	12.28	12.25	12.35	10.81	10.75	11.63	11.81	10.78	10.84	10.78	10.84	10.92	11.08	10.92	11.08
3. MFBs	36.17	36.17	36.43	36.43	35.31	35.31	36.52	36.52	5.68	4.52	10.82	10.56	9.95	9.68	12.65	12.94
4. Overall (SBs, MFBs, DFIs)	11.84	11.90	12.14	12.26	11.95	12.00	13.04	13.15	5.28	4.52	8.49	8.39	5.30	5.13	8.50	8.37

Source: Statistics and Data Services Department, SBP

- 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.
- Foreign currency deposits/loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.
- Loans (Disbursed & Outstanding) mean all types of FIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs are not included.
- All disbursements made to non-residents, private sector, public sector and government are included.
- All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
- Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by:
 - Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
 - Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
- Deposits include all types of deposits including inter FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Fresh deposits means deposits collected during the month. It also includes deposits re-priced / rolled-over deposits during the month.
- Outstanding deposits show position of deposits held by FIs at the end of the month.
- "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and/or provincial governments. "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector. "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad 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.
- DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks.
- Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.
- 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.org.pk/ecodata/Lendingdepositrates_Arch.xls

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

Percent per annum

Period	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 ^P	29.42	29.42	20.67	22.71	22.96	22.94

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2024		2025							
	4 th Nov	10 th Dec	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul	17 th Sep
1. Savings Accounts										
(i) With cheque facilities	16.00	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50
(ii) Without cheque facilities	16.00	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50	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)	12.26	12.19	11.98	12.12	12.01	12.12	11.91	11.76	11.76	11.42
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 Saving Accounts										
(i) First 5 periods of complete 6 months	11.60	11.60	11.60	11.20	11.00	11.00	10.90	10.60	10.40	10.40
(ii) Last period of complete 6 months	12.60	12.60	12.60	12.00	11.80	11.80	11.90	11.60	11.00	11.20
(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										
	12.10	12.00	11.88	11.74	11.74	11.74	11.52	11.16	10.68	10.80
8. Pensioner's Benefit Accounts										
	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96
9. Behbood Saving Certificate										
	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96
10. Short-Term Saving Certificate										
(i) 3 Months	14.32	12.76	11.24	11.08	11.08	11.12	11.36	10.36	10.32	10.28
(ii) 6 Months	13.46	12.74	11.32	11.14	10.84	11.08	11.36	10.38	10.20	10.30
(iii) 1 year	12.96	12.38	11.38	11.14	10.81	10.96	11.38	10.40	10.14	10.42
11. Shuhada Family Welfare account										
	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	11.16	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92
(ii) 3 year	11.40	10.92	10.92	10.92	10.92	10.92	10.92	10.30	10.30	9.96
(iii) 5 year	11.88	11.52	11.52	11.39	11.39	11.39	11.39	10.32	10.80	10.32
13. Sarwa Islamic Saving Account (SISA)										
	11.16	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92

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
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024							
Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744
2025							
Q1	722,585	132,987,503	222,585	1,815,106	8,348,919	4,600	20,167,850
Q2	731,814	135,876,186	216,447	1,887,385	8,812,298	4,669	20,970,942

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

No. of cheques in Thousand; Amount in Million Rupees

PERIOD		2025							
		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	1,181	1,197	1,130	1,193	1,098	1,212	1,059	1,202
	Amount	1,094,411	1,103,607	1,083,431	1,172,444	1,236,725	1,150,110	1,054,268	1,139,743
Lahore	No. of Cheques Cleared	497	579	477	515	502	515	465	514
	Amount	805,865	813,351	795,509	863,464	1,008,546	818,907	752,765	794,209
Peshawar	No. of Cheques Cleared	109	121	103	126	158	98	94	111
	Amount	153,560	179,102	145,228	184,724	205,962	142,905	146,498	161,484
Quetta	No. of Cheques Cleared	35	40	32	39	49	35	31	34
	Amount	65,257	103,973	67,245	70,753	124,899	72,812	68,573	58,941
Faisalabad	No. of Cheques Cleared	125	188	114	125	139	124	103	117
	Amount	146,854	160,998	174,542	185,593	228,059	184,908	172,522	191,763
Rawalpindi	No. of Cheques Cleared	167	208	150	165	182	157	144	162
	Amount	238,346	262,238	256,247	263,981	391,426	236,581	249,604	310,126
Hyderabad	No. of Cheques Cleared	78	86	66	82	87	70	67	69
	Amount	90,315	98,299	90,322	120,930	140,119	112,107	92,736	79,234
Islamabad	No. of Cheques Cleared	176	189	161	180	227	183	161	180
	Amount	305,384	397,691	453,467	410,235	919,402	350,353	302,721	345,848
Multan	No. of Cheques Cleared	130	174	120	129	146	132	109	120
	Amount	191,404	185,591	223,483	219,178	257,555	219,669	199,861	210,286
Sialkot	No. of Cheques Cleared	49	72	47	50	53	54	43	53
	Amount	58,304	63,075	63,299	66,169	66,561	66,730	51,641	58,246
Sukkur	No. of Cheques Cleared	46	53	42	51	54	43	38	39
	Amount	42,543	52,235	46,098	56,744	67,471	58,386	48,916	40,627
D.I. Khan	No. of Cheques Cleared	25	39	22	26	37	20	17	22
	Amount	21,957	23,700	19,615	26,939	29,189	13,811	14,402	20,084
Gujranwala	No. of Cheques Cleared	46	60	44	48	52	48	37	42
	Amount	77,586	84,489	95,236	90,207	108,687	92,118	83,550	83,595
Muzaffarabad	No. of Cheques Cleared	12	14	10	12	25	8	10	9
	Amount	14,762	14,798	15,173	17,679	20,431	15,033	11,157	20,171
Bahawalpur	No. of Cheques Cleared	47	61	42	41	50	43	33	36
	Amount	59,502	59,103	68,631	70,987	76,889	68,311	61,355	62,062
Total	No. of Cheques Cleared	2,723	3,079	2,560	2,783	2,860	2,740	2,410	2,709
	Amount	3,366,048	3,602,250	3,597,526	3,820,026	4,881,920	3,602,740	3,310,570	3,576,418

Source: National Institutional Facilitation Technologies (NIIFT)

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24			FY25		
		Q2	Q3	Q4	Q1	Q2 ^R	Q3 ^P
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	255,523.8	1,582,755	278,185.7	1,632,590	330,481.3	1,532,982	347,062.5

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

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

* 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					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,871,063	768,487	8.7	12,304,672	755,753	6.1	10,302,017	755,420	7.3	9,851,689	741,793	7.5
SMEs Sector	536,568	124,266	23.2	677,718	122,210	18.0	614,842	117,642	19.1	711,668	115,939	16.3
Agriculture Sector	501,738	60,912	12.1	578,498	56,852	9.8	578,027	55,478	9.6	739,303	101,549	13.7
Consumer sector	811,324	38,200	4.7	891,241	38,465	4.3	871,314	43,008	4.9	901,474	43,049	4.8
<i>i. Credit Cards</i>	130,035	2,733	2.1	140,693	2,403	1.7	140,384	2,411	1.7	156,840	2,875	1.8
<i>ii. Auto loans</i>	226,820	5,106	2.3	242,634	4,567	1.9	262,918	4,582	1.7	277,183	4,686	1.7
<i>iii. Consumer durable</i>	2,248	77	3.4	2,182	479	22.0	2,189	83	3.8	2,484	158	6.3
<i>iv. Mortgage loans</i>	205,548	13,271	6.5	207,813	14,222	6.8	201,141	15,004	7.5	209,109	15,379	7.4
<i>v. Other personal loans</i>	246,673	17,014	6.9	297,918	16,794	5.6	264,683	20,928	7.9	255,858	19,951	7.8
Commodity Financing	1,259,200	61,154	4.9	1,397,383	63,895	4.6	1,234,813	10,887	0.9	1,079,326	18,916	1.8
Staff Loans	356,307	3,314	0.9	366,326	3,486	1.0	283,174	3,328	1.2	294,445	3,892	1.3
Others	664,931	31,589	4.8	698,542	27,245	3.9	409,545	26,976	6.6	760,420	30,237	4.0
Total	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1	14,338,324	1,055,374	7.4

SECTOR	2024						2025					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,231,064	66,019	5.4	1,679,887	60,097	3.6	1,228,381	59,754	4.9	1,513,666	105,567	7.0
Automobile / Transportation	204,300	19,276	9.4	194,525	21,615	11.1	132,058	27,316	20.7	135,477	27,336	20.2
Cement	236,807	10,193	4.3	351,146	10,127	2.9	216,343	10,309	4.8	204,501	10,619	5.2
Chemical & Pharmaceuticals	478,530	19,444	4.1	591,310	18,781	3.2	536,038	17,776	3.3	530,650	19,143	3.6
Electronics	156,709	17,942	11.4	197,069	30,803	15.6	200,056	25,575	12.8	186,426	26,480	14.2
Financial	513,885	10,165	2.0	1,729,350	8,916	0.5	1,120,761	8,505	0.8	924,994	11,176	1.2
Individuals	1,105,079	67,799	6.1	1,248,106	62,336	5.0	1,077,682	64,880	6.0	1,109,575	69,659	6.3
Insurance	3,119	62	2.0	266,272	62	0.0	2,732	62	2.3	6,799	62	0.9
Others	4,927,503	566,889	11.5	5,883,973	546,981	9.3	5,179,083	489,856	9.5	5,533,390	484,362	8.8
Production/Transmission of Energy	1,662,891	82,546	5.0	1,740,903	77,395	4.4	1,658,799	67,044	4.0	1,529,788	68,795	4.5
Shoes & Leather garments	39,066	2,438	6.2	41,186	2,494	6.1	45,441	3,057	6.7	43,406	2,990	6.9
Sugar	396,157	53,314	13.5	459,088	53,108	11.6	563,038	54,083	9.6	405,574	51,375	12.7
Textile	2,046,019	171,836	8.4	2,531,565	175,191	6.9	2,333,319	184,523	7.9	2,214,077	177,810	8.0
Total	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1	14,338,324	1,055,374	7.4

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Mar-25			Jun-25		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,030,187	(119,241)	(0.9)	1,072,462	(66,303)	(0.5)
All Banks	1,012,739	(118,712)	(0.9)	1,055,374	(65,379)	(0.5)
Commercial Banks	987,444	(123,813)	(1.0)	1,035,717	(66,045)	(0.5)
Public Sector Commercial Banks	324,060	(51,400)	(2.3)	373,212	12,019	0.5
Local Private Banks	662,989	(70,902)	(0.7)	662,108	(77,067)	(0.7)
Foreign Banks	395	(1,511)	(1.0)	397	(996)	(0.2)
Specialized Banks	25,295	5,100	4.2	19,657	666	0.5
DFIs	17,448	(529)	(0.3)	17,087	(924)	(0.4)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Mar 2025	For the Quarter Ended Jun 2025
All Banks & DFIs	27,577	30,332
All Banks	27,426	29,920
Commercial Banks	25,245	26,236
Public Sector Commercial Banks	3,670	4,530
Local Private Banks	21,573	21,704
Foreign Banks	2	2
Specialized Banks	2,181	3,685
DFIs	151	412

Source: Financial Stability Department SBP

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