

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Mar	Jun ^R	Sep ^P
Assets	55,620,108	60,105,760	59,470,094
I. Currency and Deposits	3,093,414	3,240,084	3,194,832
1. Currency	760,341	703,385	660,257
2. Transferable Deposits	2,136,448	2,290,056	2,349,300
3. Restricted/ compulsory deposits	51,724	67,454	54,264
4 Other Deposits	144,901	179,189	131,011
II. Securities(other than shares)	32,930,635	36,806,140	36,175,694
1. Short-term	4,579,958	6,076,255	4,784,942
2. Long-term	28,350,677	30,729,885	31,390,752
III. Loans extended (Advances)	14,895,347	14,873,092	14,821,931
1. Short-term	8,781,017	8,798,827	8,344,814
A) Money at call	166,491	329,870	262,292
B) Reverse Repo	720,902	571,135	527,781
C) Bills purchased and discounted	357,494	358,740	338,303
D) Other short-term advances	7,536,130	7,539,080	7,216,439
2. Long-term	6,114,330	6,074,265	6,477,117
IV. Shares and other equity	678,126	786,636	844,001
1. Quoted	289,425	353,496	393,274
2. Non quoted	380,506	423,876	436,587
3. Investment fund shares	8,195	9,264	14,141
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	7,799	9,868	12,381
VII. Other accounts receivable	2,366,992	2,663,506	2,655,310
1. Trade credit and advances	-	-	-
2. Others	2,366,992	2,663,506	2,655,310
A) Dividends receivable resident sector	1,155	216	260
B) Settlement accounts resident sector	30,528	38,074	42,523
C) Items in the process of collection	2,385	372	217
D) Miscellaneous assets residents sector	2,328,155	2,618,597	2,608,055
E) Other non- resident accounts receivable	4,769	6,248	4,255
VIII. Non-financial assets	1,647,795	1,726,433	1,765,945
1. Produced assets	1,233,143	1,301,445	1,330,826
A) Tangible fixed assets	1,103,977	1,168,928	1,192,772
a) Dwellings	219,321	244,866	253,598
i) Building on freehold land	8,990	9,648	10,517
ii) Building on leasehold land	210,330	235,218	243,081
b) Other buildings and structures	384,336	392,129	395,348
i) Building on freehold land	115,870	120,475	122,286
ii) Building on leasehold land	268,465	271,654	273,062
c) Machinery and equipment	408,492	436,143	444,632
i) Transport equipments	40,943	44,420	46,923
ii) Furniture & Fixtures	54,433	71,412	70,298
iii) Office equipments	238,102	252,915	259,001
iv) Other machinery & equipments	75,013	67,396	68,409
d) Other tangible fixed assets n.e.s	91,829	95,790	99,193
B) Intangible fixed assets	129,166	132,517	138,054
a) Computer software	93,769	97,121	102,592
b) Other intangible fixed assets n.e.s	35,396	35,396	35,462
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	378,448	392,879	399,712
A) Tangible non-produced assets	350,823	363,421	371,411
a) Land	224,620	225,442	228,128
i) Land underlying Buildings and structures	224,620	225,442	228,128
1. Freehold land	94,374	93,803	97,835
2. Leasehold land	130,246	131,639	130,293
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	126,203	137,979	143,283
B) Intangible non-produced assets	27,625	29,458	28,301
a) Leases and other transferable contracts	19,942	21,343	21,529
b) Purchased goodwill	1,941	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,742	6,255	4,912
3. Capital work in progress	36,205	32,109	35,407

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Mar	Jun ^R	Sep ^P
Liabilities	55,620,108	60,105,760	59,470,094
I. Deposits	32,475,804	36,486,539	35,986,191
1. Transferable Deposits	27,147,220	30,460,270	29,685,352
2. Restricted/ compulsory deposits	463,496	680,627	535,921
3. Other deposits	4,865,088	5,345,641	5,764,918
II. Securities (other than shares bonds/ debentures etc.)	123,751	118,535	112,909
1. Short-term	-	-	-
2. Long-term	123,751	118,535	112,909
III. Loans (Borrowings)	15,005,456	14,994,400	14,515,224
1. Short-term	14,497,165	14,598,854	13,746,467
A) Money at call	463,743	442,739	733,798
B) Repurchase agreements (Repo)	12,558,754	12,606,940	11,981,551
C) Other short-term borrowings	1,474,668	1,549,175	1,031,117
2. Long-term borrowings	508,291	395,546	768,757
IV. Financial Derivatives	20,096	19,239	25,769
V. Other accounts payable	4,557,390	4,768,254	4,807,858
1. Provision for losses	1,005,189	987,150	1,002,811
A) Provision for loan losses-Specific	929,387	911,769	914,073
B) Provision for loan losses-General	49,807	47,756	46,794
C) Provision for other losses	25,995	27,626	41,944
2. Accumulated Depreciation	474,097	496,188	517,853
3. Other accounts payable other resident Sectors	3,059,120	3,244,601	3,254,208
A) Dividends payable	53,394	7,362	7,694
B) Settlement accounts	28,555	37,429	37,364
C) Items in the process of collection	17,069	23,923	20,562
D) Miscellaneous liability items	2,960,102	3,175,886	3,188,587
a) Suspense account	154,690	145,366	163,701
b) Provision for expected costs	227,652	221,298	223,025
c) Deferred tax liabilities	38,682	57,684	66,972
d) Accrued wages	15,974	17,333	19,135
e) Accrued rent	663	563	651
f) Accrued taxes	773,359	900,523	907,794
g) Other miscellaneous liability items	1,749,083	1,833,120	1,807,310
4. Other non- resident accounts payable	18,984	40,315	32,986
A) Dividends payable non-residents	7,259	28,276	20,615
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,725	12,039	12,372
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,437,611	3,718,793	4,022,142
1. Quoted	439,897	360,167	451,497
2. Non quoted	275,209	273,932	272,917
3. Investment fund shares	-	-	-
4. Retained earnings	780,679	580,392	716,259
5. Current year result	554,888	628,876	805,872
6. General and special reserve	1,016,293	1,291,155	1,239,797
7. Valuation adjustments	370,645	584,270	535,801
VIII. Contingencies and Commitments	20,285,191	17,998,529	19,085,121
1. Guarantees	3,621,317	3,475,049	3,622,192
2. Commitments	16,391,858	14,279,048	15,206,464
A) Letter of Credit	4,604,085	4,713,423	4,747,509
B) Forward Foreign Exchange Transactions	7,773,442	6,647,264	7,522,899
C) Forward government Securities Transactions	1,653,036	397,509	356,236
D) Derivatives	106,722	102,735	108,958
E) Forward lending	636,326	434,003	474,126
F) Operating leases	1,345	365	533
G) Commitments for acquisition of :	54,932	61,591	62,846
i. Fixed assets	45,752	47,399	46,339
ii. Intangible assets	9,180	14,191	16,507
H) Other commitments	1,561,971	1,922,158	1,933,357
3. Other contingent liabilities	272,016	244,432	256,465

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. 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.

4. 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.

3.1.1 Scheduled Banks' Profit and Loss Accounts

Million Rupees

Profit/Loss Account	2025		
	Jan-Mar	Apr-Jun ^R	Jul-Sep ^P
A. Mark-Up/Return/Interest Earned	1,785,473	1,866,078	1,945,700
1. Loans and advances	416,707	407,182	417,634
2. Investments	1,040,743	1,129,972	1,198,126
3. Lendings to financial institutions	28,793	21,584	16,630
4. Balances with banks	2,615	3,666	5,904
5. Income from inter-office lending	291,848	298,062	301,632
6. Other	4,767	5,612	5,773
B. Mark-Up/Return/Interest Expensed	1,215,918	1,278,791	1,316,026
1. Deposits	483,612	509,728	556,897
2. Borrowings	387,550	381,978	354,888
3. Subordinated debt	6,079	6,789	7,170
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,043	23,631	16,126
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,226	9,612	10,319
6. Expense on inter-office borrowing	291,848	298,062	301,631
7. Other	26,560	48,991	68,994
I. Net Mark-Up/Return/Interest Income (A - B)	569,554	587,287	629,674
C. Non Mark-Up/Return/Interest Income	125,368	155,975	152,240
1. Fee & Commission Income	69,227	75,929	77,088
i. Branch banking customer fees	7,453	7,898	8,479
ii. Consumer finance related fees	2,750	7,561	6,902
iii. Card related fees (debit and credit cards)	21,357	21,978	26,678
iv. Credit related fees	1,847	1,644	2,367
v. Investment banking fee	1,809	2,078	2,164
vi. Commission on trade	11,437	13,531	14,731
vii. Commission on guarantees	3,958	5,173	4,753
viii. Commission on cash management	2,996	2,446	1,926
ix. Commission on remittances including home remittances	2,427	3,970	709
x. Commission on utility bills	166	173	182
xi. Commission income - Bancassurance	1,334	1,602	1,587
xii. Rent on lockers	136	123	1,218
xiii. Commission on investments services	340	265	177
xiv. Other Commission	11,218	7,487	5,215
2. Dividend Income	10,315	7,837	7,032
3. Foreign exchange income	27,156	33,442	33,696
4. Income from derivatives	979	(289)	1,739
5. Gain on securities	14,949	33,924	29,682
i. Realised	17,384	31,088	25,321
ii. Unrealised - held for trading	(2,435)	2,836	4,361
6. Other Income	2,742	5,132	3,003
i. Rent on property	271	280	251
ii. Gain on sale of fixed assets-net	854	1,273	1,162
iii. Loss on termination of lease liability against right of use assets	320	485	473
iv. Gain on sale of non banking assets - net	26	12	180
v. Other	1,272	3,081	936
II. Total Income (I + C)	694,922	743,262	781,914
D. Non Mark-UP/Return/Interest Expenses	393,624	340,150	377,809
1. Operating expenses	385,085	331,046	368,276
i. Total compensation expense	177,452	137,362	157,713
ii. Property expense	56,627	50,535	69,362
a. Rent and taxes	3,048	4,529	6,362
b. Insurance	519	308	319
c. Utilities cost	14,376	10,048	14,673
d. Lease rental	5	52	-
e. Fuel expense generators	1,411	1,004	1,191
f. Security (including guards)	10,379	8,874	10,622
g. Repair and maintenance (including janitorial charges)	7,180	7,017	11,576
h. Depreciation on right-of-use assets	11,986	11,370	12,292
i. Depreciation	7,724	7,332	12,328
iii. Information technology expenses	35,062	33,127	31,176
iv. Other operating expenses	115,944	110,022	110,026
2. Workers welfare fund	6,909	7,625	7,698
3. Other charges	1,630	1,479	1,835
i. Penalties imposed by State Bank of Pakistan	466	627	1,115
ii. Penalties imposed by other regulatory bodies (to be specified)	1	0	-
iii. Others (to be specified, if material)	1,163	852	720
III. Profit before provisions (II - D)	455,698	403,112	404,105
E. Provisions / (reversals) and write offs - net	35,894	(8,392)	265
1. (Reversals) / provisions against balance with Banks	(406)	(1,972)	(431)
2. (Reversals) / provisions for diminution in value of investments	(5,828)	(762)	(1,270)
3. (Reversals) / provisions against loans & advances	38,882	2,299	(1,416)
4. (Reversals) / provisions against off balance sheet items	2,794	(3,267)	4,551
5. Reversals against other assets	3,614	(236)	1,690
6. Recovery of written off / charged off bad debts	(3,163)	(4,454)	(2,860)
F. Extra ordinary / unusual items	8,456	-	-
IV. Profit Before Taxation (III - E - F)	411,348	411,504	403,840
G. Taxation	228,199	237,218	196,728
1. Current	249,506	236,423	197,995
2. Prior	(12,846)	24,309	(577)
3. Deferred	(8,461)	(23,514)	(690)
V. Profit After Taxation (IV - G)	183,149	174,286	207,113
Notes on Human Resources			
Number of Employees*		223,881	228,045
1. Permanent		197,933	201,399
a. Male		158,298	160,669
of which: Branch Managers		15,152	15,269
b. Female		39,635	40,730
of which: Branch Managers		1,048	1,035
2. Contractual		25,948	26,646
a. Male		22,844	23,595
of which: Branch Managers		504	520
b. Female		3,104	3,051
of which: Branch Managers		24	25

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

Note:

Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from 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

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

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2024				2025			
	Dec		Mar		Jun ^R		Sep ^R	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	83,045,425	10,521,653.1	140,919,579	11,391,106.6	146,051,751	12,931,825.8	148,903,874	12,600,048.6
Call Deposits	295,972	380,729.1	294,252	408,332.1	360,532	636,599.1	305,284	443,980.6
Other Deposits Accounts	161,566	917,726.2	154,138	832,720.0	111,062	1,085,284.6	173,708	907,647.6
Saving Deposits	20,907,136	13,707,865.6	24,968,295	13,909,379.6	24,586,952	14,967,854.6	28,241,736	14,888,850.5
FIXED DEPOSITS	651,676	4,286,978.7	582,326	4,521,821.3	565,722	4,918,767.8	550,792	5,567,148.3
Less Than 6 months	97,342	1,209,436.3	84,342	1,251,541.8	83,893	1,528,670.2	87,200	1,840,036.5
For 6 months & over but less than 1 year	19,521	442,823.8	14,864	488,892.8	14,414	616,185.5	25,345	623,787.5
For 1 year & over but less than 2 years	383,627	2,225,441.4	350,840	2,335,831.1	326,573	2,391,594.8	307,334	2,768,031.3
For 2 years & over but less than 3 years	8,051	59,712.7	6,033	56,392.0	5,466	46,859.9	5,196	39,092.2
For 3 years & over but less than 4 years	16,129	87,323.4	14,626	131,628.2	13,785	106,935.5	13,995	120,780.3
For 4 years & over but less than 5 years	9,450	12,431.5	7,503	12,212.2	7,478	5,235.8	5,872	10,992.0
For 5 years & over	117,556	249,809.6	104,118	245,323.2	114,113	223,286.2	105,850	164,428.5
Total Deposits	105,061,775	29,814,952.7	166,918,590	31,063,359.6	171,676,019	34,540,331.9	178,175,394	34,407,675.5

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks
As on 30th Septembr, 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	101,038,290	7,256,703.9	45,006,880	1,596,838.7	868,720	432,655.8	1,989,984	3,313,850.2	148,903,874	12,600,048.6
of which:										
Basic Banking Accounts	4,348,342	326,324.5	532,262	56,891.6	160,927	58,373.3	59,315	43,460.7	5,100,846	485,050.1
II. Call Deposits	179,744	102,055.7	8,915	13,004.5	10,668	10,157.5	105,957	318,763.0	305,284	443,980.6
III. Other Deposit Accounts	98,230	21,784.2	22,505	491.5	3,127	35,443.6	49,846	849,928.2	173,708	907,647.6
IV. Saving Deposits	16,945,577	5,689,449.4	9,902,670	2,009,962.9	884,378	915,240.2	509,111	6,274,197.9	28,241,736	14,888,850.5
V. Fixed or Term Deposits	255,378	748,085.4	128,603	209,811.6	124,638	197,659.9	42,173	4,411,591.4	550,792	5,567,148.3
1) Less Than Three Months	35,703	129,873.5	10,854	44,764.0	7,685	25,407.3	9,671	1,018,865.3	63,913	1,218,910.1
2) For Three Months and Over but Less Than Six Months	11,979	57,902.3	5,215	17,874.7	2,171	14,377.1	3,922	530,972.2	23,287	621,126.4
3) For Six Months and Over but Less Than One Year	17,231	114,065.6	3,243	23,224.2	1,693	16,551.4	3,178	469,946.3	25,345	623,787.5
4) For One Year & Over but Less Than Two Years	130,747	391,937.9	81,313	103,467.1	76,500	117,622.5	18,774	2,155,003.9	307,334	2,768,031.3
5) For Two Years & Over but Less Than Three Years	2,949	3,599.0	1,200	1,351.4	576	584.9	471	33,556.9	5,196	39,092.2
6) For Three Years & Over but Less Than Four Years	5,954	7,546.2	3,689	2,997.4	2,253	3,411.6	2,099	106,825.0	13,995	120,780.3
7) For Four Years & Over but Less Than Five Years	3,645	4,541.8	989	2,084.4	1,164	698.6	74	3,667.2	5,872	10,992.0
8) For Five Years and Over but Less Than Ten Years	43,628	34,935.9	21,327	13,348.5	32,486	18,955.3	3,589	66,874.8	101,030	134,114.6
9) For ten years and over	3,542	3,683.1	773	699.8	110	51.3	395	25,879.7	4,820	30,313.9
Total	118,517,219	13,818,078.7	55,069,573	3,830,109.1	1,891,531	1,591,157.0	2,697,071	15,168,330.7	178,175,394	34,407,675.5

Source: Statistics and Data Services Department, SBP

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

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.

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

End period: Million Rupees

Category of Deposit Holder	2024		2025		
	Sep	Dec	Mar	Jun ^R	Sep ^P
1. FOREIGN CONSTITUENTS	844,609.2	888,649.1	953,539.1	1,008,777.3	1,018,522.3
I. Official	106,628.6	89,741.4	95,636.3	96,953.3	99,584.1
II. Business	145,195.2	163,434.7	192,854.0	164,156.8	137,242.4
III. Personal	592,653.9	635,339.1	664,912.9	747,209.4	781,312.4
IV. Trust Funds and Non Profit Organizations	131.5	132.7	127.4	457.8	383.4
2. DOMESTIC CONSTITUENTS	29,751,635.3	28,926,303.7	30,109,820.4	33,531,554.6	33,389,153.2
I. GOVERNMENT	4,526,234.5	4,296,509.7	4,547,588.8	5,221,315.6	5,264,710.4
a. Federal Government	2,799,811.0	2,581,115.7	2,681,844.8	3,164,353.2	3,131,310.5
b. Provincial Governments	1,532,671.9	1,506,660.0	1,628,938.2	1,837,843.0	1,910,156.8
c. Local Bodies	193,751.6	208,734.0	236,805.8	219,119.4	223,243.1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,851,168.4	1,395,628.9	1,489,373.1	1,996,529.3	2,031,562.0
a. Agriculture, hunting and forestry	1,742.5	1,307.7	1,013.0	1,637.0	1,598.9
b. Services	48,801.8	48,235.3	41,135.1	37,065.2	39,337.1
c. Utilities	763,046.1	505,343.2	593,088.2	794,135.4	922,789.9
d. Transport, storage and communications	126,967.9	95,225.7	83,598.9	112,211.8	115,990.6
e. Manufacturing	272,090.3	207,242.1	191,925.7	273,302.7	324,851.6
f. Mining and Quarrying	415,244.3	312,972.3	316,770.8	390,386.1	375,016.7
g. Construction	22,402.9	45,847.8	42,265.9	102,072.8	50,457.6
h. Commerce and Trade	41,602.6	41,366.7	37,945.6	81,450.8	32,867.3
i. Others	159,269.8	138,088.1	181,630.0	204,267.5	168,652.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,193,845.8	1,073,313.7	1,096,680.0	1,748,466.5	1,643,346.6
a. Mutual Funds and AMCs	475,550.9	615,366.4	462,847.5	1,128,590.3	1,092,096.6
b. Insurance & Pension Funds	426,114.7	146,317.1	287,779.5	211,746.6	225,684.8
c. MFIs and DFIs	32,122.3	31,327.7	50,221.5	47,585.5	42,108.4
d. Stock Exchange & Brokerage Houses	60,206.8	127,678.5	137,936.9	140,341.1	125,722.5
e. Modarabas	5,833.7	6,167.4	6,008.0	13,941.1	5,110.2
f. Other NBFIs	194,142.6	146,456.5	151,886.5	206,261.8	152,624.0
IV. PRIVATE SECTOR (BUSINESS)	6,582,280.4	6,423,255.0	6,618,613.8	7,306,151.0	6,841,542.4
a. Agriculture, forestry and fishing	204,033.1	225,805.7	239,309.3	248,109.9	265,623.7
01. Crop and animal production, hunting and related service activities	195,210.9	218,346.3	232,804.2	239,812.7	257,890.3
i. Growing of Wheat, Rice, Sugar Cane & Cotton	102,979.0	111,514.9	110,072.0	114,177.1	103,529.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetable	8,352.6	15,479.0	17,005.6	16,167.4	17,138.2
iii. Growing of other fruits, vegetables and crops	29,794.7	33,282.7	33,805.8	35,010.0	32,235.8
iv. Raising of livestock and other related activities	41,015.1	44,586.0	54,062.3	55,647.3	89,906.0
v. Other agricultural support activities	12,966.6	13,332.2	17,731.9	18,704.0	14,969.7
vi. Hunting, trapping and related service activities	102.9	151.5	126.6	106.9	111.2
02 - Forestry and logging	1,566.5	828.4	715.0	475.5	1,120.6
03 - Fishing and aquaculture	7,255.7	6,631.0	5,790.1	7,821.7	6,612.9
b. Mining and quarrying	286,196.8	289,669.2	292,273.7	396,575.7	325,990.5
01 - Mining of coal and lignite	113,445.2	110,999.4	104,478.6	169,658.5	133,361.7
02 - Extraction of crude petroleum and natural gas	141,814.7	137,138.5	154,791.0	171,471.9	140,380.0
03 - Mining of metal ores	5,388.7	14,224.9	4,305.0	26,736.6	25,307.4
04-Other mining and quarrying	24,474.9	26,260.7	27,353.2	27,220.4	25,404.1
05- Mining support service activities	1,073.3	1,045.8	1,345.9	1,488.4	1,537.2
c. Manufacturing	1,647,514.7	1,626,516.8	1,564,522.9	1,798,917.3	1,616,621.8
01 - Manufacture of food products	310,368.6	321,572.9	290,693.0	318,701.7	325,833.3
02 - Manufacture of beverages	65,982.7	52,549.9	45,439.9	55,581.9	64,619.5
03 - Manufacture of tobacco products	26,336.2	36,640.2	35,278.4	29,630.2	28,249.6
04 - Manufacture of textiles	212,931.9	214,856.1	221,898.5	286,029.0	214,916.0
i. Preparation and spinning of textile fibers	61,806.2	66,456.4	66,148.5	108,386.3	56,682.0
ii. Weaving of textiles	25,380.8	24,405.2	24,867.2	23,385.1	18,204.0
iii. Finishing of textiles	21,842.1	21,447.2	21,036.8	39,464.1	21,887.9
iv. Manufacture of knitted and crocheted fabrics	15,918.7	17,018.7	15,033.1	18,446.6	18,942.6
v. Manufacture of made-up textile articles, except apparel	32,831.0	32,329.1	32,040.5	32,584.2	35,611.3
vi. Manufacture of carpets and rugs	1,894.2	2,082.8	1,905.7	1,579.4	1,743.5
vii. Manufacture of other textiles n.e.c.	53,258.8	51,116.7	60,866.8	62,183.1	61,844.7
05 - Manufacture of wearing apparel	69,569.2	60,025.0	64,043.2	66,808.2	72,004.0
06 - Manufacture of leather and related products	23,285.6	22,325.3	24,085.8	22,469.0	23,115.3
i. Tanning and dressing of leather; dressing and dyeing of fur	5,470.8	5,145.5	5,385.2	5,927.7	6,912.3
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,560.8	2,993.8	3,192.5	3,374.0	3,610.9
iii. Manufacture of footwear	14,254.0	14,186.0	15,508.1	13,167.4	12,592.1
a). Leather wear	11,749.8	11,842.3	12,643.7	10,511.0	10,405.8
b). Rubber and Plastic wear	2,504.2	2,343.8	2,864.4	2,656.4	2,186.3

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

End period: Million Rupees

Category of Deposit Holder	2024		2025		
	Sep	Dec	Mar	Jun ^R	Sep ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,693.2	3,914.1	3,618.8	4,091.2	4,896.1
08 - Manufacture of paper and paper products	11,457.5	10,095.2	10,097.5	12,870.3	13,251.6
09 - Printing and reproduction of recorded media	21,168.7	19,613.4	20,885.9	22,768.6	22,120.4
10 - Manufacture of coke and refined petroleum products	156,229.1	170,821.0	176,638.0	186,769.4	136,569.1
11 - Manufacture of chemicals and chemical products	140,053.6	152,596.9	122,761.0	121,658.2	121,251.3
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	80,416.8	78,655.6	79,149.3	92,153.3	92,409.0
13 - Manufacture of rubber and plastics products	23,310.3	29,702.1	26,708.4	30,881.2	33,901.4
14 - Manufacture of other non-metallic mineral products	34,885.3	40,227.3	35,708.2	40,197.2	38,934.6
15 - Manufacture of basic metals	46,199.6	47,085.4	46,803.5	54,906.7	42,414.2
16 - Manufacture of fabricated metal products, except machinery and equipment	8,928.1	15,539.8	9,064.4	11,850.0	10,198.4
17 - Manufacture of computer, electronic and optical products	36,988.2	27,200.3	27,510.1	37,203.9	28,546.8
18 - Manufacture of electrical equipment	67,399.1	54,597.7	55,777.0	73,722.4	62,044.8
19 - Manufacture of machinery and equipment	62,503.7	24,100.2	24,129.3	29,345.9	33,586.3
20 - Manufacture of motor vehicles, trailers and semi-trailers	72,401.8	77,537.9	88,607.8	113,747.1	81,585.7
21 - Manufacture of other transport equipment	14,644.1	14,145.3	13,653.7	19,199.4	17,910.6
22 - Manufacture of furniture	3,530.5	3,420.9	3,995.3	4,151.1	4,039.0
23 - Other manufacturing	151,743.1	144,533.8	132,088.9	158,370.1	138,466.8
24 - Repair and installation of machinery and equipment	4,487.7	4,760.5	5,887.0	5,811.3	5,757.9
d. Electricity, gas, steam and air conditioning supply	763,478.0	701,806.9	780,600.3	665,285.3	707,593.0
e. Water supply; sewerage, waste management and remediation activities	14,834.9	8,747.1	11,444.9	14,181.8	14,793.1
f. Construction	424,117.5	395,665.8	422,115.6	561,891.7	449,596.3
01 - Construction of buildings	182,577.6	170,201.1	169,297.2	223,978.4	185,437.7
02 - Civil engineering	189,610.6	180,562.1	200,013.0	266,293.6	205,123.1
03 - Specialized construction activities	51,929.3	44,902.6	52,805.5	71,619.7	59,035.5
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,223,450.1	1,228,340.5	1,263,885.3	1,388,652.2	1,390,410.6
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	66,118.7	60,641.4	62,082.4	66,268.6	55,503.1
02 - Wholesale trade, except of motor vehicles and motorcycles	414,576.2	395,498.7	397,628.9	425,826.7	460,739.5
03 - Retail trade, except of motor vehicles and motorcycles	742,755.3	772,200.4	804,174.1	896,556.9	874,168.0
h. Transportation and storage	443,064.7	407,454.4	404,022.7	399,975.0	395,548.0
i. Accommodation and food service activities	40,052.6	45,860.7	37,576.1	45,938.9	43,602.0
j. Information and communication	255,760.1	270,554.2	270,804.7	291,907.0	319,133.4
k. Real estate activities	160,573.5	147,739.0	140,912.2	146,227.5	140,679.0
l. Professional, scientific and technical activities	156,161.2	166,185.9	179,775.8	201,034.0	245,629.6
01 - Legal and accounting activities	21,187.1	21,660.6	22,295.0	24,781.1	22,418.1
02 - Activities of head offices; management consultancy activities	13,614.7	14,979.2	16,809.8	16,030.9	14,667.1
03 - Architectural and engineering activities; technical testing and analysis	23,203.0	26,851.1	34,877.6	35,068.1	30,577.1
04 - Scientific research and development	10,516.9	6,164.6	5,491.8	6,844.2	6,768.4
05 - Advertising and market research	17,185.4	18,509.0	15,452.0	15,518.2	17,729.3
06 - Other professional, scientific and technical activities	68,716.1	76,051.0	82,751.9	100,415.7	151,234.9
07 - Veterinary activities	1,738.1	1,970.3	2,097.7	2,375.8	2,234.8
m. Administrative and support service activities	131,264.1	123,852.8	146,757.0	176,920.6	145,349.3
01 - Rental and leasing activities	5,069.1	4,843.1	5,005.7	5,638.5	5,539.4
02 - Employment activities	2,637.8	2,670.4	3,447.8	3,316.9	2,777.4
03 - Travel agency, tour operator, reservation service and related activities	30,650.7	27,646.5	40,677.5	42,583.3	35,978.1
04 - Security and investigation activities	4,318.0	5,021.0	4,362.7	5,659.7	4,896.4
05 - Services to buildings and landscape activities	5,166.7	5,196.9	5,745.0	13,020.1	7,264.8
06 - Office administrative, office support and other business support activities	83,421.7	78,475.0	87,518.3	106,702.1	88,893.2
n. Education	133,533.3	116,897.2	144,083.1	139,663.7	130,897.9
o. Human health and social work activities	99,964.1	101,416.7	111,024.1	115,690.8	100,223.1
p. Arts, entertainment and recreation	2,943.7	2,962.0	5,829.2	3,277.3	5,550.0
q. Other service activities	595,338.1	563,780.1	603,676.7	711,902.5	544,301.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	715,257.5	707,640.5	716,930.8	762,893.6	773,310.5
VI. PERSONAL	14,802,431.8	14,959,998.3	15,592,399.0	16,446,005.3	16,764,949.5
VII. OTHER	80,417.0	69,957.5	48,235.0	50,193.3	69,731.7
TOTAL	30,596,244.6	29,814,952.7	31,063,359.6	34,540,331.9	34,407,675.5

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Effective March 2025, 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 September, 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
1. FOREIGN CONSTITUENTS	1,064,658	609,480.0	94,530	122,057.2	77,652	137,634.1	15,771	149,351.0	1,252,611	1,018,522.3
1) Official	51,150	43,844.0	5,167	4,924.2	15,410	23,184.8	506	27,631.0	72,233	99,584.1
2) Business	15,517	20,493.3	1,535	3,172.4	2,494	6,598.9	9,908	106,977.8	29,454	137,242.4
3) Personal	997,991	545,142.6	87,828	113,960.7	59,748	107,850.3	5,326	14,358.8	1,150,893	781,312.4
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	31	383.4	31	383.4
2. DOMESTIC CONSTITUENTS	117,452,561	13,208,598.7	54,975,043	3,708,051.9	1,813,879	1,453,523.0	2,681,300	15,018,979.7	176,922,783	33,389,153.2
I. GOVERNMENT	-	-	-	-	-	-	636,777	5,264,710.4	636,777	5,264,710.4
A. Federal Government	-	-	-	-	-	-	142,585	3,131,310.5	142,585	3,131,310.5
B. Provincial Governments	-	-	-	-	-	-	453,473	1,910,156.8	453,473	1,910,156.8
C. Local Bodies	-	-	-	-	-	-	40,719	223,243.1	40,719	223,243.1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	20,399	2,031,562.0	20,399	2,031,562.0
Agriculture, hunting and forestry	-	-	-	-	-	-	248	1,598.9	248	1,598.9
Services	-	-	-	-	-	-	899	39,337.1	899	39,337.1
Utilities	-	-	-	-	-	-	9,409	922,789.9	9,409	922,789.9
Transport, storage and communications	-	-	-	-	-	-	5,107	115,990.6	5,107	115,990.6
Manufacturing	-	-	-	-	-	-	2,211	324,851.6	2,211	324,851.6
Mining and Quarrying	-	-	-	-	-	-	480	375,016.7	480	375,016.7
Construction	-	-	-	-	-	-	155	50,457.6	155	50,457.6
Commerce and Trade	-	-	-	-	-	-	463	32,867.3	463	32,867.3
Others	-	-	-	-	-	-	1,427	168,652.3	1,427	168,652.3
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	85,781	1,643,346.6	85,781	1,643,346.6
Mutual Funds and AMCs	-	-	-	-	-	-	4,860	1,092,096.6	4,860	1,092,096.6
Insurance & Pension Funds	-	-	-	-	-	-	17,881	225,684.8	17,881	225,684.8
MFIs and DFIs	-	-	-	-	-	-	11,296	42,108.4	11,296	42,108.4
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12,914	125,722.5	12,914	125,722.5
Modarabas	-	-	-	-	-	-	463	5,110.2	463	5,110.2
Other NBFIs	-	-	-	-	-	-	38,367	152,624.0	38,367	152,624.0
IV. PRIVATE SECTOR (BUSINESS)	4,182,124	1,305,371.0	440,028	173,298.8	118,610	121,699.4	1,816,764	5,241,173.2	6,557,526	6,841,542.4
A. Agriculture, forestry and fishing	1,543,070	134,850.3	108,766	10,358.9	28,032	8,662.5	213,681	111,752.0	1,893,549	265,623.7
1. Crop and animal production, hunting and related service activities	1,541,206	134,179.4	108,701	9,938.9	27,958	8,639.1	211,559	105,132.9	1,889,424	257,890.3
Growing of Wheat, Rice, Sugar Cane & Cotton	823,459	59,600.7	50,362	5,315.8	13,235	3,577.8	142,823	35,035.1	1,029,879	103,529.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,319	13,841.4	5,953	370.2	1,010	605.0	1,381	2,321.6	130,663	17,138.2
Growing of other fruits, vegetables and crops	348,519	16,619.6	32,229	1,829.9	10,261	1,279.5	27,899	12,506.7	418,908	32,235.8
Raising of livestock and other related activities	202,322	38,060.4	17,857	2,099.1	2,085	1,866.3	27,104	47,880.1	249,368	89,906.0
Other agricultural support activities	44,541	6,047.0	2,293	311.8	1,357	1,307.4	12,169	7,303.5	60,360	14,969.7
Hunting, trapping and related service activities	46	10.3	7	12.0	10	3.1	183	85.8	246	111.2
02 - Forestry and logging	280	88.1	9	1.0	17	13.2	524	1,018.3	830	1,120.6
03 - Fishing and aquaculture	1,584	582.7	56	419.0	57	10.3	1,598	5,600.8	3,295	6,612.9
B. Mining and quarrying	3,684	3,880.8	157	313.3	379	998.3	11,799	320,798.1	16,019	325,990.5
05 - Mining of coal and lignite	700	473.9	39	95.8	52	113.5	2,593	132,678.6	3,384	133,361.7
06 - Extraction of crude petroleum and natural gas	608	825.2	26	74.1	104	116.8	4,013	139,364.0	4,751	140,380.0
07 - Mining of metal ores	331	365.9	12	13.9	26	266.1	901	24,661.6	1,270	25,307.4
08-Other mining and quarrying	1,629	2,072.8	74	129.6	166	490.9	3,652	22,710.8	5,521	25,404.1
09 - Mining support service activities	416	143.0	6	0.0	31	11.0	640	1,383.1	1,093	1,537.2
C. Manufacturing	189,371	140,435.5	18,052	22,193.8	15,011	28,907.4	322,879	1,425,085.0	545,313	1,616,621.8
10 - Manufacture of food products	57,889	36,048.4	2,732	5,302.9	4,700	12,464.5	56,027	272,017.6	121,348	325,833.3
11 - Manufacture of beverages	1,191	1,233.2	87	25.6	272	1,774.6	13,054	61,586.2	14,604	64,619.5
12 - Manufacture of tobacco products	121	31.6	6	0.3	46	409.2	352	27,808.6	525	28,249.6
13 - Manufacture of textiles	20,112	20,597.3	3,061	4,485.4	2,628	2,082.2	48,404	187,751.1	74,205	214,916.0
Preparation and spinning of textile fibres	4,643	3,578.8	593	554.7	1,313	1,124.0	14,856	51,424.5	21,405	56,682.0
Weaving of textiles	2,263	2,024.8	203	342.8	376	293.9	6,332	15,542.5	9,174	18,204.0
Finishing of textiles	3,454	1,553.7	362	111.0	597	321.9	6,173	19,901.3	10,586	21,887.9
Manufacture of knitted and crocheted fabrics	1,018	1,114.8	291	454.7	73	86.6	2,827	17,286.5	4,209	18,942.6
Manufacture of made-up textile articles, except apparel	3,222	4,731.4	624	850.7	74	59.3	6,451	29,969.9	10,371	35,611.3
Manufacture of carpets and rugs	297	119.6	28	12.6	24	7.3	600	1,604.1	949	1,743.5
Manufacture of other textiles n.e.c.	5,215	7,474.1	960	2,159.0	171	189.2	11,165	52,022.4	17,511	61,844.7
14 - Manufacture of wearing apparel	9,681	7,969.7	4,546	2,362.6	537	537.1	11,734	61,134.6	26,498	72,004.0
15 - Manufacture of leather and related products	4,849	4,990.1	629	1,319.4	243	299.3	6,852	16,506.5	12,573	23,115.3
Tanning and dressing of leather; dressing and dyeing of fur	969	1,057.8	238	203.8	81	72.7	1,866	5,578.0	3,154	6,912.3
Manufacture of luggage, handbags and the like, saddlery and harness	608	561.1	52	322.8	74	84.2	1,258	2,642.7	1,992	3,610.9
Manufacture of footwear	3,272	3,371.3	339	792.8	88	142.3	3,728	8,285.7	7,427	12,592.1
a. Leather wear	2,289	1,865.5	259	716.9	71	100.5	2,957	7,722.9	5,576	10,405.8
b. Rubber and Plastic wear	983	1,505.8	80	75.8	17	41.8	771	562.9	1,851	2,186.3

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,525	1,094.4	111	166.6	105	156.6	2,664	3,478.5	5,405	4,896.1
17 - Manufacture of paper and paper products	1,302	527.1	101	21.9	116	91.4	5,552	12,611.2	7,071	13,251.6
18 - Printing and reproduction of recorded media	9,711	5,763.8	782	745.7	703	400.9	10,405	15,210.0	21,601	22,120.4
Printing and other service activities related to printing	9,527	5,683.2	760	740.5	617	364.6	9,818	13,889.1	20,722	20,677.4
Reproduction of recorded media	184	80.6	22	5.2	86	36.3	587	1,320.9	879	1,443.1
19 - Manufacture of coke and refined petroleum products	1,058	756.1	155	135.6	126	149.5	3,583	135,527.9	4,922	136,569.1
20 - Manufacture of chemicals and chemical products	5,862	5,945.9	694	950.2	668	794.6	35,407	113,560.5	42,631	121,251.3
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparation	1,900	2,840.1	310	678.5	626	804.1	11,399	88,086.4	14,235	92,409.0
22 - Manufacture of rubber and plastics products	3,879	4,142.4	375	731.8	194	268.5	16,593	28,758.7	21,041	33,901.4
23 - Manufacture of other non-metallic mineral products	5,696	3,564.9	310	255.7	325	704.3	6,723	34,409.8	13,054	38,934.6
24 - Manufacture of basic metals	7,393	5,634.0	464	631.2	505	782.5	14,078	35,366.4	22,440	42,414.2
25 - Manufacture of fabricated metal products, except machinery and equipment	2,544	1,715.2	174	139.9	137	123.4	3,836	8,220.0	6,691	10,198.4
26 - Manufacture of computer, electronic and optical products	4,591	2,436.9	407	780.6	241	203.9	3,763	25,125.3	9,002	28,546.8
27 - Manufacture of electrical equipment	6,785	5,109.9	379	369.1	423	2,098.3	11,454	54,467.4	19,041	62,044.8
28 - Manufacture of machinery and equipment	7,393	4,083.9	420	610.4	532	469.6	8,137	28,422.4	16,482	33,586.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	3,076	2,412.1	207	385.9	245	331.7	6,207	78,456.0	9,735	81,585.7
30 - Manufacture of other transport equipment	979	572.2	40	6.3	64	82.9	1,508	17,249.1	2,591	17,910.6
31 - Manufacture of furniture	3,710	1,172.3	170	120.2	103	44.4	2,963	2,702.1	6,946	4,039.0
32 - Other manufacturing	25,450	21,029.6	1,819	1,919.9	1,400	3,822.2	37,916	111,695.1	66,585	138,466.8
Manufacture of jewellery and related articles	3,659	1,352.6	106	48.4	122	65.3	2,449	1,490.8	6,336	2,957.1
Manufacture of imitation jewellery and related articles	366	142.7	24	2.9	7	2.4	610	294.3	1,007	442.2
Manufacture of musical instruments	540	310.0	24	2.5	16	74.6	896	3,212.2	1,476	3,599.3
Manufacture of sports goods	7,497	8,476.2	745	1,103.0	549	2,359.6	8,491	36,595.9	17,282	48,534.6
Manufacture of games and toys	87	108.0	6	0.2	10	2.4	94	56.7	197	167.3
Manufacture of medical and dental instruments and supplies	1,548	1,623.5	74	44.3	462	824.4	5,043	13,964.1	7,127	16,456.3
Manufacture of Handicrafts	369	102.2	306	97.8	31	3.8	496	780.8	1,202	984.7
Other manufacturing n.e.c.	11,384	8,914.3	534	620.8	203	489.7	19,837	55,300.4	31,958	65,325.3
33 - Repair and installation of machinery and equipment	1,674	764.4	73	48.2	72	11.9	4,268	4,933.5	6,087	5,757.9
D. Electricity, gas, steam and air conditioning supply	249	58.7	136	59.8	3	0.0	12,814	707,474.5	13,202	707,593.0
Electric power generation, transmission and distribution	51	6.8	1	-	-	-	9,509	671,431.7	9,561	671,438.5
a) Hydal	-	-	-	-	-	-	1,014	76,083.9	1,014	76,083.9
b) Thermal	-	-	-	-	-	-	523	17,525.5	523	17,525.5
c) Coal Based	-	-	-	-	-	-	351	302,980.2	351	302,980.2
d) Wind	-	-	-	-	-	-	542	17,482.3	542	17,482.3
e) Solar	28	3.2	-	-	-	-	2,874	24,752.3	2,902	24,755.5
f) Other	23	3.6	1	-	-	-	4,205	232,607.4	4,229	232,610.9
Manufacture of gas; distribution of gaseous fuels through mains	1	-	-	-	-	-	2,467	34,651.0	2,468	34,651.0
Steam and air conditioning supply	197	51.9	135	59.8	3	0.0	838	1,391.9	1,173	1,503.6
E. Water supply; sewerage, waste management and remediation activities	3,456	3,218.0	160	1,133.9	256	80.1	5,985	10,361.0	9,857	14,793.1
36 - Water collection, treatment and supply	985	368.9	33	16.1	163	43.1	1,485	3,416.3	2,666	3,844.3
37 - Sewerage	463	299.0	26	110.0	9	0.9	2,814	308.6	3,312	718.5
38 - Waste collection, treatment and disposal activities; materials recovery	1,712	2,496.0	80	1,007.0	52	18.4	1,459	6,239.8	3,303	9,761.2
39 - Remediation activities and other waste management services	296	54.2	21	0.8	32	17.7	227	396.3	576	469.0
F. Construction	98,466	62,905.8	4,292	2,473.6	4,848	18,483.2	129,303	365,733.7	236,909	449,596.3
41 - Construction of buildings	36,511	24,041.5	989	1,634.3	1,912	3,227.9	70,780	156,533.9	110,192	185,437.7
42 - Civil engineering	45,437	30,292.2	1,860	652.3	2,242	14,555.6	39,096	159,623.0	88,635	205,123.1
43 - Specialized construction activities	16,518	8,572.1	1,443	187.0	694	699.7	19,427	49,576.8	38,082	59,035.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,543,488	614,949.4	104,272	57,720.9	40,237	30,020.8	513,065	687,719.4	2,201,062	1,390,410.6
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	42,005	15,389.0	1,023	523.4	1,413	983.3	33,522	38,607.3	77,963	55,503.1
46 - Wholesale trade, except of motor vehicles and motorcycles	182,006	70,393.0	8,051	5,070.0	13,881	7,616.9	252,747	377,659.7	456,685	460,739.5
47 - Retail trade, except of motor vehicles and motorcycles	1,319,477	529,167.4	95,198	52,127.5	24,943	21,420.6	226,796	271,452.4	1,666,414	874,168.0

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 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	37,056	33,116.6	1,828	1,839.7	1,365	1,347.7	33,917	359,244.0	74,166	395,548.0
49 - Land transport and transport via pipelines	20,066	12,291.5	989	577.4	577	524.5	16,770	28,613.2	38,402	42,006.5
50 - Water transport	496	444.8	29	103.2	54	8.3	1,478	49,672.0	2,057	50,228.2
51 - Air transport	1,196	1,285.0	70	110.6	19	3.5	1,895	139,113.5	3,180	140,512.6
52 - Warehousing and support activities for transportation	14,270	17,965.6	651	886.0	661	778.1	11,985	126,322.7	27,567	145,952.4
53 - Courier activities other than national post activities	1,028	1,129.7	89	162.5	54	33.4	1,789	15,522.6	2,960	16,848.2
I. Accommodation and food service activities	22,267	7,881.9	1,656	1,055.4	759	830.3	20,592	33,834.5	45,274	43,602.0
55 - Accommodation	4,743	1,961.8	304	244.0	191	335.6	4,722	16,101.4	9,960	18,642.8
56-Food and beverage service activities	17,524	5,920.1	1,352	811.4	568	494.7	15,870	17,733.1	35,314	24,959.3
J. Information and communication	28,653	21,205.2	3,015	3,852.9	1,255	1,359.0	53,609	292,716.2	86,532	319,133.4
58 - Publishing activities	4,569	2,642.1	395	211.9	308	369.1	7,435	31,836.8	12,707	35,060.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	668	101.3	74	30.2	27	2.1	1,068	1,548.9	1,837	1,682.4
60 - Programming and broadcasting activities	256	163.4	57	2.9	15	9.8	1,071	2,962.6	1,399	3,138.6
61 - Telecommunications	9,826	3,047.0	380	638.7	382	123.0	12,760	132,793.8	23,348	136,602.5
62 - Computer programming, consultancy and related activities	10,512	13,040.4	1,712	2,588.2	405	820.5	22,376	93,032.1	35,005	109,481.2
63 - Information service activities	2,822	2,211.0	397	381.1	118	34.6	8,899	30,542.0	12,236	33,168.7
K. Real estate activities	88,741	54,338.4	3,046	4,824.3	3,116	4,199.0	25,591	77,317.3	120,494	140,679.0
L. Professional, scientific and technical activities	69,674	39,821.1	15,447	9,606.8	6,513	9,165.8	62,325	187,035.9	153,959	245,629.6
69 - Legal and accounting activities	10,311	6,786.4	3,290	1,227.3	712	1,121.3	7,179	13,283.1	21,492	22,418.1
70 - Activities of head offices; management consultancy activities	1,558	384.9	134	24.5	63	16.8	3,178	14,240.9	4,933	14,667.1
71 - Architectural and engineering activities; technical testing and analysis	4,945	4,800.4	505	1,038.0	158	361.9	5,859	24,376.8	11,467	30,577.1
72 - Scientific research and development	1,001	376.9	83	45.5	128	83.6	1,518	6,262.4	2,730	6,768.4
73 - Advertising and market research	5,290	2,260.5	750	679.7	209	597.5	6,770	14,191.6	13,019	17,729.3
74 - Other professional, scientific and technical activities	45,294	24,896.2	10,661	6,462.2	5,215	6,896.2	36,937	112,980.2	98,107	151,234.9
75 - Veterinary activities	1,275	315.8	24	129.6	28	88.4	884	1,701.0	2,211	2,234.8
M. Administrative and support service activities	46,959	20,225.9	2,563	1,383.2	2,808	1,461.0	83,601	122,279.2	135,931	145,349.3
77 - Rental and leasing activities	6,227	2,086.4	221	153.0	220	244.1	1,806	3,055.9	8,474	5,539.4
78 - Employment activities	858	964.2	82	59.0	70	113.7	963	1,640.4	1,973	2,777.4
79 - Travel agency, tour operator, reservation service and related activities	11,682	5,257.4	663	355.1	908	289.7	32,665	30,075.8	45,918	35,978.1
80 - Security and investigation activities	636	158.0	18	2.3	153	304.9	1,680	4,431.2	2,487	4,896.4
81. Services to buildings and landscape activities	2,571	1,373.8	65	43.2	197	92.3	2,870	5,755.6	5,703	7,264.8
82 - Office administrative, office support and other business support activities	24,985	10,386.1	1,514	770.5	1,260	416.2	43,617	77,320.4	71,376	88,893.2
N. Education	30,572	10,869.3	18,208	5,116.7	1,220	947.8	42,048	113,964.1	92,048	130,897.9
O. Human health and social work activities	11,424	9,471.2	2,129	1,947.1	1,559	2,470.8	16,907	86,334.0	32,019	100,223.1
86 - Human health activities	10,778	9,256.5	2,028	1,898.3	1,383	2,375.3	12,957	70,702.9	27,146	84,233.0
87 - Residential care activities	297	97.9	49	37.0	25	17.8	488	1,236.3	859	1,388.9
88. Social work activities with and without accommodation	349	116.8	52	11.9	151	77.7	3,462	14,394.8	4,014	14,601.1
P. Arts, entertainment and recreation	1,479	1,083.7	461	109.9	140	139.5	3,128	4,216.9	5,208	5,550.0
Q. Other service activities	463,515	147,059.2	155,840	49,308.6	11,109	12,626.2	265,520	335,307.2	895,984	544,301.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	104,097	773,310.5	104,097	773,310.5
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	39,735	498,875.8	39,735	498,875.8
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	64,362	274,434.7	64,362	274,434.7
VI. PERSONAL	113,261,095	11,899,678.2	54,532,337	3,533,912.0	1,694,264	1,330,889.3	2,617	470.0	169,490,313	16,764,949.5
A. Salaried persons	25,324,769	3,619,943.6	6,539,490	1,028,529.2	431,588	294,442.5	761	56.6	32,296,608	4,942,971.9
B. Self employed	19,250,852	6,055,076.6	2,467,830	644,982.9	589,733	439,850.3	1,125	392.7	22,309,540	7,140,302.5
C. Other Personal	68,685,474	2,224,658.0	45,525,017	1,860,399.9	672,943	596,596.5	731	20.7	114,884,165	4,681,675.1
VII. OTHER	9,342	3,549.4	2,678	841.1	1,005	934.3	14,865	64,406.9	27,890	69,731.7
Total	118,517,219	13,818,078.7	55,069,573	3,830,109.1	1,891,531	1,591,157.0	2,697,071	15,168,330.7	178,175,394	34,407,675.5

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.

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

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th September, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENT		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	861,995	1,817.4	336,811	1,598.8	12,966	16.8	74,404	37.1	4,389,564	10,997.0
25,000 to 50,000	58,983	2,083.8	60,132	2,173.5	598	21.5	1,181	41.9	323,880	11,658.5
50,000 to 100,000	56,817	4,046.5	47,319	3,303.8	681	49.5	936	67.1	353,598	25,690.9
100,000 to 150,000	34,997	4,262.2	20,624	2,534.8	320	39.4	575	70.1	244,967	29,827.7
150,000 to 200,000	21,818	3,780.0	12,044	2,093.1	234	40.6	358	62.6	167,572	29,095.3
200,000 to 300,000	28,834	7,051.9	15,694	3,780.3	311	75.9	459	113.1	228,957	55,006.0
300,000 to 400,000	19,677	6,803.0	69,048	25,274.0	203	69.2	316	110.6	131,530	45,418.4
400,000 to 500,000	14,236	6,361.0	6,360	2,814.8	194	86.7	298	133.0	82,328	36,834.5
500,000 to 750,000	27,596	16,552.2	9,009	5,524.0	327	200.5	534	327.9	133,218	80,533.1
750,000 to 1,000,000	15,545	13,486.9	5,701	4,944.9	238	205.9	445	389.0	72,879	63,220.0
1,000,000 to 2,000,000	39,326	54,216.5	13,804	20,083.5	549	776.5	948	1,345.0	155,120	214,300.8
2,000,000 to 3,000,000	18,061	44,164.8	6,573	15,851.0	322	804.5	509	1,263.8	71,082	171,982.2
3,000,000 to 4,000,000	10,632	36,640.6	3,892	13,546.2	204	709.5	376	1,287.5	41,618	142,756.0
4,000,000 to 5,000,000	6,924	30,892.6	2,904	12,969.4	126	562.3	268	1,200.8	27,073	120,664.5
5,000,000 to 6,000,000	6,332	34,080.1	2,188	11,904.9	124	681.2	258	1,392.2	21,939	118,240.7
6,000,000 to 7,000,000	3,773	24,375.2	1,787	11,598.4	106	682.5	173	1,121.3	13,722	88,606.1
7,000,000 to 8,000,000	3,096	23,069.0	1,400	10,452.8	71	536.1	163	1,217.8	11,010	82,109.7
8,000,000 to 9,000,000	2,705	22,909.8	1,032	8,776.0	84	711.8	180	1,524.2	8,599	72,714.3
9,000,000 to 10,000,000	2,128	20,190.5	1,056	10,032.2	89	842.0	109	1,036.6	7,221	68,537.7
10,000,000 to 100,000,000	18,426	425,108.8	13,941	418,295.4	1,276	41,442.1	2,204	74,873.0	64,672	1,649,379.9
100,000,000 to 500,000,000	633	107,335.5	3,598	737,687.6	620	137,706.9	669	143,380.9	5,674	1,106,157.5
500,000,000 to 1,000,000,000	35	21,890.6	954	623,586.4	262	173,208.3	134	91,318.3	733	495,903.5
1,000,000,000 to 5,000,000,000	38	81,607.3	772	1,471,182.9	416	904,109.0	204	441,923.6	476	943,959.1
5,000,000,000 to 10,000,000,000	4	25,795.9	79	518,057.8	48	326,747.5	53	371,304.2	60	390,883.8
10,000,000,000 & Over	-	-	55	1,326,644.1	30	441,235.9	27	507,805.0	34	787,065.4
TOTAL	1,252,611	1,018,522.3	636,777	5,264,710.4	20,399	2,031,562.0	85,781	1,643,346.6	6,557,526	6,841,542.4

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 September, 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	62,303	267.7	140,442,824	238,895.8	13,814	77.9	145,332,686	251,891.1	146,194,681	253,708.4
25,000 to 50,000	7,447	283.5	5,160,142	187,184.0	1,813	64.2	5,555,193	201,427.1	5,614,176	203,510.9
50,000 to 100,000	6,123	396.8	6,443,177	465,308.9	2,138	162.8	6,853,972	494,979.8	6,910,789	499,026.3
100,000 to 150,000	2,205	264.9	4,055,610	494,033.5	1,090	132.3	4,325,391	526,902.6	4,360,388	531,164.8
150,000 to 200,000	1,461	256.2	2,540,795	439,140.5	1,321	234.4	2,723,785	470,922.7	2,745,603	474,702.7
200,000 to 300,000	2,243	545.6	2,999,448	732,760.9	1,832	434.8	3,248,944	792,716.5	3,277,778	799,768.4
300,000 to 400,000	1,334	455.6	1,719,301	594,113.0	724	251.4	1,922,456	665,692.2	1,942,133	672,495.2
400,000 to 500,000	975	442.4	1,137,770	506,980.5	931	401.9	1,228,856	547,693.7	1,243,092	554,054.7
500,000 to 750,000	2,359	1,398.9	1,576,333	950,407.1	766	447.4	1,722,546	1,038,839.0	1,750,142	1,055,391.2
750,000 to 1,000,000	1,123	988.8	807,317	695,339.5	513	442.4	888,216	765,530.5	903,761	779,017.4
1,000,000 to 2,000,000	3,623	5,087.4	1,227,963	1,686,736.3	755	1,001.3	1,402,762	1,929,330.8	1,442,088	1,983,547.3
2,000,000 to 3,000,000	1,609	3,931.2	478,675	1,162,616.5	561	1,355.8	559,331	1,357,804.9	577,392	1,401,969.8
3,000,000 to 4,000,000	1,013	3,507.7	250,985	859,436.1	255	898.1	298,343	1,022,141.0	308,975	1,058,781.6
4,000,000 to 5,000,000	964	4,394.1	147,625	656,497.7	395	1,765.9	179,355	798,054.7	186,279	828,947.4
5,000,000 to 6,000,000	1,095	5,829.2	111,902	603,705.7	132	701.0	137,638	742,455.0	143,970	776,535.1
6,000,000 to 7,000,000	524	3,405.8	66,503	429,128.7	97	626.1	82,912	535,168.9	86,685	559,544.2
7,000,000 to 8,000,000	440	3,289.4	55,824	414,895.7	33	246.9	68,941	512,748.3	72,037	535,817.3
8,000,000 to 9,000,000	392	3,305.8	39,494	333,686.1	31	262.2	49,812	420,980.4	52,517	443,890.3
9,000,000 to 10,000,000	417	3,990.5	30,535	289,411.7	49	453.4	39,476	374,304.1	41,604	394,494.6
10,000,000 to 100,000,000	4,957	153,584.2	193,661	4,008,135.8	533	20,822.2	281,244	6,366,532.6	299,670	6,791,641.4
100,000,000 to 500,000,000	1,240	250,623.4	4,145	704,357.4	88	16,352.7	16,034	3,096,266.4	16,667	3,203,601.9
500,000,000 to 1,000,000,000	143	94,281.4	200	138,515.2	11	7,452.3	2,437	1,624,265.5	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	96	155,603.9	78	129,637.1	8	15,144.3	2,050	4,061,559.9	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	10	64,890.9	5	26,990.4	-	-	255	1,698,874.5	259	1,724,670.4
10,000,000,000 & Over	1	12,285.3	1	17,035.4	-	-	148	3,092,071.1	148	3,092,071.1
TOTAL	104,097	773,310.5	169,490,313	16,764,949.5	27,890	69,731.7	176,922,783	33,389,153.2	178,175,394	34,407,675.5

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	Mar-25			Jun-25			Sep-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	77.7	875.8	953.5	91.0	917.8	1,008.8	94.8	923.7	1,018.5
	Government	155.4	4,392.1	4,547.6	144.3	5,077.0	5,221.3	104.1	5,160.6	5,264.7
	Non-Financial Public Sector Enterprises	23.5	1,465.9	1,489.4	26.0	1,970.6	1,996.5	27.0	2,004.5	2,031.6
	NBFCs & Financial Auxiliaries	1.9	1,094.8	1,096.7	2.5	1,745.9	1,748.5	2.0	1,641.3	1,643.3
	Private Sector (Business)	558.1	6,060.5	6,618.6	548.2	6,681.1	7,229.3	472.3	6,369.3	6,841.5
	Trust Funds & Non Profit Organizations	15.8	701.1	716.9	19.6	738.2	757.8	16.0	757.3	773.3
	Personal/Individuals	2,498.5	13,093.9	15,592.4	2,578.3	13,949.7	16,527.9	2,700.4	14,064.5	16,764.9
	Others	7.6	40.6	48.2	2.5	47.7	50.2	1.9	67.8	69.7
	Total	3,338.6	27,724.8	31,063.4	3,412.4	31,128.0	34,540.3	3,418.6	30,989.1	34,407.7
Punjab	Foreign Constituents	57.8	346.8	404.6	65.2	374.6	439.8	67.6	380.9	448.4
	Government	36.0	1,667.0	1,703.0	25.8	1,885.6	1,911.4	28.0	2,128.7	2,156.7
	Non-Financial Public Sector Enterprises	4.5	726.1	730.6	8.0	974.1	982.1	7.3	1,021.7	1,029.0
	NBFCs & Financial Auxiliaries	0.5	146.6	147.1	0.4	158.9	159.3	0.5	135.4	135.9
	Private Sector (Business)	335.0	2,469.4	2,804.4	354.8	2,865.8	3,220.6	303.7	2,674.0	2,977.8
	Trust Funds & Non Profit Organizations	9.2	259.3	268.5	12.0	243.7	255.7	9.3	249.6	258.9
	Personal/Individuals	1,403.9	6,692.9	8,096.8	1,500.8	6,794.6	8,295.5	1,583.1	7,165.9	8,749.0
	Others	0.4	14.2	14.6	1.2	26.4	27.6	0.8	35.6	36.3
	Total	1,847.4	12,322.3	14,169.7	1,968.3	13,323.7	15,292.0	2,000.3	13,791.8	15,792.0
Sindh	Foreign Constituents	0.6	392.4	393.0	0.7	383.1	383.8	0.7	379.8	380.6
	Government	73.6	1,168.4	1,242.0	69.2	1,693.3	1,762.5	16.3	1,133.2	1,149.4
	Non-Financial Public Sector Enterprises	16.8	269.4	286.3	11.7	414.9	426.5	16.0	416.8	432.9
	NBFCs & Financial Auxiliaries	0.1	757.0	757.1	0.1	1,477.8	1,477.9	0.1	1,375.8	1,375.9
	Private Sector (Business)	83.0	2,529.5	2,612.5	41.1	2,601.8	2,642.9	42.7	2,609.5	2,652.2
	Trust Funds & Non Profit Organizations	2.2	312.7	314.9	2.7	347.9	350.7	2.1	349.1	351.2
	Personal/Individuals	254.2	3,763.7	4,017.9	221.6	4,244.6	4,466.2	224.2	4,036.7	4,260.9
	Others	5.9	4.4	10.3	0.0	8.9	8.9	0.0	17.5	17.5
	Total	436.4	9,197.5	9,633.9	347.1	11,172.3	11,519.4	302.2	10,318.5	10,620.6
Khyber Pakhtunk	Foreign Constituents	7.4	29.1	36.5	9.3	31.7	40.9	9.8	33.0	42.8
	Government	21.5	380.6	402.1	27.6	489.8	517.4	20.9	457.8	478.7
	Non-Financial Public Sector Enterprises	0.7	46.7	47.4	1.2	39.3	40.6	2.6	24.2	26.8
	NBFCs & Financial Auxiliaries	0.1	1.2	1.3	0.1	10.9	11.0	0.1	5.8	5.9
	Private Sector (Business)	74.3	173.4	247.7	82.4	196.4	278.8	74.1	161.3	235.4
	Trust Funds & Non Profit Organizations	0.7	20.0	20.7	1.2	28.9	30.1	1.5	32.5	34.0
	Personal/Individuals	442.2	947.8	1,390.0	485.2	1,220.0	1,705.2	496.4	1,082.1	1,578.5
	Others	0.8	8.9	9.7	0.8	6.8	7.6	0.9	5.6	6.5
	Total	547.7	1,607.7	2,155.4	607.7	2,023.9	2,631.6	606.2	1,802.4	2,408.6
Balochistan	Foreign Constituents	0.0	1.4	1.4	0.1	1.7	1.8	0.1	1.9	1.9
	Government	11.3	216.2	227.5	8.9	139.7	148.6	23.7	191.8	215.5
	Non-Financial Public Sector Enterprises	1.3	6.8	8.1	4.4	12.8	17.2	0.8	13.1	13.9
	NBFCs & Financial Auxiliaries	0.0	0.2	0.2	0.0	0.1	0.1	-	0.3	0.3
	Private Sector (Business)	35.0	87.8	122.7	35.5	118.8	154.3	29.6	102.9	132.5
	Trust Funds & Non Profit Organizations	0.1	11.1	11.2	0.2	8.7	9.0	0.2	8.4	8.6
	Personal/Individuals	76.4	279.1	355.5	80.2	305.5	385.7	86.0	285.1	371.1
	Others	0.4	0.6	0.9	0.3	0.5	0.8	0.1	0.9	1.0
	Total	124.5	603.1	727.6	129.6	587.9	717.5	140.4	604.3	744.8
Islamabad	Foreign Constituents	1.1	85.7	86.8	1.4	103.2	104.6	1.6	102.4	104.0
	Government	2.3	919.4	921.7	0.9	825.0	825.9	1.4	1,198.6	1,200.0
	Non-Financial Public Sector Enterprises	0.0	406.1	406.1	0.0	515.5	515.5	0.0	515.8	515.8
	NBFCs & Financial Auxiliaries	0.1	173.5	173.6	0.0	82.5	82.5	0.0	100.8	100.8
	Private Sector (Business)	4.1	760.6	764.7	4.8	842.7	847.5	5.8	789.3	795.1
	Trust Funds & Non Profit Organizations	1.3	90.7	92.0	1.1	101.4	102.6	1.3	111.8	113.1
	Personal/Individuals	32.2	1,005.7	1,037.8	30.9	1,013.9	1,044.8	32.8	1,059.9	1,092.7
	Others	0.0	12.5	12.5	-	5.0	5.0	0.0	8.2	8.2
	Total	41.2	3,454.1	3,495.3	39.2	3,489.2	3,528.4	42.8	3,886.8	3,929.6
Gilgit-Baltistan	Foreign Constituents	0.2	0.5	0.8	1.2	0.7	2.0	1.2	1.3	2.4
	Government	9.0	17.9	27.0	11.5	7.9	19.3	11.6	23.7	35.3
	Non-Financial Public Sector Enterprises	0.1	9.4	9.5	0.5	12.8	13.3	0.3	12.2	12.5
	NBFCs & Financial Auxiliaries	1.0	7.9	8.9	1.7	7.0	8.7	1.2	6.7	7.9
	Private Sector (Business)	7.4	11.6	19.0	10.7	15.7	26.4	9.3	11.4	20.7
	Trust Funds & Non Profit Organizations	1.0	1.0	1.9	0.9	1.2	2.1	1.1	1.1	2.2
	Personal/Individuals	32.2	50.7	82.9	32.1	49.0	81.1	34.5	62.0	96.5
	Others	0.0	0.0	0.1	0.1	0.1	0.2	0.1	0.0	0.1
	Total	50.9	99.2	150.1	58.6	94.3	153.0	59.3	118.4	177.7

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Mar-25			Jun-25			Sep-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	10.6	19.9	30.5	13.0	22.9	35.9	13.9	24.5	38.4
	Government	1.6	22.8	24.4	0.4	35.7	36.2	2.2	26.9	29.1
	Non-Financial Public Sector Enterprises	0.1	1.3	1.4	0.2	1.2	1.4	0.1	0.6	0.7
	NBFCs & Financial Auxiliaries	0.1	8.4	8.5	0.3	8.7	8.9	0.2	16.5	16.7
	Private Sector (Business)	19.3	28.3	47.6	18.9	39.9	58.9	7.1	20.7	27.8
	Trust Funds & Non Profit Organizations	1.4	6.3	7.7	1.4	6.3	7.8	0.4	4.9	5.3
	Personal/Individuals	257.5	353.9	611.4	227.5	322.0	549.4	243.5	372.8	616.3
	Others	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0
	Total	290.5	440.9	731.4	261.8	436.7	698.5	267.4	466.9	734.3

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.

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

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025					
	Mar		Jun		Sep ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	133,916,423	275,616.5	137,170,226	316,460.2	146,194,681	253,708.4
25,000 to 50,000	5,708,216	204,420.1	6,225,929	222,153.7	5,614,176	203,510.9
50,000 to 100,000	7,756,100	599,200.8	9,625,220	739,129.1	6,910,789	499,026.3
100,000 to 150,000	4,878,158	571,571.2	3,965,027	481,999.3	4,360,388	531,164.8
150,000 to 200,000	2,301,571	398,461.4	2,440,588	423,986.5	2,745,603	474,702.7
200,000 to 300,000	3,986,977	970,431.8	3,935,510	998,613.7	3,277,778	799,768.4
300,000 to 400,000	1,797,053	619,378.3	1,678,783	579,868.5	1,942,133	672,495.2
400,000 to 500,000	1,102,514	491,639.1	1,110,141	494,292.1	1,243,092	554,054.7
500,000 to 750,000	1,572,724	950,842.0	1,636,150	988,651.3	1,750,142	1,055,391.2
750,000 to 1,000,000	771,150	666,872.6	798,283	690,605.3	903,761	779,017.4
1,000,000 to 2,000,000	1,355,528	1,868,792.4	1,368,666	1,875,364.3	1,442,088	1,983,547.3
2,000,000 to 3,000,000	598,111	1,318,254.4	525,730	1,272,462.2	577,392	1,401,969.8
3,000,000 to 4,000,000	341,734	1,192,395.7	356,191	1,229,784.6	308,975	1,058,781.6
4,000,000 to 5,000,000	180,912	804,233.6	170,772	758,377.4	186,279	828,947.4
5,000,000 to 6,000,000	133,663	720,763.8	133,200	717,840.1	143,970	776,535.1
6,000,000 to 7,000,000	85,076	549,264.2	79,597	513,701.8	86,685	559,544.2
7,000,000 to 8,000,000	62,308	464,489.4	63,494	473,281.8	72,037	535,817.3
8,000,000 to 9,000,000	48,340	408,624.6	48,956	413,600.6	52,517	443,890.3
9,000,000 to 10,000,000	37,612	356,551.7	37,710	356,675.1	41,604	394,494.6
10,000,000 to 100,000,000	264,962	6,048,552.4	282,358	6,579,244.0	299,670	6,791,641.4
100,000,000 to 500,000,000	15,380	2,954,831.0	18,358	3,706,022.1	16,667	3,203,601.9
500,000,000 to 1,000,000,000	1,945	1,296,191.3	2,509	1,692,591.0	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	1,787	3,393,861.1	2,203	4,067,824.8	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	237	1,565,190.2	262	1,759,177.3	259	1,724,670.4
10,000,000,000 & Over	109	2,372,929.9	156	3,188,625.1	148	3,092,071.1
TOTAL	166,918,590	31,063,359.5	171,676,019	34,540,331.9	178,175,394	34,407,675.5

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 30 September, 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	87,860,209	72,457.1	44,284,139	26,315.6	653,183	513.5	1,210,772	936.9	134,008,303	100,223.1
5,000 to 10,000	3,400,766	24,160.1	1,064,563	7,524.1	72,048	511.0	167,731	1,172.1	4,705,108	33,367.3
10,000 to 20,000	2,881,849	40,884.6	2,570,103	35,957.2	71,596	1,023.3	171,793	2,417.0	5,695,341	80,282.1
20, 000 to 25,000	1,181,336	26,312.9	465,334	10,361.5	77,875	1,786.6	61,384	1,374.9	1,785,929	39,836.0
25,000 to 50,000	4,043,572	147,825.4	1,280,700	45,304.5	107,441	3,811.7	182,463	6,569.4	5,614,176	203,510.9
50,000 to 100,000	5,248,387	379,468.0	1,307,258	94,608.3	185,553	12,967.9	169,591	11,982.2	6,910,789	499,026.3
100,000 to 150,000	3,230,091	393,423.4	904,979	110,596.3	135,422	16,300.8	89,896	10,844.3	4,360,388	531,164.8
150,000 to 200,000	2,026,828	349,922.2	606,856	105,298.0	59,212	10,338.7	52,707	9,143.8	2,745,603	474,702.7
200,000 to 300,000	2,397,548	586,078.3	729,863	177,511.3	70,474	16,884.4	79,893	19,294.4	3,277,778	799,768.4
300,000 to 400,000	1,381,840	477,964.0	405,649	139,708.9	48,474	16,734.8	106,170	38,087.5	1,942,133	672,495.2
400,000 to 500,000	908,467	405,112.2	260,421	115,932.1	42,129	18,757.0	32,075	14,253.5	1,243,092	554,054.7
500,000 to 750,000	1,244,606	752,197.6	369,670	222,837.9	81,303	47,225.0	54,563	33,130.7	1,750,142	1,055,391.2
750,000 to 1,000,000	617,692	532,060.4	189,408	163,982.7	63,054	53,744.5	33,607	29,229.8	903,761	779,017.4
1,000,000 to 2,000,000	971,673	1,339,780.8	305,754	418,816.4	85,845	113,615.5	78,816	111,334.5	1,442,088	1,983,547.3
2,000,000 to 3,000,000	377,314	915,025.5	119,457	291,750.2	39,504	95,707.5	41,117	99,486.6	577,392	1,401,969.8
3,000,000 to 4,000,000	204,460	700,806.4	58,269	199,534.6	21,764	74,149.1	24,482	84,291.5	308,975	1,058,781.6
4,000,000 to 5,000,000	121,273	539,313.7	34,276	152,526.4	13,705	60,965.7	17,025	76,141.6	186,279	828,947.4
5,000,000 to 6,000,000	89,903	485,854.3	26,581	143,247.0	13,188	70,363.5	14,298	77,070.3	143,970	776,535.1
6,000,000 to 7,000,000	54,722	353,296.9	15,740	101,449.6	6,806	43,872.5	9,417	60,925.1	86,685	559,544.2
7,000,000 to 8,000,000	46,809	347,765.8	12,058	89,817.3	5,588	41,637.3	7,582	56,596.8	72,037	535,817.3
8,000,000 to 9,000,000	32,859	277,646.3	9,034	76,312.3	4,396	37,196.7	6,228	52,735.0	52,517	443,890.3
9,000,000 to 10,000,000	25,405	240,679.7	6,789	64,343.5	3,796	36,070.5	5,614	53,400.8	41,604	394,494.6
10,000,000 to 100,000,000	165,491	3,483,846.1	41,841	857,786.2	28,332	612,008.6	64,006	1,838,000.5	299,670	6,791,641.4
100,000,000 to 500,000,000	3,855	659,095.7	780	129,037.3	795	132,474.6	11,237	2,282,994.2	16,667	3,203,601.9
500,000,000 to 1,000,000,000	185	128,311.0	39	26,230.5	32	21,739.4	2,216	1,469,875.3	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	72	119,212.2	12	23,319.3	15	33,721.6	1,989	3,966,914.1	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	7	39,577.9	-	-	-	-	252	1,685,092.4	259	1,724,670.4
10,000,000,000 & Over	-	-	-	-	1	17,035.4	147	3,075,035.7	148	3,092,071.1
Total	118,517,219	13,818,078.7	55,069,573	3,830,109.1	1,891,531	1,591,157.0	2,697,071	15,168,330.7	178,175,394	34,407,675.5

Source: Statistics and Data Services Department, SBP

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

Notes:

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.

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

		In Thousands		
Items		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

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.)	2025					
	Mar		Jun		Sep ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	3,484,997	14,133.4	3,412,984	13,209.7	3,084,401	11,200.2
25,000 to 50,000	481,657	16,909.2	484,099	17,514.2	403,091	14,257.4
50,000 to 100,000	1,224,636	89,348.4	977,291	78,488.7	1,138,817	92,531.4
100,000 to 150,000	649,880	78,908.1	622,156	78,005.0	409,306	50,161.2
150,000 to 200,000	163,511	28,203.7	217,125	37,825.7	277,593	48,169.2
200,000 to 300,000	223,920	55,466.3	307,132	76,169.0	370,065	91,812.8
300,000 to 400,000	146,043	50,427.4	190,019	65,357.1	250,397	84,852.6
400,000 to 500,000	301,060	135,864.5	282,481	124,480.7	265,332	116,862.0
500,000 to 750,000	170,603	102,697.8	206,689	126,344.1	216,103	130,797.0
750,000 to 1,000,000	93,184	81,400.4	99,354	87,259.7	105,191	91,883.0
1,000,000 to 2,000,000	251,879	354,955.4	255,211	374,447.9	270,677	393,940.9
2,000,000 to 3,000,000	89,603	216,911.0	98,407	240,694.0	109,070	265,421.9
3,000,000 to 4,000,000	41,347	142,569.6	38,944	134,348.8	41,727	143,922.0
4,000,000 to 5,000,000	26,241	117,629.7	33,201	147,428.5	32,575	146,391.1
5,000,000 to 6,000,000	16,092	87,257.8	16,178	87,839.1	18,324	99,723.7
6,000,000 to 7,000,000	13,392	87,331.9	12,576	81,749.7	14,862	96,324.4
7,000,000 to 8,000,000	10,720	80,053.5	10,194	76,267.0	11,232	84,021.9
8,000,000 to 9,000,000	7,196	61,133.6	7,456	63,107.1	7,833	66,637.8
9,000,000 to 10,000,000	7,844	74,755.8	8,389	79,824.1	8,711	82,820.2
10,000,000 to 100,000,000	51,791	1,522,064.4	52,231	1,544,650.3	55,676	1,597,162.0
100,000,000 to 500,000,000	9,762	2,092,840.9	9,755	2,076,665.8	9,444	2,022,364.6
500,000,000 to 1,000,000,000	1,621	1,122,072.4	1,591	1,093,918.7	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	1,232	2,421,348.9	1,256	2,498,185.2	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	156	1,009,329.1	142	927,822.2	151	976,050.4
10,000,000,000 & Over	105	3,072,794.0	93	2,986,602.0	91	2,849,162.9
Total	7,468,472	13,116,407	7,344,954	13,118,204.6	7,103,464	13,099,438.4

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
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 September, 2025

8

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	1,846,444	2,207.4	526,093	850.6	98	0.01	22,507	3.5	2,395,142	3,061.6
5,000 to 10,000	227,559	1,491.2	69,912	436.7	3	0.0	19,729	127.3	317,203	2,055.2
10,000 to 20,000	231,058	3,297.2	27,211	370.2	1	0.0	4,037	55.3	262,307	3,722.7
20, 000 to 25,000	99,503	2,139.6	9,715	209.6	3	0.07	528	11.5	109,749	2,360.7
25,000 to 50,000	353,572	12,551.1	36,929	1,253.3	11	0.4	12,579	452.5	403,091	14,257.4
50,000 to 100,000	1,015,333	83,859.2	97,978	7,211.5	22	1.8	25,484	1,459.0	1,138,817	92,531.4
100,000 to 150,000	321,873	39,680.9	43,463	5,022.5	23	2.7	43,947	5,455.1	409,306	50,161.2
150,000 to 200,000	251,488	43,623.6	21,019	3,629.5	19	3.3	5,067	912.8	277,593	48,169.2
200,000 to 300,000	336,149	83,451.5	29,314	7,218.7	43	10.3	4,559	1,132.2	370,065	91,812.8
300,000 to 400,000	217,431	73,869.9	29,107	9,637.6	30	10.6	3,829	1,334.5	250,397	84,852.6
400,000 to 500,000	244,972	107,804.1	13,872	6,155.3	60	27.8	6,428	2,874.9	265,332	116,862.0
500,000 to 750,000	143,674	87,208.8	14,835	8,941.9	193	123.5	57,401	34,522.8	216,103	130,797.0
750,000 to 1,000,000	85,978	75,279.0	7,876	6,859.0	204	177.5	11,133	9,567.6	105,191	91,883.0
1,000,000 to 2,000,000	217,698	314,624.2	15,937	22,873.5	910	1,376.3	36,132	55,066.9	270,677	393,940.9
2,000,000 to 3,000,000	73,224	179,131.3	10,344	25,030.8	649	1,584.3	24,853	59,675.6	109,070	265,421.9
3,000,000 to 4,000,000	22,681	78,305.2	2,185	7,560.8	449	1,556.5	16,412	56,499.4	41,727	143,922.0
4,000,000 to 5,000,000	18,938	84,770.8	1,675	7,474.7	369	1,650.8	11,593	52,494.8	32,575	146,391.1
5,000,000 to 6,000,000	9,899	53,987.3	875	4,766.9	303	1,639.9	7,247	39,329.7	18,324	99,723.7
6,000,000 to 7,000,000	8,489	55,004.5	562	3,653.2	167	1,082.3	5,644	36,584.5	14,862	96,324.4
7,000,000 to 8,000,000	5,998	44,905.6	442	3,288.5	139	1,035.1	4,653	34,792.7	11,232	84,021.9
8,000,000 to 9,000,000	4,079	34,727.7	324	2,758.9	157	1,333.7	3,273	27,817.5	7,833	66,637.8
9,000,000 to 10,000,000	4,630	43,940.1	369	3,493.8	176	1,638.0	3,536	33,748.3	8,711	82,820.2
10,000,000 to 100,000,000	14,552	308,057.9	790	16,333.1	261	6,423.4	40,073	1,266,347.5	55,676	1,597,162.0
100,000,000 to 500,000,000	562	105,806.6	23	4,340.8	16	3,703.4	8,843	1,908,513.9	9,444	2,022,364.6
500,000,000 to 1,000,000,000	41	28,919.6	1	614.7	3	1,795.0	1,494	1,028,483.3	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	58	120,570.2	3	5,434.3	1	1,382.7	1,194	2,355,767.9	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	1	6,668.0	-	-	-	-	150	969,382.4	151	976,050.4
10,000,000,000 & Over	1	10,411.0	-	-	-	-	90	2,838,751.9	91	2,849,162.9
Total	5,755,885	2,086,293.3	960,854	165,420.4	4,310	26,559.4	382,415	10,821,165.3	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th September, 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	-	-	29	0.0	75	-	108	0.0	358,685	1,535.2	3,953	12.5	2,721,547	9,652.4	4	-	3,084,401	11,200.2
25,000 to 50,000	-	-	1	0.0	3	0.1	3	0.1	154,716	5,503.6	755	26.0	247,613	8,727.4	-	-	403,091	14,257.4
50,000 to 100,000	-	-	-	-	2	0.1	7	0.5	272,054	19,369.7	533	37.5	866,221	73,123.5	-	-	1,138,817	92,531.4
100,000 to 150,000	-	-	-	-	3	0.4	9	1.2	188,623	23,281.3	74	8.8	220,597	26,869.6	-	-	409,306	50,161.2
150,000 to 200,000	-	-	-	-	1	0.2	6	1.1	122,203	20,698.9	11	1.9	155,372	27,467.1	-	-	277,593	48,169.2
200,000 to 300,000	-	-	-	-	4	1.0	24	5.7	161,090	39,700.8	57	14.3	208,890	52,091.0	-	-	370,065	91,812.8
300,000 to 400,000	-	-	-	-	2	0.8	108	39.0	100,530	33,456.4	13	4.5	149,744	51,352.0	-	-	250,397	84,852.6
400,000 to 500,000	-	-	-	-	18	7.4	23	10.3	63,040	28,314.1	109	49.7	202,137	88,478.2	5	2.3	265,332	116,862.0
500,000 to 750,000	-	-	2	1.4	8	5.1	59	37.3	128,168	77,243.9	52	33.0	87,808	53,472.7	6	3.6	216,103	130,797.0
750,000 to 1,000,000	-	-	9	7.8	19	16.4	37	32.2	55,091	48,377.2	34	28.3	50,000	43,420.3	1	0.8	105,191	91,883.0
1,000,000 to 2,000,000	-	-	27	39.5	28	46.8	116	177.7	102,682	149,697.3	100	149.6	167,710	243,808.6	14	21.4	270,677	393,940.9
2,000,000 to 3,000,000	-	-	45	121.1	17	40.9	131	336.2	46,332	111,794.7	46	110.6	62,494	153,006.6	5	11.8	109,070	265,421.9
3,000,000 to 4,000,000	-	-	39	140.4	4	13.5	77	276.0	24,730	85,024.6	15	49.4	16,861	58,414.8	1	3.3	41,727	143,922.0
4,000,000 to 5,000,000	-	-	39	180.3	27	118.2	70	307.9	18,922	85,306.8	4	17.9	13,512	60,455.3	1	4.7	32,575	146,391.1
5,000,000 to 6,000,000	-	-	9	50.1	9	50.5	55	294.2	11,000	59,758.7	10	52.5	7,241	39,517.7	-	-	18,324	99,723.7
6,000,000 to 7,000,000	-	-	11	71.1	7	46.3	15	98.6	8,890	57,689.8	4	24.7	5,935	38,393.9	-	-	14,862	96,324.4
7,000,000 to 8,000,000	-	-	3	22.3	5	37.2	31	228.3	7,182	53,755.1	5	36.6	4,006	29,942.5	-	-	11,232	84,021.9
8,000,000 to 9,000,000	-	-	1	8.5	5	42.4	12	103.2	4,736	40,223.4	4	34.9	3,074	26,217.4	1	8.0	7,833	66,637.8
9,000,000 to 10,000,000	-	-	-	-	8	75.9	14	132.4	4,845	46,195.2	5	47.0	3,839	36,369.7	-	-	8,711	82,820.2
10,000,000 to 100,000,000	-	-	44	1,612.1	129	5,366.1	182	7,639.3	47,046	1,423,152.2	40	1,637.8	8,228	157,329.7	7	424.8	55,676	1,597,162.0
100,000,000 to 500,000,000	-	-	32	7,968.4	129	31,543.1	152	36,966.1	9,025	1,930,068.4	8	1,773.2	91	13,147.8	7	897.6	9,444	2,022,364.6
500,000,000 to 1,000,000,000	-	-	5	3,224.8	40	29,202.4	58	39,389.6	1,432	985,534.2	2	1,146.9	2	1,314.7	-	-	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	-	-	9	18,132.4	103	247,601.2	66	127,075.9	1,068	2,072,791.5	2	2,533.2	8	15,020.9	-	-	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	-	-	4	28,743.5	68	464,453.5	2	14,743.3	77	468,110.0	-	-	-	-	-	-	151	976,050.4
10,000,000,000 & Over	-	-	9	564,759.4	56	1,591,300.3	7	427,000.0	19	266,103.2	-	-	-	-	-	-	91	2,849,162.9
Total	-	-	318	625,083.1	770	2,369,969.6	1,372	654,896.1	1,892,186	8,132,686.4	5,836	7,831.1	5,202,930	1,307,593.8	52	1,378.3	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

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

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025					
	Jun			Sep ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	27.0	27.0	-	-	-	-
2. DOMESTIC CONSTITUENTS	13,118,177.6	12,971,710.0	146,467.6	7,103,464.0	6,950,978.9	152,485.1
I. GOVERNMENT	644,898.0	644,898.0	-	318.0	318.0	-
a. Federal Government	407,537.3	407,537.3	-	145.0	145.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	237,360.7	237,360.7	-	173.0	173.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,389,077.4	2,389,077.4	-	770.0	770.0	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,017.9	1,017.9	-	11.0	11.0	-
03. Utilities	470,649.0	470,649.0	-	417.0	417.0	-
04. Transport, storage and communications	859,616.6	859,616.6	-	105.0	105.0	-
05. Manufacturing	77,791.5	77,791.5	-	76.0	76.0	-
06. Mining and Quarrying	64,899.1	64,899.1	-	1.0	1.0	-
07. Construction	6,339.1	6,339.1	-	16.0	16.0	-
08. Commerce and Trade	674,428.8	674,428.8	-	64.0	64.0	-
09. Others	234,335.5	234,335.5	-	80.0	80.0	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	718,701.2	718,701.2	-	1,372.0	1,372.0	-
01. Mutual Funds and AMCs	8,390.1	8,390.1	-	105.0	105.0	-
02. Insurance & Pension Funds	5,085.2	5,085.2	-	391.0	391.0	-
03. MFIs and DFIs	578,739.2	578,739.2	-	140.0	140.0	-
04. Stock Exchange & Brokerage Houses	32,401.7	32,401.7	-	353.0	353.0	-
05. Modarabas	6,364.9	6,364.9	-	71.0	71.0	-
06. Other NBFIs	87,720.1	87,720.1	-	312.0	312.0	-
IV. PRIVATE SECTOR (BUSINESS)	8,135,408.3	7,991,685.6	143,722.7	1,892,186.0	1,743,138.5	149,047.5
a. Agriculture, forestry and fishing	492,901.5	362,853.1	130,048.5	1,371,049.0	1,235,383.2	135,665.8
01. Crop and animal production, hunting and related service activities	490,423.1	360,449.5	129,973.6	1,370,231.0	1,234,681.3	135,549.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	233,263.6	202,682.0	30,581.6	962,869.0	927,846.6	35,022.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	16,169.0	8,169.8	7,999.2	29,583.0	20,372.7	9,210.3
iii. Growing of other fruits, vegetables and crops	27,930.3	26,512.6	1,417.7	29,113.0	27,583.8	1,529.2
iv. Raising of livestock and other related activities	134,983.1	63,227.5	71,755.7	244,775.0	173,386.3	71,388.7
v. Other agricultural support activities	77,999.9	59,780.5	18,219.5	103,850.0	85,450.9	18,399.1
vi. Hunting, trapping and related service activities	77.2	77.2	-	41.0	41.0	-
02 - Forestry and logging	46.2	28.4	17.8	114.0	94.7	19.3
03 - Fishing and aquaculture	2,432.3	2,375.2	57.1	704.0	607.2	96.8
b. Mining and quarrying	86,426.3	86,426.3	-	2,538.0	2,538.0	-
01. Mining of coal and lignite	49,239.0	49,239.0	-	843.0	843.0	-
02. Extraction of crude petroleum and natural gas	24,429.3	24,429.3	-	1,222.0	1,222.0	-
03. Mining of metal ores	1,050.5	1,050.5	-	79.0	79.0	-
04. Other mining and quarrying	11,663.2	11,663.2	-	376.0	376.0	-
05. Mining support service activities	44.3	44.3	-	18.0	18.0	-
c. Manufacturing	5,183,461.8	5,173,873.2	9,588.6	137,338.0	128,215.2	9,122.8
01. Manufacture of food products	1,190,400.0	1,180,975.8	9,424.2	51,316.0	42,407.0	8,909.0
02. Manufacture of beverages	44,926.1	44,926.1	-	1,152.0	1,152.0	-
03. Manufacture of tobacco products	3,904.9	3,819.0	85.9	760.0	642.0	118.0
04. Manufacture of textiles	1,782,473.3	1,782,473.3	-	29,184.0	29,184.0	-
i. Preparation and spinning of textile fibers	573,961.9	573,961.9	-	10,206.0	10,206.0	-
ii. Weaving of textiles	373,431.5	373,431.5	-	6,720.0	6,720.0	-
iii. Finishing of textiles	333,444.0	333,444.0	-	4,778.0	4,778.0	-
iv. Manufacture of knitted and crocheted fabrics	75,536.5	75,536.5	-	827.0	827.0	-
v. Manufacture of made-up textile articles, except apparel	224,635.6	224,635.6	-	3,238.0	3,238.0	-
vi. Manufacture of carpets and rugs	913.3	913.3	-	98.0	98.0	-
vii. Manufacture of other textiles n.e.c.	200,550.5	200,550.5	-	3,317.0	3,317.0	-
05. Manufacture of wearing apparel	253,003.2	252,924.7	78.5	4,136.0	4,040.3	95.7
06. Manufacture of leather and related products	50,843.1	50,843.1	-	1,970.0	1,970.0	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,638.6	8,638.6	-	436.0	436.0	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,736.0	2,736.0	-	168.0	168.0	-
iii. Manufacture of footwear	39,468.6	39,468.6	-	1,366.0	1,366.0	-
a). Leather wear	31,624.3	31,624.3	-	920.0	920.0	-
b). Rubber and Plastic wear	7,844.3	7,844.3	-	446.0	446.0	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2025					
	Jun			Sep ⁷		
	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	10,493.6	10,493.6	0.0	488.0	488.0	0.0
08. Manufacture of paper and paper products	147,714.8	147,714.8	-	1,978.0	1,978.0	-
09. Printing and reproduction of recorded media	21,431.7	21,431.7	-	1,051.0	1,051.0	-
10. Manufacture of coke and refined petroleum products	165,616.9	165,616.9	-	1,553.0	1,553.0	-
11. Manufacture of chemicals and chemical products	434,619.7	434,619.7	-	9,170.0	9,170.0	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,284.7	111,284.7	-	6,494.0	6,494.0	-
13. Manufacture of rubber and plastics products	113,336.7	113,336.7	-	3,025.0	3,025.0	-
14. Manufacture of other non-metallic mineral products	235,208.5	235,208.5	-	1,988.0	1,988.0	-
15. Manufacture of basic metals	225,127.6	225,127.6	-	5,452.0	5,452.0	-
16. Manufacture of fabricated metal products, except machinery and equipment	25,299.2	25,299.2	-	824.0	824.0	-
17. Manufacture of computer, electronic and optical products	32,340.0	32,340.0	-	334.0	334.0	-
18. Manufacture of electrical equipment	129,115.8	129,115.8	-	2,452.0	2,452.0	-
19. Manufacture of machinery and equipment	44,240.3	44,240.3	-	785.0	785.0	-
20. Manufacture of motor vehicles, trailers and semi-trailers	76,389.6	76,389.6	-	2,049.0	2,049.0	-
21. Manufacture of other transport equipment	11,410.0	11,410.0	-	604.0	604.0	-
22. Manufacture of furniture	6,918.7	6,918.7	-	518.0	518.0	-
23 Other manufacturing	64,514.7	64,514.7	-	9,952.0	9,952.0	-
24. Repair and installation of machinery and equipment	2,848.7	2,848.7	-	103.0	103.0	-
d. Electricity, gas, steam and air conditioning supply	483,662.4	483,662.4	-	2,852.0	2,852.0	-
e. Water supply; sewerage, waste management and remediation activities	32,179.5	32,179.5	-	388.0	388.0	-
f. Construction	209,525.1	209,525.1	-	4,277.0	4,277.0	-
01. Construction of buildings	144,027.0	144,027.0	-	2,227.0	2,227.0	-
02. Civil engineering	61,899.4	61,899.4	-	1,796.0	1,796.0	-
03. Specialized construction activities	3,598.6	3,598.6	-	254.0	254.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	647,123.0	647,123.0	-	5,158.0	5,158.0	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	24,175.5	24,175.5	-	74,793.0	74,793.0	-
02. Wholesale trade, except of motor vehicles and motorcycles	340,249.5	340,249.5	-	158,918.0	158,918.0	-
03. Retail trade, except of motor vehicles and motorcycles	282,698.0	282,698.0	-	-	-	-
h. Transportation and storage	123,395.4	120,068.2	3,327.2	24,169.0	20,973.5	3,195.5
i. Accommodation and food service activities	42,148.5	42,148.5	-	2,091.0	2,091.0	-
j. Information and communication	525,699.3	525,699.3	-	3,240.0	3,240.0	-
k. Real estate activities	42,528.6	42,528.6	-	876.0	876.0	-
l. Professional, scientific and technical activities	69,129.9	69,129.9	-	8,847.0	8,847.0	-
m. Administrative and support service activities	57,069.1	56,310.7	758.4	7,878.0	6,814.7	1,063.3
n. Education	30,030.4	30,030.4	-	1,556.0	1,556.0	-
o. Human health and social work activities	15,803.4	15,803.4	-	1,272.0	1,272.0	-
p. Arts, entertainment and recreation	2,331.8	2,331.8	-	93.0	93.0	-
q. Other service activities	91,992.2	91,992.2	-	84,853.0	84,853.0	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	9,254.0	8,673.8	580.2	5,836.0	5,274.9	561.1
VI. PERSONAL	1,219,182.8	1,217,018.1	2,164.7	5,202,930.0	5,200,053.5	2,876.5
a. Bank Employees	305,314.7	303,509.9	1,804.8	195,772.0	193,294.8	2,477.2
b. Consumer Financing	913,268.7	912,908.8	359.9	5,003,766.0	5,003,366.8	399.2
01. For house building	206,957.9	206,957.9	-	34,319.0	34,319.0	-
02. For transport i.e., purchase of car etc	276,553.0	276,398.0	155.0	289,402.0	289,242.3	159.7
03. Credit cards	158,587.6	158,587.6	-	1,836,141.0	1,836,141.0	-
04. Consumers durable	8,540.3	8,414.9	125.5	50,655.0	50,500.6	154.4
05. Personal loans	262,629.9	262,550.5	79.4	2,793,249.0	2,793,163.8	85.2
c. Other	599.4	599.4	-	3,392.0	3,392.0	-
VII. OTHER	1,655.9	1,655.9	-	52.0	52.0	-
TOTAL	13,118,204.6	12,971,737.0	146,467.6	7,103,464.0	6,950,978.9	152,485.1

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Effective March 2025, Easy Paisa Bank 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 September, 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
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438
I. GOVERNMENT	-	-	-	-	-	-	318	625,083	318	625,083
A. Federal Government	-	-	-	-	-	-	145	403,365	145	403,365
B. Provincial Governments	-	-	-	-	-	-	173	221,718	173	221,718
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	770	2,369,970	770	2,369,970
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	617	11	617
Utilities	-	-	-	-	-	-	417	467,411	417	467,411
Transport, storage and communications	-	-	-	-	-	-	105	858,189	105	858,189
Manufacturing	-	-	-	-	-	-	76	88,154	76	88,154
Mining and Quarrying	-	-	-	-	-	-	1	58,409	1	58,409
Construction	-	-	-	-	-	-	16	6,339	16	6,339
Commerce and Trade	-	-	-	-	-	-	64	650,384	64	650,384
Others	-	-	-	-	-	-	80	240,466	80	240,466
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,372	654,896	1,372	654,896
Mutual Funds and AMCs	-	-	-	-	-	-	105	9,186	105	9,186
Insurance & Pension Funds	-	-	-	-	-	-	391	5,847	391	5,847
MFIs and DFIs	-	-	-	-	-	-	140	504,873	140	504,873
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	353	42,869	353	42,869
Modarabas	-	-	-	-	-	-	71	5,661	71	5,661
Other NBFIs	-	-	-	-	-	-	312	86,460	312	86,460
IV. PRIVATE SECTOR (BUSINESS)	1,433,843	920,521	82,568	39,254	1,668	10,566	374,107	7,162,346	1,892,186	8,132,686
A. Agriculture, forestry and fishing	1,116,753	334,507	51,933	16,401	1,435	2,476	200,928	188,535	1,371,049	541,919
1. Crop and animal production, hunting and related service activities	1,116,028	332,743	51,920	16,384	1,434	2,462	200,849	187,835	1,370,231	539,423
Growing of Wheat, Rice, Sugar Cane & Cotton	846,423	169,964	36,303	6,714	298	420	79,845	87,267	962,869	264,366
Growing of tropical, subtropical, pome and stone fruits & vegetables	26,259	12,267	1,301	663	72	177	1,951	5,660	29,583	18,767
Growing of other fruits, vegetables and crops	14,273	20,246	645	503	60	114	14,135	10,602	29,113	31,465
Raising of livestock and other related activities	199,277	84,523	10,622	6,029	67	180	34,809	49,709	244,775	140,441
Other agricultural support activities	29,796	45,743	3,049	2,473	937	1,570	70,068	34,476	103,850	84,262
Hunting, trapping and related service activities	-	-	-	-	-	-	41	121	41	121
02 - Forestry and logging	113	34	-	-	-	-	1	1	114	35
03 - Fishing and aquaculture	612	1,730	13	18	1	15	78	699	704	2,461
B. Mining and quarrying	323	917	5	32	1	6	2,209	69,244	2,538	70,199
05 - Mining of coal and lignite	13	141	-	-	-	-	830	41,606	843	41,747
06 - Extraction of crude petroleum and natural gas	176	364	-	-	-	-	1,046	18,073	1,222	18,437
07 - Mining of metal ores	48	38	-	-	-	-	31	202	79	240
08-Other mining and quarrying	85	367	4	24	1	6	286	9,335	376	9,732
09 - Mining support service activities	1	7	1	8	-	-	16	29	18	43
C. Manufacturing	43,690	291,589	3,066	5,108	103	3,802	90,479	4,815,571	137,338	5,116,069
10 - Manufacture of food products	30,012	82,845	2,302	3,129	13	39	18,989	951,814	51,316	1,037,827
11 - Manufacture of beverages	71	1,517	-	-	-	-	1,081	37,079	1,152	38,596
12 - Manufacture of tobacco products	298	112	13	6	-	-	449	4,461	760	4,579
13 - Manufacture of textiles	2,406	63,901	79	497	2	821	26,697	1,739,320	29,184	1,804,539
Preparation and spinning of textile fibres	1,248	35,715	1	-	-	-	8,957	541,329	10,206	577,044
Weaving of textiles	429	6,761	13	95	-	-	6,278	383,948	6,720	390,804
Finishing of textiles	225	15,179	27	72	-	-	4,526	302,256	4,778	317,507
Manufacture of knitted and crocheted fabrics	86	786	5	24	-	-	736	73,249	827	74,059
Manufacture of made-up textile articles, except apparel	167	3,008	28	265	2	821	3,041	226,839	3,238	230,933
Manufacture of carpets and rugs	26	120	-	-	-	-	72	620	98	740
Manufacture of other textiles n.e.c.	225	2,332	5	42	-	-	3,087	211,080	3,317	213,453
14 - Manufacture of wearing apparel	481	25,016	100	131	3	1,795	3,552	218,224	4,136	245,166
15 - Manufacture of leather and related products	198	2,104	37	357	-	-	1,735	47,946	1,970	50,407
Tanning and dressing of leather; dressing and dyeing of fur	25	212	29	319	-	-	382	7,957	436	8,488
Manufacture of luggage, handbags and the like, saddlery and harness	32	164	4	15	-	-	132	2,889	168	3,068
Manufacture of footwear	141	1,728	4	23	-	-	1,221	37,099	1,366	38,851
a. Leather wear	95	1,188	2	8	-	-	823	29,944	920	31,139
b. Rubber and Plastic wear	46	541	2	16	-	-	398	7,156	446	7,712

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 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
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	69	293	1	0	-	-	418	11,041	488	11,334
17 - Manufacture of paper and paper products	174	4,320	6	18	-	-	1,798	143,628	1,978	147,967
18 - Printing and reproduction of recorded media	215	1,334	12	219	-	-	824	20,001	1,051	21,554
Printing and other service activities related to printing	210	1,317	12	219	-	-	802	18,597	1,024	20,133
Reproduction of recorded media	5	17	-	-	-	-	22	1,404	27	1,421
19 - Manufacture of coke and refined petroleum products	64	56,148	-	-	-	-	1,489	128,781	1,553	184,929
20 - Manufacture of chemicals and chemical products	363	9,239	38	171	-	-	8,769	454,028	9,170	463,438
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	165	764	20	43	1	1	6,308	108,909	6,494	109,716
22 - Manufacture of rubber and plastics products	348	2,701	24	110	8	66	2,645	122,947	3,025	125,825
23 - Manufacture of other non-metallic mineral products	347	6,968	-	-	24	373	1,617	223,876	1,988	231,216
24 - Manufacture of basic metals	568	9,744	2	3	26	665	4,856	222,799	5,452	233,211
25 - Manufacture of fabricated metal products, except machinery and equipment	131	1,284	-	-	-	-	693	26,267	824	27,551
26 - Manufacture of computer, electronic and optical products	32	108	-	-	-	-	302	29,350	334	29,458
27 - Manufacture of electrical equipment	212	7,931	9	51	24	33	2,207	128,469	2,452	136,483
28 - Manufacture of machinery and equipment	135	761	1	0	-	-	649	27,257	785	28,019
29 - Manufacture of motor vehicles, trailers and semi-trailers	129	1,215	2	121	-	-	1,918	93,001	2,049	94,337
30 - Manufacture of other transport equipment	54	322	1	-	-	-	549	10,372	604	10,694
31 - Manufacture of furniture	99	905	3	8	1	10	415	8,274	518	9,197
32 - Other manufacturing	7,095	11,949	416	243	1	-	2,440	53,703	9,952	65,895
Manufacture of jewellery and related articles	62	140	-	-	-	-	68	364	130	504
Manufacture of imitation jewellery and related articles	3	64	2	4	1	-	6	16	12	84
Manufacture of musical instruments	1	28	-	-	-	-	47	990	48	1,017
Manufacture of sports goods	95	2,917	1	10	-	-	364	7,102	460	10,029
Manufacture of games and toys	3	6	-	-	-	-	1	1	4	7
Manufacture of medical and dental instruments and supplies	63	510	6	37	-	-	259	4,288	328	4,835
Manufacture of Handicrafts	11	34	5	2	-	-	35	339	51	375
Other manufacturing n.e.c.	6,857	8,251	402	190	-	-	1,660	40,603	8,919	49,044
33 - Repair and installation of machinery and equipment	24	107	-	-	-	-	79	4,022	103	4,130
D. Electricity, gas, steam and air conditioning supply	33	71	3	107	4	3	2,812	445,393	2,852	445,574
Electric power generation, transmission and distribution	25	33	3	107	4	3	2,665	436,750	2,697	436,893
a) Hydal	1	-	3	107	-	-	263	10,269	267	10,376
b) Thermal	1	-	-	-	-	-	179	114,885	180	114,885
c) Coal Based	1	0	-	-	-	-	90	117,187	91	117,187
d) Wind	2	-	-	-	-	-	156	36,625	158	36,625
e) Solar	6	27	-	-	-	-	234	14,840	240	14,868
f) Other	14	6	-	-	4	3	1,743	142,944	1,761	142,952
Manufacture of gas; distribution of gaseous fuels through mains	8	38	-	-	-	-	138	8,599	146	8,638
Steam and air conditioning supply	-	-	-	-	-	-	9	43	9	43
E. Water supply; sewerage, waste management and remediation activities	66	4,488	4	1,023	-	-	318	31,154	388	36,664
36 - Water collection, treatment and supply	10	62	-	-	-	-	32	24,185	42	24,247
37 - Sewerage	4	2	-	-	-	-	1	100	5	102
38 - Waste collection, treatment and disposal activities; materials recovery	43	4,390	4	1,023	-	-	66	6,705	113	12,117
39 - Remediation activities and other waste management services	9	34	-	-	-	-	219	164	228	198
F. Construction	1,589	16,886	27	228	15	1,233	2,646	195,109	4,277	213,456
41 - Construction of buildings	704	13,172	12	188	11	1,210	1,500	133,787	2,227	148,357
42 - Civil engineering	769	2,879	11	36	4	23	1,012	58,367	1,796	61,304
43 - Specialized construction activities	116	835	4	5	-	-	134	2,955	254	3,796
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	178,114	174,669	18,763	8,771	62	794	41,930	513,891	238,869	698,125
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,260	5,142	40	634	1	3	1,857	19,842	5,158	25,622
46 - Wholesale trade, except of motor vehicles and motorcycles	56,684	103,780	4,255	3,644	47	698	13,807	280,763	74,793	388,883
47 - Retail trade, except of motor vehicles and motorcycles	118,170	65,747	14,468	4,493	14	93	26,266	213,286	158,918	283,620

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 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
H. Transportation and storage	17,927	40,776	1,238	2,734	5	19	4,999	90,514	24,169	134,044
49 - Land transport and transport via pipelines	4,899	19,384	365	1,497	2	6	2,606	30,464	7,872	51,352
50 - Water transport	8	156	-	-	-	-	96	1,629	104	1,784
51 - Air transport	8	84	1	6	-	-	137	1,845	146	1,935
52 - Warehousing and support activities for transportation	12,899	20,825	872	1,231	3	13	1,992	46,642	15,766	68,711
53 - Courier activities other than national post activities	113	327	-	-	-	-	168	9,934	281	10,262
I. Accommodation and food service activities	571	3,537	67	336	2	114	1,451	45,597	2,091	49,584
55 - Accommodation	119	821	8	94	-	-	352	29,849	479	30,765
56-Food and beverage service activities	452	2,716	59	242	2	114	1,099	15,747	1,612	18,819
J. Information and communication	370	1,649	14	49	-	-	2,856	524,726	3,240	526,424
58 - Publishing activities	79	397	2	14	-	-	633	10,111	714	10,521
59 - Motion picture, video and television programme production, sound recording and music publishing activities	26	16	3	1	-	-	55	1,707	84	1,724
60 - Programming and broadcasting activities	2	2	-	-	-	-	33	1,083	35	1,085
61 - Telecommunications	37	284	3	3	-	-	1,232	492,390	1,272	492,677
62 - Computer programming, consultancy and related activities	178	783	4	24	-	-	723	14,766	905	15,573
63 - Information service activities	48	167	2	7	-	-	180	4,670	230	4,844
K. Real estate activities	213	1,670	4	7	7	1,410	652	44,277	876	47,364
L. Professional, scientific and technical activities	262	1,470	10	39	1	2	8,574	57,163	8,847	58,674
69 - Legal and accounting activities	28	149	-	-	-	-	157	2,222	185	2,370
70 - Activities of head offices; management consultancy activities	26	132	1	4	-	-	105	1,893	132	2,029
71 - Architectural and engineering activities; technical testing and analysis	52	288	2	2	-	-	269	5,371	323	5,661
72 - Scientific research and development	15	114	1	1	-	-	108	3,269	124	3,383
73 - Advertising and market research	82	355	1	20	-	-	597	2,912	680	3,288
74 - Other professional, scientific and technical activities	48	358	1	1	1	2	7,277	41,249	7,327	41,609
75 - Veterinary activities	11	74	4	13	-	-	61	247	76	334
M. Administrative and support service activities	4,471	7,463	189	366	8	78	3,210	49,929	7,878	57,835
77 - Rental and leasing activities	133	738	5	122	-	-	551	3,597	689	4,458
78 - Employment activities	5	39	-	-	-	-	26	921	31	960
79 - Travel agency, tour operator, reservation service and related activities	217	1,442	9	146	-	-	733	14,670	959	16,258
80 - Security and investigation activities	10	520	-	-	-	-	604	2,792	614	3,312
81. Services to buildings and landscape activities	12	147	1	2	-	-	75	398	88	547
82 - Office administrative, office support and other business support activities	4,094	4,577	174	95	8	78	1,221	27,550	5,497	32,300
N. Education	365	1,490	173	422	2	11	1,016	26,570	1,556	28,493
O. Human health and social work activities	357	2,193	62	141	5	77	848	12,719	1,272	15,130
86 - Human health activities	352	2,184	62	141	5	77	835	12,669	1,254	15,071
87 - Residential care activities	1	-	-	-	-	-	3	7	4	7
88. Social work activities with and without accommodation	4	9	-	-	-	-	10	43	14	52
P. Arts, entertainment and recreation	31	119	4	12	-	-	58	2,145	93	2,276
Q. Other service activities	68,708	37,026	7,006	3,476	18	540	9,121	49,811	84,853	90,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,836	7,831	5,836	7,831
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	12	649	12	649
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	147	6,287	147	6,287
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,677	895	5,677	895
VI. PERSONAL	4,322,007	1,165,436	878,281	126,165	2,642	15,993	-	-	5,202,930	1,307,594
A. Bank Employees	165,230	305,343	30,531	39,410	11	93	-	-	195,772	344,846
1) For house building	73,832	244,142	14,656	21,965	9	93	-	-	88,497	266,200
2) For transport i.e. purchase of car etc.	50,042	53,644	10,327	16,652	-	-	-	-	60,369	70,297
3) Other purposes	41,356	7,557	5,548	793	2	0	-	-	46,906	8,350
B. Consumer Financing	4,153,427	859,570	847,708	86,747	2,631	15,900	-	-	5,003,766	962,217
1) For house building	28,137	177,093	3,789	20,233	2,393	15,284	-	-	34,319	212,611
2) For transport i.e. purchase of car etc	266,589	281,206	22,606	22,911	207	588	-	-	289,402	304,705
3) Credit cards	1,635,231	157,687	200,910	15,319	-	-	-	-	1,836,141	173,006
4) Consumers durable	34,095	6,947	16,546	1,937	14	17	-	-	50,655	8,901
5) Personal loans	2,189,375	236,637	603,857	26,346	17	12	-	-	2,793,249	262,995
C) Other	3,350	522	42	8	-	-	-	-	3,392	530
VII. OTHER	35	337	5	2	-	-	12	1,039	52	1,378
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

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					
	Jun			Sep ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	127,043.3	127,043.3	-	244,205.0	244,205.0	-
II. Securities, Shares and Other Financial Instruments	393,878.5	393,878.4	0.1	784.0	784.0	0.0
A. Quoted on the Stock Exchange:	77,956.9	77,956.9	-	520.0	520.0	-
1. To Stock Brokers and Dealers:	34,920.0	34,920.0	-	260.0	260.0	-
(a) Government and Other Trustee Securities	534.6	534.6	-	81.0	81.0	-
(b) Shares and Debentures	32,489.6	32,489.6	-	172.0	172.0	-
(c) Participation Term Certificates	-	-	-	2.0	2.0	-
(d) Others	1,895.9	1,895.9	-	5.0	5.0	-
2. To Others:	43,036.9	43,036.9	-	260.0	260.0	-
(a) Government and Other Trustee Securities	7,283.5	7,283.5	-	38.0	38.0	-
(b) Shares and Debentures	27,231.3	27,231.3	-	159.0	159.0	-
(c) Participation Term Certificates	8.0	8.0	-	2.0	2.0	-
(d) Others	8,514.1	8,514.1	-	61.0	61.0	-
B. Unquoted on the Stock Exchange:	315,921.6	315,921.5	0.1	264.0	264.0	0.0
1. To Stock Brokers and Dealers:	3,196.0	3,196.0	-	30.0	30.0	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	2,992.1	2,992.1	-	24.0	24.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	203.9	203.9	-	6.0	6.0	-
2. To Others:	312,725.6	312,725.5	0.1	234.0	234.0	0.0
(a) Government and Other Trustee Securities	248,227.0	248,226.9	0.1	62.0	62.0	0.0
(b) Shares and Debentures	939.8	939.8	-	8.0	8.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	63,558.7	63,558.7	-	164.0	164.0	-
III. Merchandise	2,840,354.8	2,840,325.7	29.1	58,836.0	58,812.1	23.9
A. Food Items:	765,768.4	765,739.4	29.1	18,447.0	18,423.1	23.9
1. Wheat	232,854.9	232,854.9	-	10,645.0	10,645.0	-
2. Rice and Paddy	127,807.6	127,807.6	-	2,601.0	2,601.0	-
3. Other Grains & Pulses:	6,543.0	6,513.9	29.1	450.0	426.7	23.3
(a) Indigenous	5,834.1	5,805.0	29.1	436.0	412.7	23.3
(b) Imported	708.9	708.9	-	14.0	14.0	-
4. Edible Oils:	58,482.4	58,482.4	-	1,114.0	1,114.0	-
(a) Indigenous	50,923.3	50,923.3	-	1,065.0	1,065.0	-
(b) Imported	7,559.1	7,559.1	-	49.0	49.0	-
5. Sugar:	250,518.0	250,518.0	-	1,108.0	1,108.0	-
(a) Indigenous	250,518.0	250,518.0	-	1,107.0	1,107.0	-
(b) Imported	-	-	-	1.0	1.0	-
6. Kariana And Spices	930.7	930.7	-	128.0	128.0	-
7. Fish And Fish Preparations	640.4	640.4	-	9.0	9.0	-
8. Other Food Items:	87,991.3	87,991.3	-	2,392.0	2,391.4	0.6
(a) Indigenous	86,222.5	86,222.5	-	2,374.0	2,373.4	0.6
(b) Imported	1,768.9	1,768.9	-	18.0	18.0	-
B. Raw Materials:	848,558.8	848,558.8	-	25,151.0	25,151.0	-
1. Cotton Raw:	154,678.3	154,678.3	-	17,526.0	17,526.0	-
(a) Indigenous	137,547.9	137,547.9	-	2,772.0	2,772.0	-
(b) Imported	17,130.4	17,130.4	-	14,754.0	14,754.0	-
2. Synthetic Fibers:	14,550.0	14,550.0	-	110.0	110.0	-
(a) Indigenous	13,713.2	13,713.2	-	80.0	80.0	-
(b) Imported	836.9	836.9	-	30.0	30.0	-
3. Fertilizers:	61,375.2	61,375.2	-	986.0	986.0	-
(a) Indigenous	57,665.9	57,665.9	-	967.0	967.0	-
(b) Imported	3,709.3	3,709.3	-	19.0	19.0	-
4. Petroleum Crude:	95,305.8	95,305.8	-	1,198.0	1,198.0	-
(a) Indigenous	81,555.2	81,555.2	-	1,152.0	1,152.0	-
(b) Imported	13,750.6	13,750.6	-	46.0	46.0	-
5. Iron and Steel:	104,912.1	104,912.1	-	1,909.0	1,909.0	-
(a) Indigenous	69,916.4	69,916.4	-	1,629.0	1,629.0	-
(b) Imported	34,995.7	34,995.7	-	280.0	280.0	-
6. Wool & Goat Hair	60.0	60.0	-	5.0	5.0	-
7. Hides & Skins	6,234.7	6,234.7	-	146.0	146.0	-
8. Oil Seeds	3,618.8	3,618.8	-	74.0	74.0	-
9. Pesticides & Insecticides:	9,341.3	9,341.3	-	436.0	436.0	-
(a) Indigenous	9,117.3	9,117.3	-	434.0	434.0	-
(b) Imported	224.0	224.0	-	2.0	2.0	-
10. Other Raw Materials:	398,482.5	398,482.5	-	2,761.0	2,761.0	-
(a) Indigenous	372,681.5	372,681.5	-	2,559.0	2,559.0	-
(b) Imported	25,801.0	25,801.0	-	202.0	202.0	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Jun			Sep ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,226,027.6	1,226,027.6	-	15,238.0	15,238.0	-
1. Cotton Textiles:	243,064.4	243,064.4	-	2,603.0	2,603.0	-
(a) Indigenous	220,263.8	220,263.8	-	2,453.0	2,453.0	-
(b) Imported	22,800.6	22,800.6	-	150.0	150.0	-
2. Cotton Yarn:	67,199.4	67,199.4	-	1,756.0	1,756.0	-
(a) Indigenous	66,769.9	66,769.9	-	1,716.0	1,716.0	-
(b) Imported	429.6	429.6	-	40.0	40.0	-
3. Other Textiles:	218,510.3	218,510.3	-	2,277.0	2,277.0	-
(a) Indigenous	212,781.2	212,781.2	-	2,255.0	2,255.0	-
(b) Imported	5,729.1	5,729.1	-	22.0	22.0	-
4. Machinery:	90,605.0	90,605.0	-	964.0	964.0	-
(a) Indigenous	54,163.7	54,163.7	-	602.0	602.0	-
(b) Imported	36,441.3	36,441.3	-	362.0	362.0	-
5. Handloom Products	20.0	20.0	-	1.0	1.0	-
6. Carpets & Rugs	89.2	89.2	-	13.0	13.0	-
7. Readymade Garments	60,451.9	60,451.9	-	963.0	963.0	-
8. Cement and Cement Products:	92,764.7	92,764.7	-	452.0	452.0	-
(a) Indigenous	92,190.8	92,190.8	-	451.0	451.0	-
(b) Imported	573.9	573.9	-	1.0	1.0	-
9. Sports Goods	2,662.2	2,662.2	-	96.0	96.0	-
10. Surgical Instruments	2,300.3	2,300.3	-	77.0	77.0	-
11. Chemicals & Dyes	56,491.5	56,491.5	-	1,284.0	1,284.0	-
12. Other Finished Goods:	391,868.6	391,868.6	-	4,752.0	4,752.0	-
(a) Indigenous	381,922.1	381,922.1	-	4,551.0	4,551.0	-
(b) Imported	9,946.5	9,946.5	-	201.0	201.0	-
IV. Fixed Assets Including Machinery	2,253,735.7	2,252,662.4	1,073.2	428,338.0	427,006.0	1,332.0
A. Transport Equipments	884,978.4	884,323.6	654.8	409,895.0	409,032.5	862.5
B. Furniture & Fixtures	6,106.6	6,106.6	-	275.0	275.0	-
C. Office Equipments	46,290.5	46,290.5	-	252.0	252.0	-
D. Other Machinery & Equipments	1,316,360.2	1,315,941.7	418.4	17,916.0	17,446.5	469.5
V. Real Estate	1,877,814.7	1,738,289.2	139,525.5	613,145.0	468,791.8	144,353.2
A. Land	762,289.9	622,790.6	139,499.2	475,881.0	331,551.6	144,329.4
1. Residential	337,076.5	336,515.9	560.6	18,203.0	17,253.8	949.2
(a) House	243,982.0	243,421.3	560.6	16,492.0	15,542.8	949.2
(b) Flat	93,094.5	93,094.5	-	1,711.0	1,711.0	-
2. Non-Residential	425,213.4	286,274.8	138,938.6	457,678.0	314,297.8	143,380.2
(a) Commercial	141,916.7	141,916.7	-	4,563.0	4,563.0	-
(b) Industrial	69,456.4	69,456.4	-	937.0	927.4	9.6
c) Agriculture	199,322.6	60,383.9	138,938.6	444,332.0	300,994.9	143,337.1
(c) Others	14,517.7	14,517.7	-	7,846.0	7,812.5	33.5
B. Buildings:	1,115,524.8	1,115,498.6	26.2	137,264.0	137,240.1	23.9
1. Residential	678,752.2	678,730.0	22.2	123,847.0	123,826.2	20.8
(a) House	493,463.7	493,441.5	22.2	104,990.0	104,970.2	19.8
(b) Flat	185,288.5	185,288.5	-	18,857.0	18,856.0	1.0
2. Non-Residential	436,772.6	436,768.6	4.0	13,417.0	13,413.9	3.1
(a) Commercial	202,755.7	202,755.7	-	5,037.0	5,037.0	-
(b) Industrial	111,570.4	111,570.4	-	2,776.0	2,775.0	1.0
c) Agriculture	67,199.1	67,195.1	4.0	3,033.0	3,030.9	2.1
(c) Others	55,247.4	55,247.4	-	2,571.0	2,571.0	-
VI. Fixed Deposits and Insurance Policies	680,027.8	680,027.8	-	30,363.0	30,362.6	0.4
A. Bank Deposits	679,639.6	679,639.6	-	30,327.0	30,326.6	0.4
1. Security Deposits	41,553.5	41,553.5	-	1,882.0	1,882.0	-
2. Term Deposits (TDRs)	518,631.9	518,631.9	-	19,787.0	19,787.0	-
3. Other Deposits	119,454.2	119,454.2	-	8,658.0	8,657.6	0.4
B. Insurance Policies	388.2	388.2	-	36.0	36.0	-
VII. Others	4,217,000.0	4,216,868.6	131.4	506,318.0	506,104.6	213.4
A. Other Secured Advances	1,753,877.4	1,753,746.0	131.4	156,301.0	156,088.4	212.6
1. Receivables	433,248.2	433,248.2	-	1,784.0	1,784.0	-
2. Employees Benefits	1,522.1	1,390.7	131.4	1,148.0	935.4	212.6
3. Others	1,319,107.1	1,319,107.1	-	153,369.0	153,369.0	-
B. Advances Secured by Guarantee(s)	2,463,122.6	2,463,122.6	-	350,017.0	350,016.1	0.9
1. Institutional Guarantee(s)	2,054,735.0	2,054,735.0	-	8,104.0	8,104.0	-
2. Individual Guarantee(s)	408,387.7	408,387.7	-	341,913.0	341,912.1	0.9
VIII. Unsecured Advances	728,349.7	722,641.4	5,708.3	5,221,475.0	5,214,912.9	6,562.1
1. Credit Cards	221,338.7	221,338.7	-	2,604,583.0	2,604,583.0	-
2. Personal Loan	123,881.2	123,881.2	-	2,539,456.0	2,539,456.0	-
3. Others	383,129.8	377,421.5	5,708.3	77,436.0	70,873.9	6,562.1
TOTAL	13,118,204.6	12,971,737.0	146,467.6	7,103,464.0	6,950,978.9	152,485.1

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Effective March 2025, 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.

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 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	47,691	12,943.3	17,760	4,610.0	2	-	178,752	93,647.8	244,205	111,201.1
Financial Instruments:	257	5,793.1	34	42.2	14	260.5	479	393,335.8	784	399,431.6
A. Quoted on the Stock Exchange:	197	4,608.8	32	41.9	8	256.6	283	210,672.7	520	215,580.0
1. To Stock Brokers and Dealers:	96	891.1	2	1.7	-	-	162	21,326.0	260	22,218.9
(a) Government and Other Trustee Securities	72	87.5	2	1.7	-	-	7	204.6	81	293.9
(b) Shares and Debentures	20	677.9	-	-	-	-	152	19,489.4	172	20,167.3
(c) Participation Term Certificates	2	3.1	-	-	-	-	-	-	2	3.1
(d) Others	2	122.5	-	-	-	-	3	1,632.1	5	1,754.6
2. To Others:	101	3,717.7	30	40.2	8	256.6	121	189,346.6	260	193,361.1
(a) Government and Other Trustee Securities	8	20.9	14	10.0	1	-	15	157,296.4	38	157,327.4
(b) Shares and Debentures	61	3,566.3	5	16.0	3	254.4	90	23,714.5	159	27,551.2
(c) Participation Term Certificates	2	8.0	-	-	-	-	-	-	2	8.0
(d) Others	30	122.5	11	14.1	4	2.2	16	8,335.7	61	8,474.6
B. Unquoted on the Stock Exchange:	60	1,184.3	2	0.3	6	3.9	196	182,663.1	264	183,851.6
1. To Stock Brokers and Dealers:	2	2.9	-	-	-	-	28	3,076.4	30	3,079.3
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	1	1.6	-	-	-	-	23	2,873.8	24	2,875.4
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1.3	-	-	-	-	5	202.6	6	203.9
2. To Others:	58	1,181.4	2	0.3	6	3.9	168	179,586.7	234	180,772.3
(a) Government and Other Trustee Securities	42	1,084.6	2	0.3	3	1.9	15	118,538.7	62	119,625.5
(b) Shares and Debentures	1	-	-	-	3	1.9	4	978.9	8	980.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	96.8	-	-	-	-	149	60,069.2	164	60,166.0
III. Merchandise	19,995	185,625.4	153	1,957.7	30	229.1	38,658	2,361,279.9	58,836	2,549,092.2
A. Food Items:	1,519	24,430.8	40	582.5	5	20.5	16,883	622,604.4	18,447	647,638.2
1. Wheat	342	1,876.1	9	10.3	-	-	10,294	225,930.8	10,645	227,817.2
2. Rice and Paddy	395	18,814.6	6	383.1	-	-	2,200	102,974.9	2,601	122,172.6
3. Other Grains & Pulses:	79	269.7	-	-	-	-	371	8,691.0	450	8,960.8
(a) Indigenous	76	255.7	-	-	-	-	360	7,202.2	436	7,457.9
(b) Imported	3	14.0	-	-	-	-	11	1,488.9	14	1,502.9
4. Edible Oils:	122	515.4	-	-	1	0.1	991	42,814.3	1,114	43,329.8
(a) Indigenous	113	474.3	-	-	1	0.1	951	39,229.1	1,065	39,703.5
(b) Imported	9	41.1	-	-	-	-	40	3,585.2	49	3,626.3
5. Sugar:	72	22.8	2	0.2	-	-	1,034	157,229.6	1,108	157,252.6
(a) Indigenous	72	22.8	2	0.2	-	-	1,033	156,864.2	1,107	156,887.2
(b) Imported	-	-	-	-	-	-	1	365.4	1	365.4
6. Kariana And Spices	73	124.7	-	-	-	-	55	793.1	128	917.8
7. Fish And Fish Preparations	3	3.8	-	-	-	-	6	37.4	9	41.2
8. Other Food Items:	433	2,803.7	23	188.9	4	20.4	1,932	84,133.2	2,392	87,146.2
(a) Indigenous	431	2,790.4	23	188.9	4	20.4	1,916	83,060.6	2,374	86,060.2
(b) Imported	2	13.3	-	-	-	-	16	1,072.6	18	1,085.9
B. Raw Materials:	16,303	104,219.6	62	1,220.4	18	167.2	8,768	754,767.3	25,151	860,374.6
1. Cotton Raw:	14,823	13,477.0	29	150.5	-	-	2,674	161,610.4	17,526	175,237.8
(a) Indigenous	273	8,958.0	28	150.2	-	-	2,471	149,313.0	2,772	158,421.2
(b) Imported	14,550	4,518.9	1	0.3	-	-	203	12,297.4	14,754	16,816.6
2. Synthetic Fibers:	5	30.9	-	-	-	-	105	12,928.4	110	12,959.3
(a) Indigenous	5	30.9	-	-	-	-	75	11,841.9	80	11,872.8
(b) Imported	-	-	-	-	-	-	30	1,086.5	30	1,086.5
3. Fertilizers:	446	4,732.4	-	-	16	146.7	524	57,061.9	986	61,941.1
(a) Indigenous	442	4,718.2	-	-	16	146.7	509	49,858.8	967	54,723.8
(b) Imported	4	14.2	-	-	-	-	15	7,203.1	19	7,217.3
4. Petroleum Crude:	64	48,414.5	-	-	2	20.5	1,132	56,463.8	1,198	104,898.9
(a) Indigenous	39	46,111.7	-	-	2	20.5	1,111	23,264.1	1,152	69,396.3
(b) Imported	25	2,302.8	-	-	-	-	21	33,199.7	46	35,502.5
5. Iron and Steel:	146	3,203.4	8	1,022.7	-	-	1,755	101,180.5	1,909	105,406.7
(a) Indigenous	135	2,059.0	8	1,022.7	-	-	1,486	68,773.7	1,629	71,855.4
(b) Imported	11	1,144.4	-	-	-	-	269	32,406.8	280	33,551.3
6. Wool & Goat Hair	1	14.7	-	-	-	-	4	46.9	5	61.6
7. Hides & Skins	3	0.0	-	-	-	-	143	6,252.9	146	6,252.9
8. Oil Seeds	10	30.9	1	-	-	-	63	4,554.6	74	4,585.5
9. Pesticides & Insecticides:	22	79.0	-	-	-	-	414	6,500.9	436	6,579.9
(a) Indigenous	22	79.0	-	-	-	-	412	6,277.1	434	6,356.1
(b) Imported	-	-	-	-	-	-	2	223.8	2	223.8
10. Other Raw Materials:	783	34,236.8	24	47.2	-	-	1,954	348,166.8	2,761	382,450.9
(a) Indigenous	764	34,070.5	23	47.2	-	-	1,772	323,261.6	2,559	357,379.3
(b) Imported	19	166.3	1	0.0	-	-	182	24,905.2	202	25,071.6

3.11.1 Advances Classified by Securities and Gender

All Banks

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

Source: Statistics and Data Services Department, SBP

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

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024				2025					
	Sep		Dec		Mar		Jun		Sep ^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	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	6,140,428	6,356,959.0
5.00	56,386	172,899.3	51,474	189,657.7	52,169	204,822.7	51,274	205,455.1	55,657	293,492.2
10.00	94,615	655,298.5	97,958	1,621,828.3	112,451	1,636,535.2	97,962	1,161,572.2	123,135	1,213,723.0
15.00	32,637	450,315.7	31,416	812,457.2	87,298	510,585.7	26,119	421,380.0	21,064	159,328.3
20.00	395,280	1,266,236.1	386,831	1,363,418.9	389,883	1,311,861.9	411,376	1,289,771.8	383,548	639,225.0
25.00	122,683	2,430,324.6	115,550	2,774,644.9	114,000	2,239,756.6	107,278	2,028,147.6	67,699	1,872,055.6
30.00	61,951	445,231.0	65,208	343,626.5	43,346	469,909.8	64,768	394,752.0	68,408	247,900.0
33.33	476	7,574.0	460	26,385.8	714	20,345.4	49,934	20,010.6	878	8,421.4
35.00	17,804	168,763.0	74,350	879,811.0	22,526	456,762.9	25,176	158,990.3	28,748	193,288.3
40.00	40,401	203,407.3	36,814	215,255.1	27,375	212,031.5	29,921	193,209.1	84,735	198,220.6
45.00	8,534	92,161.2	5,699	94,483.5	7,407	102,783.3	6,921	115,372.5	8,745	95,488.5
50.00	91,027	258,660.2	64,272	206,836.4	39,112	277,050.2	15,943	194,648.3	18,685	211,563.0
55.00	6,065	41,572.3	6,602	71,522.6	8,247	49,578.7	9,396	121,978.4	10,278	68,593.8
60.00	6,703	59,293.5	5,374	104,309.6	6,096	67,645.1	6,915	100,005.5	8,570	85,407.6
65.00	5,695	41,418.3	5,193	75,097.7	6,331	62,875.6	6,715	134,744.3	5,345	103,389.2
70.00	3,147	23,555.7	2,813	25,521.2	4,016	22,325.9	5,899	72,549.3	4,083	77,955.1
75.00	3,058	20,259.9	2,365	18,056.1	3,549	22,765.2	8,578	323,596.6	5,683	316,364.6
80.00	3,022	23,739.8	2,185	22,177.4	3,400	29,350.1	7,726	82,372.0	3,485	47,866.0
85.00	1,782	11,596.2	1,970	14,474.1	3,034	18,767.9	6,249	82,494.5	3,535	65,561.9
90.00	2,176	12,116.7	2,002	14,377.7	3,125	15,308.5	5,659	124,221.0	3,704	90,249.9
95.00	2,469	8,454.9	2,480	12,927.8	2,902	12,254.3	4,565	83,222.1	6,503	204,679.0
99.99	1,178	10,792.0	1,994	21,100.5	1,673	18,443.0	17,621	76,733.7	50,548	549,706.6
TOTAL	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	7,103,464	13,099,438.4

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 September, 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	4,990,999	947,071.0	893,615	84,104.5	139	1,080.1	255,675	5,324,703.4	6,140,428	6,356,959.0
05.00	38,680	56,815.2	1,727	3,114.8	17	330.3	15,233	233,231.8	55,657	293,492.2
10.00	87,024	159,218.0	7,595	15,044.3	293	1,518.9	28,223	1,037,941.9	123,135	1,213,723.0
15.00	12,386	26,435.9	4,238	10,735.6	86	703.2	4,354	121,453.6	21,064	159,328.3
20.00	352,987	229,156.5	21,308	17,267.4	365	2,515.5	8,888	390,285.7	383,548	639,225.0
25.00	40,144	236,179.1	1,976	6,404.4	776	6,002.4	24,803	1,623,469.7	67,699	1,872,055.6
30.00	57,502	84,254.6	2,274	4,233.0	96	966.5	8,536	158,446.0	68,408	247,900.0
33.33	747	2,532.8	107	82.2	-	-	24	5,806.4	878	8,421.4
35.00	24,127	35,643.7	2,319	2,444.5	534	2,723.8	1,768	152,476.4	28,748	193,288.3
40.00	61,130	46,971.4	18,876	7,124.4	113	2,478.9	4,616	141,645.9	84,735	198,220.6
45.00	6,874	26,302.2	592	1,392.8	401	2,141.1	878	65,652.4	8,745	95,488.5
50.00	14,691	74,133.1	1,347	3,087.0	86	480.2	2,561	133,862.6	18,685	211,563.0
55.00	8,775	16,854.3	958	1,238.9	64	372.2	481	50,128.4	10,278	68,593.8
60.00	6,815	14,912.3	613	973.0	78	406.4	1,064	69,115.9	8,570	85,407.6
65.00	3,939	10,550.2	419	1,145.9	90	252.7	897	91,440.4	5,345	103,389.2
70.00	2,824	7,359.8	259	561.7	133	353.9	867	69,679.7	4,083	77,955.1
75.00	2,873	6,716.1	247	456.1	106	227.1	2,457	308,965.3	5,683	316,364.6
80.00	2,472	6,291.0	213	345.3	116	179.5	684	41,050.2	3,485	47,866.0
85.00	2,700	4,911.2	249	359.7	107	405.0	479	59,886.1	3,535	65,561.9
90.00	2,381	5,935.8	178	429.0	100	538.2	1,045	83,346.9	3,704	90,249.9
95.00	2,949	7,541.6	280	891.5	46	1,886.5	3,228	194,359.4	6,503	204,679.0
99.99	32,866	80,507.8	1,464	3,984.5	564	997.0	15,654	464,217.3	50,548	549,706.6
Total	5,755,885	2,086,293.3	960,854	165,420.4	4,310	26,559.4	382,415	10,821,165.3	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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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.

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th September, 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	4,268,404	635,118	801,370	37,195	385	7,066	146,299	5,765,029	5,216,458	6,444,408
1.1. Overnight	448,183	77,008	58,487	6,865	65	1,926	10,047	536,347	516,782	622,145
1.2. 2 days to 7 days	663	3,079	77	499	45	185	419	86,870	1,204	90,633
1.3. For 8 days to 1 month	243,950	49,847	50,618	2,729	51	333	2,095	157,540	296,714	210,449
1.4. For above 1 month but <= 3 month	1,567,352	36,918	527,395	3,335	20	282	4,361	618,222	2,099,128	658,757
1.5. For above 3 months but <= 6 months	669,296	82,577	31,343	3,672	19	57	15,814	1,104,185	716,472	1,190,491
1.6. For above 6 months but <= one year	1,338,960	385,689	133,450	20,096	185	4,283	113,563	3,261,865	1,586,158	3,671,933
2. Medium Term	474,028	226,472	64,658	16,230	50	130	78,394	1,052,375	617,130	1,295,207
2.1. For above 1 year but <= 2 years	303,853	158,055	47,515	11,059	20	84	27,543	904,552	378,931	1,073,749
2.2. For above 2 years but <= 3 years	170,175	68,417	17,143	5,171	30	46	50,851	147,824	238,199	221,458
3. Long Term	1,013,453	1,224,704	94,826	111,995	3,875	19,364	157,722	4,003,760	1,269,876	5,359,823
3.1. For above 3 years but <= 4 years	167,379	177,532	33,703	26,778	86	569	24,466	503,511	225,634	708,390
3.2. For above 4 years but <= 5 years	329,822	259,952	28,423	24,557	95	213	32,582	853,432	390,922	1,138,153
3.3. For above 5 years but <= 7 years	337,499	310,766	17,654	19,085	188	596	75,588	817,581	430,929	1,148,027
3.4. For above 7 years but <= 10 years	51,475	78,985	6,181	9,008	508	2,096	6,565	759,360	64,729	849,448
3.5. For above 10 years but <= 15 years	16,520	61,066	2,542	7,459	488	3,307	3,820	473,388	23,370	545,220
3.6. For above 15 years but <= 20 years	16,600	82,309	2,088	8,246	498	3,265	133	22,498	19,319	116,318
3.7. For above 20 years but <= 25 years	45,822	134,815	2,064	9,814	1,093	6,849	82	16,405	49,061	167,884
3.8. For above 25 years but <= 30 years	9,405	22,786	846	3,084	50	430	532	216,518	10,833	242,818
3.9. For above 30 years	38,931	96,493	1,325	3,964	869	2,038	13,954	341,069	55,079	443,565
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

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 September, 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	5,261,669	1,577,265	912,091	123,125	1,221	6,678	333,900	7,145,658	6,508,881	8,852,725
2. ISLAMIC	494,216	509,029	48,763	42,296	3,089	19,882	48,515	3,675,507	594,583	4,246,714
A. Ijara Finance	63,921	100,726	5,338	7,563	8	16	12,809	58,219	82,076	166,524
B. Diminishing Musharaka	59,004	104,298	5,583	7,324	921	3,033	12,097	1,063,985	77,605	1,178,641
C. Istisna	518	9,994	21	2,361	-	-	5,185	373,432	5,724	385,787
D. Mudaraba	109	1,759	-	-	-	-	-	-	109	1,759
E. Murabaha	8,171	14,875	564	591	20	32	5,718	126,208	14,473	141,705
F. Musawamah finance	26,015	11,837	3,691	1,318	-	-	2,125	90,412	31,831	103,568
G. Musharaka Finance	13,713	31,826	1,430	2,348	9	58	1,174	239,719	16,326	273,951
H. Salam Finance	229	314	-	-	-	-	1,402	40,514	1,631	40,829
I. Commodity Murabahah / Tawwaruq	269,559	33,487	25,460	2,794	-	-	1	1	295,020	36,281
J. Advance against financing	1,155	1,742	98	86	-	-	98	45,307	1,351	47,135
K. Other Islamic Modes of Financing	51,822	198,170	6,578	17,911	2,131	16,743	7,906	1,637,710	68,437	1,870,533
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

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.

3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 30th September, 2025

Amount in Million Rupees
No. of Accounts in Unit

Category of Financing	Males		Females		Both Males and Females		Other*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	717	37,558	25	886	-	-	9,380	1,075,011	10,122	1,113,455
1.1. Export finance schemes	440	24,777	11	529	-	-	4,157	609,406	4,608	634,711
1.2. Others	277	12,781	14	358	-	-	5,223	465,605	5,514	478,744
2. Import financing	342	3,897	84	560	-	-	8,467	598,445	8,893	602,903
3. Government self employment schemes	44,657	67,089	3,145	4,391	15	38	10,514	30,846	58,331	102,365
4. Working capital/short term	4,363,077	766,408	778,624	41,890	560	4,240	232,893	4,921,784	5,375,154	5,734,322
4.1. Small Loans	3,101,846	257,855	666,069	17,721	19	31	49,683	245,874	3,817,617	521,481
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Reh. 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)	21	4	4	-	-	-	611	11,556	636	11,560
4.4. Others	1,261,151	507,722	112,551	24,169	541	4,209	182,353	3,631,248	1,556,596	4,167,349
4.5. Commodity Operations Financing	59	827	-	-	-	-	246	1,033,106	305	1,033,932
5. Fixed investment/long term	1,347,092	1,211,340	178,976	117,692	3,735	22,281	121,161	4,195,079	1,650,964	5,546,393
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	271	2,961	3	5	-	-	12,578	414,861	12,852	417,828
5.2. Financing Power Plants Using Renewable Energy	454	965	26	142	6	11	2,318	76,256	2,804	77,374
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	3	35	-	-	-	-	50	521	53	556
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	66	690	345	300	-	-	752	4,453	1,163	5,442
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	31	768	-	-	-	-	182	4,412	213	5,180
5.6. Small Loans	361,973	229,578	59,363	24,642	696	1,885	31,479	147,431	453,511	403,536
5.7. Others	885,491	584,650	101,654	56,372	626	2,569	69,899	3,292,624	1,057,670	3,936,216
5.8. Financing for Construction Purposes	94,477	376,453	17,471	35,825	2,407	17,816	1,332	173,861	115,687	603,956
5.9. SME Asaan Finance (SAAF) Scheme	4,308	15,214	113	402	-	-	2,273	8,374	6,694	23,990
5.10 Machinery	18	25	1	4	-	-	298	72,285	317	72,314
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Sep-25	Oct-25	Nov-25	Dec-25
A. Agriculture, forestry, and fishing	400,878.1	494,762.4	541,496.1	511,947.6	551,507.2	617,909.4
Trade finance	4,060.7	2,751.4	5,872.2	5,370.0	7,265.1	10,983.2
Working capital	217,193.8	261,385.3	287,385.7	254,425.5	286,831.3	322,554.5
Fixed investment	159,360.8	200,690.2	217,174.8	221,520.1	223,833.3	247,010.2
Construction Financing	884.2	874.2	754.8	737.1	658.7	570.8
Other	19,378.7	29,061.4	30,308.5	29,894.8	32,918.8	36,790.6
B. Mining and quarrying	89,229.2	88,607.5	70,198.9	73,290.2	77,060.3	85,143.4
Trade finance	2,058.9	2,454.1	2,698.3	2,318.5	938.0	1,051.5
Working capital	39,245.0	33,602.0	17,921.3	21,543.6	27,548.7	37,339.3
Fixed investment	46,587.6	50,845.1	49,571.5	49,420.6	48,559.2	46,614.0
Construction Financing	-	0.4	0.4	0.4	-	-
Other	1,337.7	1,706.0	7.4	7.1	14.4	138.7
C. Manufacturing	4,838,826.3	5,354,889.2	5,246,499.8	5,258,171.7	5,306,924.6	5,856,445.7
Trade finance	1,153,978.2	1,372,424.4	1,397,594.4	1,410,973.8	1,419,045.1	1,483,831.9
Working capital	2,091,473.2	2,258,831.1	2,185,486.9	2,139,886.4	2,213,161.4	2,551,678.9
Fixed investment	1,486,448.2	1,591,663.0	1,550,184.8	1,596,614.2	1,555,974.0	1,701,216.4
Construction Financing	17,528.5	14,194.9	10,404.9	10,129.3	14,579.0	5,534.4
Other	89,398.2	117,775.8	102,828.8	100,568.1	104,165.0	114,184.1
D. Electricity, gas, steam and air conditioning supply	514,268.8	486,486.8	451,608.8	430,438.4	411,894.5	402,296.6
Trade finance	6,906.5	2,422.9	3,163.8	3,192.5	2,575.2	2,806.2
Working capital	188,133.5	192,722.7	172,049.9	150,378.4	142,357.9	160,216.9
Fixed investment	318,329.4	290,971.3	276,044.7	276,567.4	266,568.6	239,102.0
Construction Financing	761.3	226.4	226.4	226.4	321.1	42.0
Other	138.1	143.5	124.0	73.7	71.7	129.5
E. Water supply; sewerage, waste management and remediation activities	23,968.5	32,246.2	36,688.7	39,123.8	36,542.5	45,668.7
Trade finance	2,151.2	1,371.4	1,279.6	1,343.9	1,310.2	1,443.4
Working capital	5,932.7	4,795.2	7,410.8	7,603.4	5,884.7	6,270.9
Fixed investment	15,813.1	25,986.9	27,905.6	29,958.0	29,249.0	37,816.6
Construction Financing	-	-	-	-	-	-
Other	71.5	92.7	92.6	218.5	98.7	137.8
F. Construction	192,851.7	210,346.1	213,647.2	198,105.6	203,183.3	219,336.4
Trade finance	1,997.6	1,278.5	1,408.3	1,274.7	1,010.7	1,755.1
Working capital	33,901.0	46,244.1	53,742.9	44,403.8	48,884.9	53,404.7
Fixed investment	23,745.6	47,699.5	51,738.0	52,173.1	57,017.8	71,885.1
Construction Financing	132,737.9	114,509.8	106,179.2	99,565.5	95,637.7	91,117.9
Other	469.6	614.2	578.7	688.4	632.1	1,173.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923.5	677,115.3	716,460.6	747,692.3	767,303.6	832,832.6
Trade finance	66,369.6	67,758.0	76,861.3	68,629.7	64,547.8	73,167.0
Working capital	317,581.9	390,125.3	413,929.6	428,937.6	439,207.6	508,363.2
Fixed investment	100,861.9	143,953.4	156,379.2	179,817.0	182,742.3	177,163.4
Construction Financing	16,834.9	14,274.3	14,156.9	14,081.3	12,835.4	1,505.9
Other	38,275.1	61,004.2	55,133.6	56,226.7	67,970.5	72,633.0
H. Transportation and storage	123,532.9	129,433.9	135,231.8	148,249.6	149,063.9	157,066.9
Trade finance	2,598.9	3,621.3	3,616.6	5,179.9	5,674.3	1,787.9
Working capital	46,028.0	29,226.4	32,707.6	35,878.7	35,941.7	42,455.2
Fixed investment	65,232.1	77,328.4	77,961.8	84,530.6	82,068.2	87,571.5
Construction Financing	631.2	3,853.9	3,709.3	3,696.0	3,967.1	3,608.6
Other	9,042.8	15,403.7	17,236.4	18,964.4	21,412.6	21,643.8
I. Accommodation and food service activities	38,347.6	80,594.6	87,779.8	85,240.8	88,894.0	93,718.1
Trade finance	1,034.6	1,774.5	1,590.5	1,314.5	1,568.3	3,819.7
Working capital	11,108.3	9,239.0	13,017.5	12,287.2	15,134.0	16,341.1
Fixed investment	17,597.0	61,107.8	65,541.0	65,357.8	65,458.2	66,521.9
Construction Financing	7,499.0	7,316.4	6,499.1	5,590.8	5,927.8	6,039.2
Other	1,108.7	1,156.9	1,131.7	690.4	805.7	996.2

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Sep-25	Oct-25	Nov-25	Dec-25
J. Information and communication	406,896.9	552,295.8	551,873.6	547,309.5	561,203.6	612,072.0
Trade finance	3,110.4	4,017.5	4,555.0	5,018.0	5,775.7	5,395.3
Working capital	42,465.6	76,852.3	65,658.0	66,027.5	75,671.9	104,783.0
Fixed investment	339,322.3	441,735.8	450,424.3	444,092.7	445,731.2	466,565.9
Construction Financing	947.5	1,265.1	1,164.8	1,106.2	1,239.8	1,090.6
Other	21,051.2	28,425.1	30,071.4	31,065.1	32,785.0	34,237.1
K. Real estate activities	37,772.8	42,592.4	47,364.3	51,193.6	51,737.0	43,991.9
Trade finance	-	316.3	855.0	871.8	3,257.8	1,017.1
Working capital	4,619.6	6,156.4	8,985.8	12,306.9	14,621.8	13,859.8
Fixed investment	10,272.6	11,901.2	12,218.4	12,744.2	14,338.1	17,437.0
Construction Financing	22,852.6	24,187.2	25,277.6	25,244.5	19,494.3	11,654.4
Other	27.9	31.3	27.5	26.2	25.0	23.7
L. Professional, scientific and technical activities	59,263.6	69,863.5	59,458.1	72,331.6	82,916.4	106,348.3
Trade finance	5,636.9	9,161.8	7,008.3	6,959.4	7,345.9	5,846.9
Working capital	33,595.9	45,691.8	38,076.9	48,376.5	55,942.3	50,184.9
Fixed investment	18,161.0	13,242.0	13,202.6	15,768.0	16,556.0	49,610.3
Construction Financing	801.8	1,060.4	284.9	254.6	2,382.4	141.7
Other	1,068.1	707.5	885.4	973.2	689.8	564.7
M. Administrative and support service activities	51,535.6	60,985.2	61,192.2	63,337.5	62,975.9	63,288.0
Trade finance	3,092.6	1,907.5	2,598.4	2,430.5	2,229.8	2,328.6
Working capital	22,102.4	28,972.1	27,276.6	26,906.1	27,317.0	27,576.5
Fixed investment	22,152.9	26,195.7	23,118.4	27,119.2	27,179.7	28,652.7
Construction Financing	-	-	4,263.5	3,943.5	4,218.1	3,487.2
Other	4,187.6	3,909.9	3,935.3	2,938.1	2,031.3	1,242.8
N. Education	29,144.7	30,245.3	28,493.2	27,216.6	28,518.2	31,721.4
Trade finance	325.8	-	66.3	176.5	228.4	268.2
Working capital	8,703.9	12,217.2	11,338.5	10,097.0	10,263.9	12,119.5
Fixed investment	12,045.7	12,859.8	13,117.4	13,162.4	14,259.9	15,605.0
Construction Financing	7,713.3	4,672.4	3,490.2	3,309.3	3,274.3	3,121.8
Other	356.0	495.8	480.7	471.4	491.6	606.8
O. Human health and social work activities	18,198.0	16,501.9	15,134.5	14,666.1	15,566.5	17,414.7
Trade finance	-	-	-	-	-	-
Working capital	5,770.5	5,574.4	6,051.4	5,845.8	6,042.0	7,360.9
Fixed investment	9,266.6	8,671.9	7,438.6	7,186.5	7,906.1	8,568.4
Construction Financing	3,045.5	1,706.2	1,405.9	1,368.5	1,320.3	1,093.7
Other	115.5	549.4	238.7	265.3	298.0	391.6
P. Arts, entertainment, and recreation	1,723.3	2,358.5	2,276.2	2,323.7	2,303.2	1,848.6
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,006.7	1,076.5	1,056.2	1,068.1	1,282.1	615.2
Fixed investment	331.5	926.5	871.8	907.8	868.9	1,094.3
Construction Financing	267.9	242.3	235.8	235.8	40.8	28.2
Other	17.2	13.3	12.4	12.1	11.3	10.8
Q. Other service activities	51,182.4	94,786.0	91,066.2	100,045.0	99,965.5	104,206.6
Trade finance	1,733.2	2,276.9	1,563.6	1,667.5	1,212.4	1,631.9
Working capital	20,792.8	54,223.0	56,595.9	62,128.7	61,341.9	59,743.6
Fixed investment	22,484.3	34,564.1	28,902.7	31,243.8	31,013.3	35,198.4
Construction Financing	1,371.7	877.9	805.8	835.0	845.7	754.5
Other	4,800.4	2,844.1	3,198.1	4,170.1	5,552.3	6,878.2
Total	7,417,543.8	8,424,110.7	8,356,469.9	8,370,683.7	8,497,560.0	9,291,309.2

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 Financialings, 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	Sep-25	Oct-25	Nov-25	Dec-25
A. Agriculture, forestry, and fishing	49,720.2	67,377.9	71,288.9	73,594.3	75,666.7	95,301.9
Trade finance	30.2	179.1	165.1	170.1	500.7	192.3
Working capital	19,308.7	27,613.2	29,320.9	28,698.3	28,035.2	38,725.6
Fixed investment	18,682.3	22,203.4	23,547.5	24,982.1	26,075.3	34,566.5
Construction Financing	9.8	9.9	9.5	9.1	9.1	9.1
Other	11,689.2	17,372.3	18,245.8	19,734.6	21,046.2	21,808.4
B. Mining and quarrying	1,291.5	1,970.3	1,696.3	1,958.3	2,095.4	2,200.2
Trade finance	70.1	112.0	29.2	14.5	5.0	5.0
Working capital	685.5	1,026.2	865.9	878.9	903.7	1,003.2
Fixed investment	535.8	820.8	793.5	1,057.4	1,172.4	1,178.5
Construction Financing	-	0.4	0.4	0.4	-	-
Other	-	11.0	7.4	7.1	14.4	13.5
C. Manufacturing	203,147.9	254,657.6	255,716.3	267,643.2	287,466.7	316,855.3
Trade finance	21,504.3	24,305.7	24,598.2	25,449.2	26,504.4	29,442.5
Working capital	138,727.3	171,785.9	168,842.9	179,185.1	192,698.6	215,135.7
Fixed investment	36,905.9	47,609.9	52,084.8	52,011.1	56,207.6	58,047.5
Construction Financing	186.5	899.3	51.0	65.0	144.2	59.7
Other	5,823.9	10,056.8	10,139.4	10,932.7	11,912.0	14,169.9
D. Electricity, gas, steam and air conditioning supply	3,159.2	2,675.3	3,003.2	3,241.9	3,789.5	3,488.8
Trade finance	229.7	289.3	117.2	111.2	51.3	9.3
Working capital	2,491.3	1,799.1	1,998.3	2,079.8	2,035.5	1,876.2
Fixed investment	425.2	568.3	873.6	1,037.3	1,689.2	1,590.2
Construction Financing	-	-	-	-	-	-
Other	13.1	18.5	14.0	13.7	13.4	13.2
E. Water supply; sewerage, waste management and remediation activities	168.6	393.7	472.6	590.4	550.7	861.9
Trade finance	-	-	-	-	-	-
Working capital	25.4	66.1	75.4	188.7	130.2	72.0
Fixed investment	125.1	259.0	328.8	333.3	346.0	707.4
Construction Financing	-	-	-	-	-	-
Other	18.1	68.5	68.4	68.4	74.5	82.5
F. Construction	15,446.9	20,447.6	18,389.8	19,000.3	20,807.9	21,827.2
Trade finance	87.9	42.0	28.9	40.9	38.2	59.4
Working capital	4,757.8	7,844.7	5,501.9	5,248.1	5,286.9	7,309.9
Fixed investment	4,765.0	5,671.0	6,428.6	6,872.0	8,831.9	7,318.8
Construction Financing	5,559.8	6,472.6	6,017.6	6,344.6	6,160.7	6,568.8
Other	276.3	417.4	412.9	494.7	490.2	570.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	199,121.9	261,039.2	262,836.7	280,357.9	297,720.2	325,789.5
Trade finance	5,238.4	5,937.9	4,862.8	5,187.9	5,344.0	5,212.6
Working capital	124,250.3	145,495.6	140,705.5	151,563.5	159,363.6	178,010.3
Fixed investment	50,090.3	73,700.2	82,762.1	87,119.6	94,586.3	101,078.2
Construction Financing	227.6	186.5	170.2	212.1	282.1	198.5
Other	19,315.3	35,718.9	34,336.1	36,274.7	38,144.2	41,290.0
H. Transportation and storage	28,488.1	43,976.0	50,019.9	51,258.6	54,271.4	56,186.5
Trade finance	-	-	8.0	-	-	-
Working capital	2,031.5	2,367.6	2,460.0	2,202.1	2,365.4	2,519.2
Fixed investment	19,536.0	26,642.7	30,479.1	30,264.2	31,628.8	32,332.0
Construction Financing	160.7	145.9	104.2	100.3	119.4	92.5
Other	6,760.0	14,819.7	16,968.6	18,692.1	20,157.9	21,242.7
I. Accommodation and food service activities	5,192.5	7,109.1	7,804.8	6,953.7	7,585.7	10,714.0
Trade finance	27.5	102.3	256.0	102.3	118.3	1,226.4
Working capital	1,599.9	1,388.5	1,469.7	1,390.7	1,747.8	2,706.0
Fixed investment	1,849.2	3,333.2	3,827.8	3,983.8	4,149.1	5,033.9
Construction Financing	733.5	1,247.8	1,238.4	905.3	883.6	1,009.0
Other	982.4	1,037.4	1,012.9	571.6	686.9	738.7

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Sep-25	Oct-25	Nov-25	Dec-25
J. Information and communication	4,879.1	6,701.5	7,174.3	7,768.9	8,816.7	11,167.7
Trade finance	91.0	114.3	89.1	87.2	105.0	70.0
Working capital	1,748.7	3,222.7	2,554.3	2,732.4	3,189.6	5,242.0
Fixed investment	2,788.4	2,902.9	4,060.5	4,436.8	4,913.7	4,827.1
Construction Financing	132.5	111.9	106.9	105.0	161.1	101.5
Other	118.5	349.7	363.5	407.3	447.3	927.0
K. Real estate activities	2,420.3	2,893.7	2,880.9	3,139.5	3,260.0	3,408.5
Trade finance	-	-	-	-	-	-
Working capital	422.0	745.2	663.3	724.0	912.9	681.3
Fixed investment	1,390.4	1,801.3	2,093.6	2,298.0	2,232.1	2,459.7
Construction Financing	580.0	326.3	96.5	91.3	90.0	243.8
Other	27.9	20.8	27.5	26.2	25.0	23.7
L. Professional, scientific and technical activities	18,415.8	14,741.4	13,222.5	15,515.6	16,129.1	15,859.9
Trade finance	1,607.8	735.9	459.9	401.3	616.2	245.5
Working capital	8,231.8	10,682.8	9,287.2	10,614.1	10,782.8	8,962.7
Fixed investment	8,106.2	3,177.1	3,326.7	4,335.3	4,334.8	6,508.6
Construction Financing	5.3	19.9	19.9	19.9	271.1	-
Other	464.7	125.7	128.8	145.0	124.1	143.1
M. Administrative and support service activities	8,151.2	11,390.8	11,486.7	11,358.7	11,819.8	12,685.3
Trade finance	394.3	263.2	402.7	390.9	402.8	376.1
Working capital	4,619.3	6,232.3	5,497.9	5,401.6	5,520.4	6,194.1
Fixed investment	2,820.6	4,537.7	5,242.3	5,194.8	5,451.7	5,717.1
Construction Financing	-	-	0.1	0.1	96.9	-
Other	317.0	357.6	343.7	371.3	348.0	398.0
N. Education	3,799.8	5,217.0	5,259.7	4,987.0	5,308.4	5,905.5
Trade finance	6.7	-	-	-	-	-
Working capital	1,361.6	1,977.9	1,674.2	1,551.4	1,569.1	1,790.8
Fixed investment	1,803.2	2,514.5	2,893.5	2,767.9	3,052.8	3,460.2
Construction Financing	272.3	228.7	211.3	196.4	194.8	47.8
Other	356.0	495.8	480.7	471.4	491.6	606.8
O. Human health and social work activities	2,554.6	3,384.2	3,575.3	3,688.2	3,884.6	4,504.9
Trade finance	-	-	-	-	-	-
Working capital	891.3	1,160.5	1,162.1	1,086.6	1,164.9	1,382.9
Fixed investment	1,470.8	1,803.4	2,042.9	2,207.1	2,315.0	2,701.1
Construction Financing	81.1	183.9	135.7	133.3	110.8	33.3
Other	111.4	236.4	234.7	261.2	294.0	387.5
P. Arts, entertainment, and recreation	367.2	724.7	763.4	839.4	827.2	928.9
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	145.1	211.7	193.5	224.1	251.3	340.0
Fixed investment	102.8	398.4	456.4	502.2	463.5	477.3
Construction Financing	2.1	1.3	1.1	1.1	1.1	0.9
Other	17.2	13.3	12.4	12.1	11.3	10.8
Q. Other service activities	23,790.7	51,600.9	53,814.2	58,521.0	57,558.3	60,242.8
Trade finance	47.9	301.9	180.0	173.7	153.4	192.5
Working capital	7,727.5	29,550.3	30,918.4	33,530.5	31,689.2	32,599.5
Fixed investment	14,722.6	18,975.2	19,603.1	21,273.8	21,848.7	23,178.0
Construction Financing	202.9	52.9	49.5	36.7	43.7	25.3
Other	1,089.9	2,720.6	3,063.2	3,506.3	3,823.3	4,247.5
Total	570,115.5	756,300.9	769,405.5	810,416.9	857,558.2	947,928.8

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 Disbursemen t
				Amount	% of Regional Disburseme	Amount	% of Regional Disburseme		Amount	(%)	
Jan-Mar-2025	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Baltistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
Total		13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-
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-Baltistan	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	-
Jul-Sep-2025 ^P	Punjab	5,084.2	37.8	4,949.1	97.3	135.1	2.7	439.6	5,388.7	40.0	106.0
	Sindh	6,878.8	51.1	6,502.0	94.5	376.8	5.5	117.2	6,619.2	49.2	96.2
	KPK	90.3	0.7	86.7	96.1	3.6	4.0	515.3	602.0	4.5	666.7
	Balochistan	14.9	0.1	12.2	81.5	2.8	18.5	4.6	16.7	0.1	112.2
	Islamabad	1,375.9	10.2	781.7	56.8	594.2	43.2	34.2	815.9	6.1	59.3
	Gilgit-Baltistan	6.4	0.0	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.7	0.1	11.7	99.8	0.0	0.2	0.8	12.5	0.1	106.6
Total		13,462.2	100.0	12,349.7	91.7	1,112.5	8.3	1,112.5	13,462.2	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

5. Effective March 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

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

Billion Rupees

Place of disbursement	Place of	Jan-Mar-25		Apr-Jun-25		Jul-Sep-25 ⁴	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,295.6	97.1	5,491.8	96.5	4,949.1	97.3
	Sindh	122.9	2.3	154.2	2.7	101.3	2.0
	KPK	8.0	0.2	6.7	0.1	5.8	0.1
	Balochistan	1.5	0.0	1.0	0.0	1.3	0.0
	Islamabad	23.4	0.4	30.5	0.5	25.2	0.5
	Gilgit-Baltistan	0.0	-	2.9	0.1	0.9	0.0
	AJK	1.2	0.0	1.3	0.0	0.6	0.0
Punjab Total		5,452.7	100.0	5,688.5	100.0	5,084.2	100.0
Sindh	Punjab	193.9	2.8	139.7	2.0	337.9	4.9
	Sindh	6,832.8	96.9	6,703.0	97.4	6,502.0	94.5
	KPK	8.8	0.1	23.8	0.4	30.0	0.4
	Balochistan	7.3	0.1	7.0	0.1	3.1	0.0
	Islamabad	10.8	0.2	5.1	0.1	5.7	0.1
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.1	-	0.2	-	0.2	-
Sindh Total		7,053.8	100.0	6,878.7	100.0	6,878.8	100.0
KPK	Punjab	0.1	0.2	0.1	0.1	0.2	0.2
	Sindh	0.1	0.1	0.3	0.2	0.2	0.2
	KPK	77.0	96.3	115.6	96.8	86.7	96.1
	Balochistan	0.0	0.0	0.0	0.0	0.0	0.0
	Islamabad	2.7	3.4	3.3	2.8	3.2	3.5
	Gilgit-Baltistan	0.0	-	0.1	0.1	0.0	0.0
	AJK	0.0	0.0	0.0	0.0	0.0	-
KPK Total		79.9	100.0	119.4	100.0	90.3	100.0
Balochistan	Punjab	0.0	0.1	0.0	0.4	0.0	0.2
	Sindh	0.1	0.5	0.1	0.7	2.7	18.3
	KPK	0.0	0.0	0.0	0.0	0.0	0.0
	Balochistan	12.4	99.4	10.3	98.8	12.2	81.5
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	0.0	0.0	-	-
	AJK	0.0	0.0	0.0	-	0.0	-
Balochistan Total		12.4	100.0	10.4	100.0	14.9	100.0
Islamabad	Punjab	123.7	9.1	105.9	5.1	101.5	7.4
	Sindh	22.0	1.6	15.7	0.8	13.0	0.9
	KPK	67.5	4.9	632.2	30.4	479.5	34.9
	Balochistan	0.1	0.0	0.3	0.0	0.2	0.0
	Islamabad	1,151.8	84.4	1,325.8	63.7	781.7	56.8
	Gilgit-Baltistan	0.0	-	0.1	-	0.0	-
	AJK	0.1	0.0	0.0	-	0.0	-
Islamabad Total		1,365.3	100.0	2,079.9	100.0	1,375.9	100.0
Gilgit-Baltistan	Punjab	0.0	0.3	0.0	0.4	0.0	0.1
	Sindh	0.0	0.0	0.0	0.1	0.0	0.0
	KPK	0.0	0.1	0.0	0.3	0.0	0.3
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.7	0.1	1.3	0.1	1.5
	Gilgit-Baltistan	6.1	98.8	5.8	97.9	6.3	98.2
	AJK	0.0	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		6.2	100.0	6.0	100.0	6.4	100.0
AJK	Punjab	0.0	0.1	0.0	0.1	0.0	0.1
	Sindh	0.0	0.0	0.0	0.0	0.0	0.0
	KPK	0.0	0.0	0.0	0.0	0.0	0.0
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.2	0.0	0.1	0.0	0.1
	Gilgit-Baltistan	0.0	-	0.0	0.3	0.0	-
	AJK	12.1	99.7	12.2	99.5	11.7	99.8
AJK Total		12.1	100.0	12.3	100.0	11.7	100.0
Grand Total		13,982.4		14,795.2		13,462.2	

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

5. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from 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	Jan-Mar-25		Apr-Jun-25		Jul-Sep-25 ¹	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,295.6	94.3	5,491.8	95.7	4,949.1	91.9
	Sindh	193.9	3.5	139.7	2.4	337.9	6.3
	KPK	0.1	-	0.1	-	0.2	-
	Balochistan	0.0	-	0.0	-	0.0	-
	Islamabad	123.7	2.2	105.9	1.8	101.5	1.9
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
Punjab Total		5,613.4	100.0	5,737.6	100.0	5,388.7	100.0
Sindh	Punjab	122.9	1.8	154.2	2.2	101.3	1.5
	Sindh	6,832.8	97.9	6,703.0	97.5	6,502.0	98.2
	KPK	0.1	-	0.3	-	0.2	-
	Balochistan	0.1	-	0.1	-	2.7	0.0
	Islamabad	22.0	0.3	15.7	0.2	13.0	0.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
Sindh Total		6,977.9	100.0	6,873.2	100.0	6,619.2	100.0
KPK	Punjab	8.0	5.0	6.7	0.9	5.8	1.0
	Sindh	8.8	5.5	23.8	3.1	30.0	5.0
	KPK	77.0	47.7	115.6	14.9	86.7	14.4
	Balochistan	0.0	-	0.0	-	0.0	-
	Islamabad	67.5	41.8	632.2	81.2	479.5	79.6
	Gilgit-Baltistan	0.0	0.0	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
KPK Total		161.3	100.0	778.4	100.0	602.0	100.0
Balochistan	Punjab	1.5	6.9	1.0	5.2	1.3	7.8
	Sindh	7.3	34.4	7.0	37.9	3.1	18.5
	KPK	0.0	0.1	0.0	0.1	0.0	0.1
	Balochistan	12.4	58.0	10.3	55.5	12.2	72.7
	Islamabad	0.1	0.6	0.3	1.4	0.2	1.0
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		21.3	100.0	18.5	100.0	16.7	100.0
Islamabad	Punjab	23.4	2.0	30.5	2.2	25.2	3.1
	Sindh	10.8	0.9	5.1	0.4	5.7	0.7
	KPK	2.7	0.2	3.3	0.2	3.2	0.4
	Balochistan	-	-	-	-	-	-
	Islamabad	1,151.8	96.9	1,325.8	97.1	781.7	95.8
	Gilgit-Baltistan	0.0	-	0.1	0.0	0.1	0.0
	AJK	0.0	-	0.0	-	0.0	-
Islamabad Total		1,188.8	100.0	1,364.8	100.0	815.9	100.0
Gilgit Baltistan	Punjab	0.0	0.5	2.9	32.6	0.9	12.3
	Sindh	0.0	0.4	0.0	0.3	0.0	0.3
	KPK	0.0	0.0	0.1	0.7	0.0	0.3
	Balochistan	-	-	0.0	0.0	-	-
	Islamabad	0.0	0.2	0.1	0.9	0.0	0.4
	Gilgit-Baltistan	6.1	98.9	5.8	65.0	6.3	86.8
	AJK	0.0	0.0	0.0	0.5	0.0	0.0
Gilgit-Baltistan Total		6.2	100.0	9.0	100.0	7.2	100.0
AJK	Punjab	1.2	8.7	1.3	9.5	0.6	4.8
	Sindh	0.1	1.1	0.2	1.3	0.2	1.2
	KPK	0.0	0.2	0.0	0.1	0.0	0.0
	Balochistan	0.0	0.0	0.0	-	0.0	-
	Islamabad	0.1	0.8	0.0	0.3	0.0	0.3
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	12.1	89.2	12.2	88.8	11.7	93.7
AJK Total		13.5	100.0	13.8	100.0	12.5	100.0
Grand Total		13,982.4	-	14,795.2	-	13,462.2	-

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Mar-25			Jun-25			Sep-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	7.0	7.0	-	0.0	0.0	-	-	-
	Government	0.1	440.3	440.4	0.1	644.8	644.9	0.2	624.9	625.1
	Non-Financial Public Sector Enterprise	-	2,398.5	2,398.5	-	2,389.1	2,389.1	-	2,370.0	2,370.0
	NBFCs & Financial Auxiliaries	0.0	1,016.2	1,016.2	0.0	718.7	718.7	0.0	654.9	654.9
	Private Sector (Business)	480.5	7,579.5	8,060.0	436.7	7,698.7	8,135.4	435.6	7,697.0	8,132.7
	Trust Funds & Non Profit Organization	0.5	9.7	10.2	0.6	8.7	9.3	0.6	7.3	7.8
	Personal/Individuals	128.2	1,054.3	1,182.5	107.4	1,111.8	1,219.2	110.8	1,196.8	1,307.6
	Others	0.3	1.2	1.5	0.3	1.4	1.7	0.3	1.1	1.4
	Total	609.7	12,506.7	13,116.4	545.1	12,573.1	13,118.2	547.4	12,552.0	13,099.4
Punjab	Foreign Constituents	-	-	-	-	0.0	0.0	-	-	-
	Government	-	26.7	26.7	-	27.0	27.0	-	25.7	25.7
	Non-Financial Public Sector Enterprise	-	847.0	847.0	-	776.9	776.9	-	782.8	782.8
	NBFCs & Financial Auxiliaries	-	38.0	38.0	-	38.0	38.0	-	37.1	37.1
	Private Sector (Business)	354.3	3,320.1	3,674.4	351.9	3,380.8	3,732.7	347.9	3,329.3	3,677.2
	Trust Funds & Non Profit Organization	0.5	4.2	4.7	0.6	2.5	3.0	0.6	1.8	2.3
	Personal/Individuals	34.3	308.7	343.0	30.7	344.3	375.0	32.9	370.6	403.5
	Others	0.3	0.8	1.1	0.3	0.8	1.1	0.3	0.8	1.0
	Total	389.4	4,545.5	4,934.9	383.4	4,570.2	4,953.7	381.6	4,548.0	4,929.6
Sindh	Foreign Constituents	-	7.0	7.0	-	0.0	0.0	-	-	-
	Government	0.1	263.8	263.9	0.1	228.4	228.5	0.2	223.5	223.7
	Non-Financial Public Sector Enterprise	-	1,269.3	1,269.3	-	1,311.0	1,311.0	-	1,329.1	1,329.1
	NBFCs & Financial Auxiliaries	0.0	955.3	955.3	0.0	659.1	659.1	0.0	594.1	594.1
	Private Sector (Business)	40.0	3,403.9	3,443.9	40.8	3,397.1	3,437.9	40.3	3,460.7	3,501.0
	Trust Funds & Non Profit Organization	-	1.5	1.5	-	2.4	2.4	-	1.9	1.9
	Personal/Individuals	21.0	669.5	690.5	10.2	680.7	690.9	10.4	737.3	747.7
	Others	-	0.4	0.4	-	0.6	0.6	-	0.3	0.3
	Total	61.1	6,570.6	6,631.8	51.0	6,279.3	6,330.3	50.9	6,346.9	6,397.8
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	0.1	0.1	-	0.0	0.0
	Non-Financial Public Sector Enterprise	-	17.8	17.8	-	44.2	44.2	-	16.3	16.3
	NBFCs & Financial Auxiliaries	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector (Business)	77.7	58.3	136.0	35.3	93.9	129.1	38.4	103.6	141.9
	Trust Funds & Non Profit Organization	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
	Personal/Individuals	66.6	36.3	102.8	61.5	42.6	104.1	62.3	43.4	105.6
	Others	-	-	-	-	-	-	-	-	-
	Total	144.3	112.4	256.7	96.8	180.7	277.5	100.6	163.4	264.0
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprise	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.5	5.4	8.9	3.5	5.8	9.3	3.6	6.0	9.6
	Trust Funds & Non Profit Organization	-	-	-	-	-	-	-	-	-
	Personal/Individuals	3.0	3.2	6.3	1.9	4.2	6.1	2.0	4.1	6.1
	Others	-	-	-	-	-	-	-	-	-
	Total	6.5	8.7	15.2	5.4	10.0	15.4	5.6	10.1	15.6
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	149.8	149.8	-	389.4	389.4	-	375.6	375.6
	Non-Financial Public Sector Enterprise	-	264.5	264.5	-	257.1	257.1	-	241.8	241.8
	NBFCs & Financial Auxiliaries	-	22.8	22.8	-	21.5	21.5	-	23.7	23.7
	Private Sector (Business)	0.4	751.6	751.9	0.4	783.7	784.1	0.4	765.4	765.8
	Trust Funds & Non Profit Organization	-	4.0	4.0	-	3.8	3.8	-	3.6	3.6
	Personal/Individuals	0.4	30.9	31.3	0.2	34.6	34.9	0.3	36.1	36.3
	Others	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
	Total	0.7	1,223.6	1,224.3	0.6	1,490.2	1,490.8	0.6	1,446.2	1,446.8

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

Provinces/ Regions	Borrower	Billion Rupees								
		Mar-25			Jun-25			Sep-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprise	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.3	2.3	5.6	3.6	2.3	5.9	3.8	2.5	6.2
	Trust Funds & Non Profit Organization	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.7	1.6	2.3	0.8	1.4	2.2	0.8	1.5	2.2
	Others	-	-	-	-	-	-	-	-	-
	Total	4.0	3.9	7.9	4.4	3.7	8.1	4.5	3.9	8.4
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprise	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.3	37.8	39.2	1.3	35.1	36.4	1.3	29.6	31.0
	Trust Funds & Non Profit Organization	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.2	4.1	6.4	2.1	3.9	6.0	2.3	3.9	6.2
	Others	-	-	-	-	-	-	-	-	-
	Total	3.5	42.0	45.5	3.4	38.9	42.4	3.6	33.5	37.1

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has result

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
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
FY26									
Jul-Sep									
Punjab	26,210	37,040.5	63,284.9	3,549	7,157.9	17,154.4	739	13,666.8	24,294.3
Sindh	304,261	119,933.7	279,144.7	18,181	45,622.3	80,391.3	3,520	94,281.2	103,304.3
Khyber Pakhtunkhwa	4,392	2,852.8	9,496.5	951	1,207.4	3,246.3	220	1,381.5	4,186.5
Balochistan	1,162	1,159.6	5,495.6	63	141.4	535.9	65	267.7	437.0
Azad Jammu Kashmir	695	510.2	1,218.8	2	-	45.3	26	1,860.2	731.6
Gilgit Baltistan	358	345.9	1,698.5	1	1.5	40.1	15	60.2	92.9
All Pakistan	337,078	161,842.7	360,339.0	22,747	54,130.4	101,413.2	4,585	111,517.6	133,046.5

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

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
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
FY26									
Jul-Sep									
Punjab	25,163	11,687.6	47,980.6	652	39,408.8	31,788.4	56,313	108,961.6	184,502.5
Sindh	153,734	58,147.2	232,394.9	14300	181,310.2	116,633.1	493,996	499,294.5	811,868.3
Khyber Pakhtunkhwa	8,723	4,532.7	14,637.6	554	1,127.9	2,505.6	14,840	11,102.2	34,072.5
Balochistan	96	63.7	406.1	96	571.4	436.1	1,482	2,203.8	7,310.7
Azad Jammu Kashmir	3,436	1,144.7	3,048.3	67	147.9	253.8	4,226	3,663.1	5,297.7
Gilgit Baltistan	2,573	693.9	2,589.5	239	237.2	1,428.0	3,186	1,338.7	5,848.9
All Pakistan	193,725	76,269.7	301,057.0	15,908	222,803.4	153,044.8	574,043	626,563.8	1,048,900.6

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Sep FY26

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	333,293	155,732.7	20,930	49,762.4	3,877	78,531.9	358,100	284,027.1
All Crops Loan (Excluding Veg & Fruits)	328,672	91,862.4	19,269	41,664.9	2,775	21,819.2	350,716	155,346.4
Vegetables	514	575.2	545	1,162.8	115	789.3	1,174	2,527.2
Fruits/Orchards	594	1,462.2	842	2,160.5	375	5,471.4	1,811	9,094.2
Flowers/Ornamental Plants	-	-	1	2.1	1	7.6	2	9.7
Others	3,513	61,832.9	273	4,772.2	611	50,444.5	4,397	117,049.6
Development Loans	2,346	4,573.3	1,170	3,393.6	515	23,287.9	4,031	31,254.7
Plough Cattle	-	0.0	-	-	-	-	-	0.0
Tube wells	301	456.8	276	562.6	28	71.8	605	1,091.1
Sprinkle & Trickle Irrigation	-	-	-	-	-	-	-	-
Tractors	1,048	2,416.1	489	1,278.7	88	390.9	1,625	4,085.7
Orchards	228	200.6	161	382.4	22	258.7	411	841.8
Farm Transportation	62	186.8	146	545.3	44	260.8	252	992.9
Godown/Silos	127	80.9	16	37.1	55	3,363.5	198	3,481.5
Land Improvement	132	185.0	-	-	-	-	132	185.0
Farm Machinery	133	359.5	41	402.0	90	977.0	264	1,738.5
High Quality Seed Processing Units	-	-	-	-	70	10,366.6	70	10,366.6
Green House/ Tunnel Farming	-	7.2	-	-	-	-	-	7.2
Cold Storage	12	119.5	6	86.3	41	363.2	59	569.0
Others NGOs	303	560.7	35	99.2	77	7,235.5	415	7,895.4
Corporate Farming	2,346	4,573.3	1,170	3,393.6	515	515.0	2,274	12,208.7
Production Loans	1,433	1,494.0	647	974.5	192	9,666.2	2,272	12,134.6
Development Loans	1	42.5	-	-	1	31.7	2	74.1
Total	337,985	164,879.2	23,270	56,549.5	4,907	102,334.8	364,405	327,490.5

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	2025								
	Mar			Jun			Sep ¹		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	107,655.2	38,790.0	244,910.2	126,040.7	42,623.9	228,904.4	110,403.6	36,887.7	228,968.6
I. GOVERNMENT	-	-	-	-	34.1	-	-	1,024.5	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,070.4	-	0.0	5,361.5	-	2,967.9	3,359.8	109.7	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	105,584.8	38,787.5	244,910.1	120,679.1	42,589.8	225,936.5	107,043.8	35,753.5	228,968.5
a. Agriculture, forestry and fishing	18.1	-	745.1	9.7	-	447.2	41.3	-	409.8
b. Mining and quarrying	-	1,321.7	-	-	1,695.0	539.2	-	-	-
c. Manufacturing	68,224.6	31,578.3	224,655.4	72,569.8	35,721.0	211,877.0	62,958.3	30,325.0	212,086.4
01 - Manufacture of food products	11,909.9	7,289.9	14,198.9	9,061.1	9,352.7	13,261.9	5,449.2	4,752.1	11,148.1
02 - Manufacture of beverages	100.0	465.3	7.8	3,275.3	465.3	25.5	100.0	465.3	-
03 - Manufacture of textiles	38,165.4	11,389.7	171,361.5	38,049.1	12,756.7	159,565.9	39,219.1	11,125.5	166,695.4
04 - Manufacture of wearing apparel	1,519.6	2,144.2	27,527.2	1,338.9	1,368.2	27,791.1	1,285.2	1,555.1	22,277.5
05 - Manufacture of leather and related products	15.2	1,386.6	3,201.9	20.6	1,285.9	3,484.5	17.4	534.2	3,321.2
06 - Manufacture of paper and paper products	-	313.5	300.7	-	304.5	281.7	26.7	271.5	240.4
07 - Manufacture of coke and refined petroleum products	1,195.5	785.3	-	1,631.4	686.2	-	645.3	2,791.1	-
08 - Manufacture of chemicals and chemical products	9,944.5	1,297.4	409.2	9,837.3	2,842.5	204.1	12,920.8	2,099.4	1,247.6
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	93.1	465.7	238.9	70.0	415.0	299.5	85.0	582.6	291.0
10 - Manufacture of rubber and plastics products	222.5	481.0	2,323.8	268.4	661.4	1,734.2	251.7	687.1	1,893.0
11 - Manufacture of other non-metallic mineral products	-	344.7	1,303.8	25.0	137.4	1,221.6	-	176.1	1,230.5
12 - Manufacture of basic metals	501.2	2,904.7	139.2	431.5	2,933.4	317.2	574.3	3,071.1	322.4
13 - Manufacture of fabricated metal products, except machinery and equipment	210.6	92.2	55.4	166.5	293.0	-	361.6	141.0	14.2
14 - Manufacture of computer, electronic and optical products	55.0	8.4	65.0	70.0	6.3	64.5	45.0	4.2	95.0
15 - Manufacture of electrical equipment	354.7	589.3	136.5	295.4	375.7	92.1	492.6	422.8	109.2
16 - Manufacture of machinery and equipment	-	62.1	316.6	-	-	327.5	-	-	320.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	378.9	1,433.5	-	269.0	1,603.9	-	349.0	1,397.7	1.1
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing	3,558.5	125.1	3,068.9	7,760.3	232.8	3,205.8	1,135.4	248.3	2,879.2
d. Electricity, gas, steam and air conditioning supply	125.0	-	265.0	125.0	-	215.0	110.0	-	215.0
e. Water supply; sewerage, waste management and remediation activities	24.2	39.8	-	24.2	-	-	24.2	-	-
f. Construction	27.3	159.0	-	43.4	182.0	-	24.9	165.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,696.6	4,453.6	17,750.4	19,225.2	4,023.3	11,317.8	13,303.6	4,895.4	14,434.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	170.4	31.1	-	311.0	31.1	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	2,893.9	3,937.2	2,478.0	2,992.3	2,937.1	1,988.7	3,359.6	4,256.3	2,481.1
03 - Retail trade, except of motor vehicles and motorcycles	7,802.7	346.0	15,241.3	16,232.9	775.2	9,298.0	9,944.0	638.6	11,921.7
h. Transportation and storage	5.7	630.9	154.8	-	277.1	164.8	-	0.6	155.1
i. Accommodation and food service activities	-	115.1	-	-	115.1	-	-	115.1	-
j. Information and communication	22,393.8	89.5	188.1	24,773.0	30.0	248.9	26,476.1	0.0	218.4
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	191.1	353.8	139.6	375.1	224.5	310.9	672.2	111.7	722.8
m. Administrative and support service activities	3,438.3	6.9	959.0	3,415.1	6.9	792.9	3,320.2	36.6	714.0
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	313.0	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	440.1	34.7	52.7	118.6	1.8	22.8	113.0	99.2	13.0
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	2.5	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	107,655.2	38,790.0	244,910.2	126,040.7	42,623.9	228,904.4	110,403.6	36,887.7	228,968.6

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.

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2024			2025					
	Mar			Jun			Sep ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,057,239.8	26,751,313.0	26,776,943.8	29,324,686.3	30,629,780.9	30,155,428.5	28,226,234.6	29,669,073.1	29,174,625.1
1) Treasury Bills	4,451,840.8	4,764,131.3	4,523,250.6	5,862,596.5	6,212,847.8	5,910,754.4	4,671,713.1	4,997,298.9	4,747,892.4
2) Pakistan Investment Bonds (PIBs)	20,594,557.0	21,976,437.3	22,242,750.0	23,451,402.1	24,415,951.1	24,233,952.1	23,553,029.5	24,670,282.2	24,425,166.7
a. Fixed Rate	7,465,272.9	8,421,520.2	8,896,724.4	8,816,278.9	9,190,307.4	9,086,751.4	6,735,207.5	7,170,502.2	7,018,803.5
b. Floating Rate	13,129,284.1	13,554,917.1	13,346,025.6	14,635,123.1	15,225,643.8	15,147,200.7	16,817,822.0	17,499,779.9	17,406,363.2
3) Others	10,842.1	10,744.3	10,943.1	10,687.8	981.9	10,721.9	1,492.0	1,492.0	1,566.1
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	474,949.5	326,393.5	576,963.6	486,468.3	332,792.3	592,913.2	496,259.7	373,351.5	645,069.0
1) Quoted On The Stock Exchange	228,968.4	86,108.3	335,332.3	239,139.4	92,891.4	334,530.7	249,177.9	126,673.6	388,127.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	26,169.2	16,091.5	32,719.4	25,594.5	15,632.2	29,636.9	27,717.6	19,347.6	37,432.2
NFPSEs	38,662.7	10,647.1	65,944.9	42,296.4	12,247.8	64,524.7	47,263.5	17,263.0	81,512.8
Private Sector	124,803.1	43,357.0	188,533.6	125,585.5	43,578.7	182,332.1	124,740.0	64,595.5	198,420.0
2) Unquoted On The Stock Exchange	245,981.1	240,285.2	241,631.3	247,328.9	239,900.9	258,382.6	247,081.8	246,677.9	256,941.9
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	46,817.9	42,309.5	48,217.2	51,260.9	45,025.7	63,774.5	51,703.0	50,972.3	63,298.0
NFPSEs	42,317.1	42,202.5	42,267.1	142,912.1	142,804.2	143,018.4	36,379.6	36,383.7	36,324.1
Private Sector	12,444.0	11,119.4	10,024.2	16,112.9	14,776.2	18,182.3	13,636.4	13,654.8	15,902.8
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	5.2	5.2	4.5	4.5	4.5	12.1	7.6	30.1
VIII. TERM FINANCE CERTIFICATES	98,076.3	99,025.1	89,659.8	99,616.6	100,733.4	90,799.6	89,425.4	90,287.1	93,110.4
IX. MUTUAL FUNDS	14,699.5	13,335.3	15,584.3	70,792.3	69,304.6	74,573.4	76,090.5	69,052.9	80,870.9
X. OTHERS	483.8	483.8	483.8	2,100.1	2,100.1	2,100.1	0.4	0.4	0.4
XI. Islamic Banking Products - Investments	5,774,286.1	5,551,944.2	6,039,778.5	6,042,467.7	6,044,707.9	6,357,280.0	6,505,566.5	6,526,676.0	6,783,826.8
a. Government Islamic Securities	5,086,653.2	4,859,931.6	5,502,135.8	5,572,960.5	5,571,860.9	5,857,909.0	5,998,173.5	6,009,296.1	6,262,729.9
1. GOP Ijara Sukuk	4,977,179.4	4,746,882.3	5,389,120.5	5,373,610.4	5,371,242.8	5,653,529.0	5,715,554.0	5,726,820.1	5,968,303.2
a. Variable Rental Rate	3,875,096.2	3,403,553.7	4,253,213.1	3,995,814.7	3,993,577.8	4,258,001.9	4,171,941.8	4,154,904.8	4,372,826.0
b. Fixed Rental Rate	1,102,083.2	1,343,328.6	1,135,907.4	1,377,795.8	1,377,665.0	1,395,527.1	1,543,612.1	1,571,915.3	1,595,477.2
2. Bai Muajjal - Government	93,860.6	93,860.6	96,605.3	185,899.0	185,670.1	190,722.1	271,957.7	271,318.0	283,403.9
3. Islamic Naya Pakistan Certificate	15,613.2	19,188.7	16,410.0	13,451.0	14,948.0	13,657.9	10,661.8	11,158.0	11,022.8
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	482,908.1	482,596.1	501,189.6	460,415.7	463,328.9	489,819.1	484,571.2	487,397.8	497,874.9
1) Diminishing Musharaka Sukuk	143,743.2	142,162.8	148,669.8	137,222.2	136,865.5	140,083.8	149,317.6	148,646.5	154,213.5
2) Ijarah Sukuk	188,030.0	186,220.4	196,785.6	173,052.6	173,341.3	196,345.6	193,899.2	193,830.9	198,114.6
3) Modaraba Sukuk	9,233.7	9,233.8	9,619.2	8,772.3	9,083.8	8,840.0	10,375.7	10,381.6	10,786.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	141,901.2	144,979.1	146,115.0	141,368.6	144,038.3	144,549.6	130,978.8	134,538.8	134,760.9
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,605.1	6,605.1	6,830.3	5,252.9	5,652.3	5,748.1	7,639.4	7,639.4	7,898.8
h. Other Islamic Mode of Investments	198,119.8	202,811.5	29,622.8	3,838.7	3,865.8	3,803.8	15,182.5	22,342.6	15,323.3
TOTAL	31,419,742.5	32,742,502.3	33,499,421.2	36,026,138.0	37,179,425.9	37,273,101.5	35,393,591.5	36,728,450.7	36,777,535.0

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		
	Dec	Mar	Jun	Sep ^p
00.00	7,554,443.4	8,495,913.6	9,376,947.9	8,579,811.5
01.00*	251,634.7	356,403.4	227,110.9	247,006.5
02.00*	114,499.8	207,268.5	80,682.8	305,670.8
03.00*	8,639.1	9,897.5	343,216.1	350,533.6
04.00*	438,363.4	497,703.5	92,472.2	201,730.3
05.00*	378,088.6	464,561.8	169,455.7	676,812.8
06.00*	219,611.8	288,030.5	1,047,759.2	1,044,886.2
07.00*	164,702.2	404,299.9	169,956.8	69,394.6
08.00	515,153.8	874,677.3	423,937.9	465,822.3
08.50	70,775.2	88,312.6	94,221.5	79,653.3
09.00	107,785.1	220,702.8	702,742.3	300,378.8
09.50	34,782.3	85,030.4	5,965,559.0	9,236,180.6
10.00	345,908.8	615,885.3	706,349.4	805,490.9
10.50	28,578.2	7,336,387.4	1,941,352.9	466,428.7
11.00	67,865.7	192,277.2	743,785.9	1,299,816.0
11.50	2,127,790.3	1,443,139.7	1,775,784.1	275,601.5
12.00	61,570.2	113,043.7	375,410.5	230,353.9
12.50	43,653.2	11,889.9	10,418.9	9,823.9
13.00	77,097.6	54,629.2	60,113.9	59,915.2
13.50	8,490,864.4	74,191.2	7,761.4	6,824.3
14.00	86,239.4	27,916.5	22,899.3	9,842.8
14.50	55,194.6	6,118.8	12,197.2	41,039.8
15.00	81,599.1	52,865.2	56,760.3	7,528.1
16.00	84,751.2	73,428.1	69,913.6	19,356.9
17.00	60,645.8	48,933.7	62,040.3	2,311.0
18.00	196,729.9	181,379.7	124,267.3	45,795.0
19.00	141,230.9	116,520.7	32,118.0	5,473.2
20.00	203,773.1	380,697.2	146,823.8	1,323.2
21.00	173,522.9	104,846.6	181.3	1,718.8
22.00	2,715.7	167.6	220.3	347.1
above 22.00	22.2	4,901.0	16,259.4	4,111.9
Total	22,188,232.6	22,832,020.6	24,858,720.4	24,850,983.2

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

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

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

Million Rupees

RATE OF RETURN	2024	2025		
	Dec	Mar	Jun	Sep ^P
00.00	3,168,416.6	3,725,310.1	4,175,746.3	4,294,003.3
01.00*	231,582.1	205,947.9	234,086.6	233,295.6
02.00*	91,050.7	91,719.5	109,727.9	90,556.3
03.00*	7,568.1	25,597.0	105,885.4	102,743.7
04.00*	32,200.5	94,698.4	20,717.2	30,041.3
05.00*	139,099.3	86,812.6	172,589.1	192,825.8
06.00*	883,761.5	201,426.2	509,785.9	544,083.9
07.00*	448,505.4	1,585,151.3	1,550,713.5	1,834,918.5
8.00	546,521.2	417,323.0	328,405.3	543,004.8
08.50	60,654.5	294,023.2	205,017.6	237,927.1
09.00	165,839.3	432,433.7	499,683.1	340,016.7
09.50	70,960.2	74,082.5	199,935.7	168,457.7
10.00	220,699.9	241,571.5	251,989.3	268,487.4
10.50	171,210.4	278,475.9	457,858.1	301,412.9
11.00	366,814.1	171,784.0	174,075.4	352,297.4
11.50	276,000.4	160,825.7	585,743.8	13,866.8
12.00	98,519.9	34,667.3	70,127.0	125.2
12.50	115,244.5	1,582.6	49.4	89.3
13.00	44,738.8	50,309.4	294.9	443.7
13.50	225,386.8	5,926.1	573.3	267.9
14.00	59,539.5	1,336.5	292.7	17.0
14.50	44,790.7	679.9	98.6	102.5
15.00	5,364.6	1,512.7	985.3	630.3
16.00	80,986.2	8,824.8	8,250.6	5,210.6
17.00	2,549.1	4,537.3	1,434.5	1,043.0
18.00	14,235.0	10,872.9	1,980.3	660.5
19.00	17,755.5	7,314.9	1,153.8	143.2
20.00	20,139.5	14,111.2	14,410.7	20.0
21.00	7,609.4	2,159.3	-	-
22.00	8,976.5	321.6	-	-
above 22.00	-	-	-	-
Total	7,626,720.1	8,231,338.9	9,681,611.5	9,556,692.3

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 30th September, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,373,912	1,613,179	446,887	3,439,837	12,873,815
01.00*	253,402	44,433	41,761	140,706	480,302
02.00*	79,742	15,563	33,294	267,628	396,227
03.00*	14,253	4,553	9,882	424,589	453,277
04.00*	73,707	15,704	8,762	133,599	231,772
05.00*	176,278	8,296	8,335	676,730	869,639
06.00*	250,253	83,549	49,067	1,206,101	1,588,970
07.00*	926,290	404,545	264,904	308,574	1,904,313
8.00	224,816	90,726	31,687	661,599	1,008,827
08.50	77,752	58,468	64,907	116,454	317,580
09.00	149,170	53,071	43,366	394,788	640,395
09.50	4,023,244	1,351,472	534,099	3,495,824	9,404,638
10.00	89,839	52,979	31,238	899,923	1,073,978
10.50	48,006	18,049	4,481	697,306	767,842
11.00	17,502	4,167	8,095	1,622,350	1,652,113
11.50	3,446	725	409	284,889	289,468
12.00	7,782	3,455	4,669	214,573	230,479
12.50	903	428	123	8,460	9,913
13.00	4,167	1,226	784	54,182	60,359
13.50	1,891	403	781	4,018	7,092
14.00	2,548	1,007	987	5,319	9,860
14.50	1,232	667	1,100	38,144	41,142
15.00	1,826	1,233	452	4,648	8,158
16.00	1,483	430	613	22,042	24,568
17.00	935	1,070	311	1,038	3,354
18.00	13,001	598	111	32,746	46,455
19.00	123	46	33	5,415	5,616
20.00	277	63	15	988	1,343
21.00	1	2	-	1,716	1,719
22.00	198	0	6	143	347
above 22.00	101	5	2	4,005	4,112
Total	13,818,079	3,830,109	1,591,157	15,168,331	34,407,676

Source: Statistics and Data Services Department, SBP

* 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
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	Mar-25		Jun-25		Sep-25 ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	796,845.8	748,044.0	806,925.6	757,775.5	961,737.4	839,175.1
01.00*	17,083.7	11,047.7	16,697.5	13,375.6	15,319.6	13,199.3
02.00*	98,106.2	94,038.2	108,244.0	104,018.3	119,209.6	113,690.1
03.00*	231,172.4	231,172.4	225,815.2	225,815.2	253,508.6	253,508.6
04.00*	123,668.9	120,068.2	130,958.1	130,851.5	139,931.0	139,834.4
05.00*	259,765.6	252,616.6	593,167.6	220,782.3	566,407.0	199,270.4
06.00*	118,790.6	86,801.7	76,900.0	64,746.4	196,487.7	81,345.0
07.00*	198,948.5	124,887.0	263,896.5	128,011.2	169,404.5	136,780.7
08.00*	153,933.9	39,836.8	243,939.1	243,001.6	285,981.7	285,044.2
8.25	21,768.3	21,768.3	2,095.7	2,095.7	1,236.0	1,236.0
8.50	36,392.7	36,392.7	15,614.8	15,614.8	6,547.1	6,547.1
8.75	14,227.6	14,227.6	5,036.0	5,036.0	994.3	849.3
9.00	249,416.6	249,416.6	113,682.1	113,682.1	65,762.6	65,762.6
9.25	5,899.2	5,899.2	2,177.6	2,177.6	5,964.7	5,964.7
9.50	1,991.2	1,991.2	101,901.0	1,714.9	104,209.9	4,209.9
9.75	2,729.1	2,729.1	3,690.2	3,690.2	156,276.7	6,276.7
10.00	108,693.7	58,641.8	216,527.1	16,427.4	56,686.4	6,655.3
10.25	151,707.1	1,707.1	4,467.6	4,467.6	6,893.1	6,893.1
10.50	79,823.1	14,823.1	9,347.0	9,347.0	8,208.7	8,208.7
10.75	209,208.8	1,980.6	19,126.3	4,717.0	34,964.7	17,013.6
11.00	4,969.7	4,669.7	48,136.8	18,052.2	176,075.4	80,248.6
11.25	124,355.6	13,105.6	166,189.0	89,159.3	721,042.3	270,433.5
11.50	218,095.0	5,127.3	426,494.2	204,368.4	491,451.1	257,154.4
11.75	98,844.0	27,809.7	325,908.8	136,379.7	468,160.1	245,623.3
12.00	279,226.3	128,589.7	502,669.8	197,434.6	522,223.7	316,790.6
12.25	706,561.8	259,025.5	593,949.4	296,993.6	371,072.3	329,199.0
12.50	372,668.3	261,433.7	300,338.6	260,122.5	184,840.6	173,503.3
12.75	541,503.0	294,275.2	350,327.4	267,446.0	259,101.2	226,542.6
13.00	282,606.4	266,709.3	323,592.1	297,892.3	172,637.6	168,951.9
13.25	346,609.4	267,554.4	300,440.0	225,937.0	205,834.7	137,410.9
13.50	183,489.0	174,771.5	179,465.6	110,497.3	80,373.6	57,445.2
13.75	179,312.8	140,403.8	162,997.2	144,780.3	89,057.0	62,208.9
14.00	172,893.2	167,542.3	94,060.6	92,390.3	93,620.0	87,496.6
14.25	151,067.3	140,622.5	133,027.8	123,628.3	93,943.2	65,773.9
14.50	109,059.1	106,395.5	62,034.9	57,220.0	53,843.7	50,140.0
14.75	124,548.8	76,405.8	108,347.8	69,157.4	70,419.3	70,182.6
15.00	161,107.5	119,204.9	55,256.2	52,102.4	40,423.5	35,450.9
15.25	129,842.0	82,023.4	87,120.1	55,029.9	47,903.9	47,563.9
15.50	32,344.3	30,789.2	22,036.9	22,036.9	13,355.8	13,254.8
15.75	96,490.3	96,415.3	70,340.3	70,190.3	16,401.1	16,381.1
16.00	58,862.3	41,802.0	42,433.6	35,742.6	35,827.4	27,079.7
16.25	50,516.7	50,514.4	44,626.7	44,624.8	29,049.8	28,978.2
16.50	43,697.9	42,050.9	38,227.7	36,617.6	25,577.2	24,086.0
16.75	20,026.7	19,028.7	13,089.4	12,091.4	14,310.7	13,312.7
17.00	536,249.3	327,825.8	508,359.0	297,189.1	485,833.4	292,981.9
17.25	33,254.1	33,254.1	36,407.5	36,407.5	72,078.3	72,078.3
17.50	142,388.4	68,088.8	139,951.2	60,600.9	72,978.3	57,693.2
17.75	19,510.9	17,510.9	12,397.3	12,397.3	15,184.0	15,184.0
18.00	88,574.8	57,833.1	84,565.6	56,758.0	80,557.8	52,798.2
18.25	74,648.1	74,648.1	65,101.1	65,101.1	25,429.7	25,429.7
18.50	18,816.5	18,816.5	16,554.9	16,554.9	14,301.6	14,301.6
18.75	15,717.4	15,717.4	11,441.8	11,190.8	4,123.0	4,123.0
19.00	22,425.5	22,425.5	19,163.4	19,163.4	56,234.0	56,234.0
19.25	11,011.1	11,011.1	41,211.1	41,211.1	44,309.4	44,309.4
19.50	10,169.2	10,169.2	4,904.1	4,904.1	3,077.0	3,077.0
19.75	30,272.1	30,272.1	27,774.4	27,774.4	2,191.8	2,191.8
20.00	15,996.2	15,996.2	33,792.6	33,792.6	77,870.1	77,870.1
20.25	19,303.3	19,303.3	32,896.3	32,896.3	15,532.2	15,531.4
20.50	6,391.3	6,360.1	5,819.3	5,819.3	1,642.2	1,642.2
20.75	29,224.1	28,801.3	6,672.2	6,672.2	4,926.6	4,926.6
21.00	19,486.7	18,986.7	17,684.5	17,184.5	14,475.6	14,475.6
21.25	7,799.5	7,797.3	3,539.1	3,537.5	2,293.1	2,293.1
21.50	17,562.8	17,562.8	2,132.7	2,132.7	1,482.5	1,282.5
21.75	18,022.7	18,022.7	13,514.8	13,514.8	12,194.1	12,194.1
22.00	19,733.7	18,233.7	19,880.8	19,880.8	23,845.3	23,845.3
22.25	4,435.7	2,823.5	6,483.7	6,483.7	4,079.1	4,078.7
22.50	10,514.3	10,508.8	10,081.6	10,081.3	2,188.6	2,188.4
22.75	5,622.8	1,730.9	1,112.5	1,112.5	408.9	408.9
23.00	4,957.6	4,948.8	3,219.1	3,039.3	2,567.2	2,002.4
23.25	14,959.7	14,959.7	3,696.5	3,696.5	2,422.0	2,422.0
23.50	137,181.3	135,258.6	152,613.5	132,129.8	129,418.8	127,179.2
23.75	2,025.6	2,025.6	974.3	974.3	369.4	369.4
24.00	9,666.3	9,666.3	9,558.5	9,558.5	8,663.5	8,663.5
24.25	3,498.2	3,498.2	1,183.8	1,183.8	1,279.2	1,279.2
24.50	3,094.3	3,094.3	1,401.4	1,401.4	1,169.5	1,169.5
24.75	1,721.5	1,721.5	536.1	536.1	198.6	198.6
25.00 & above	246,851.6	246,851.6	253,044.8	253,044.7	237,123.7	237,122.8
TOTAL	8,969,957.2	6,210,084.5	8,958,989.6	6,195,168.5	8,852,724.9	6,178,222.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

2. Effective March 2025, 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.

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

End of Period: Million Rupees

RATE OF RETURN	2025					
	Mar		Jun		Sep ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	323,992.7	272,650.8	220,517.5	212,731.4	375,192.6	261,281.9
01.00*	4,603.5	4,603.5	6,681.8	3,341.6	4,613.6	4,613.6
02.00*	60,742.4	60,716.0	68,267.1	68,267.1	72,218.0	72,218.0
03.00*	70,045.1	70,045.1	65,786.4	65,786.4	85,075.4	85,075.4
04.00*	50,011.1	50,011.1	55,245.2	55,245.2	59,648.3	59,648.3
05.00*	129,841.7	129,841.7	110,404.4	110,404.4	112,040.1	112,040.1
06.00*	29,748.4	29,698.4	25,569.8	25,519.8	85,281.6	35,940.3
07.00*	42,757.5	42,726.9	95,461.7	48,245.7	48,267.4	48,224.5
08.00*	70,232.9	23,878.4	179,233.1	176,730.0	234,145.1	231,642.1
8.25	13,861.9	13,861.9	2,073.4	2,073.4	2,999.6	2,999.6
8.50	8,053.9	8,053.9	3,933.2	3,933.2	2,981.2	2,981.2
8.75	14,487.3	14,487.3	1,383.0	1,383.0	338.3	338.3
9.00	126,366.7	115,435.8	38,465.9	37,518.7	23,760.7	23,715.2
9.25	35,780.5	15,780.5	4,966.6	4,966.6	4,042.0	4,042.0
9.50	15,280.0	15,280.0	4,553.0	4,553.0	2,367.5	2,367.5
9.75	5,627.5	5,627.5	1,267.4	1,267.4	766.0	766.0
10.00	38,339.6	37,670.3	19,265.8	19,265.8	5,451.1	5,451.1
10.25	134,818.1	32,602.6	1,507.2	1,507.2	24,549.3	24,236.8
10.50	31,778.1	31,778.1	25,786.1	25,786.1	14,210.4	14,210.4
10.75	6,690.1	1,690.1	18,113.1	13,113.2	34,993.5	28,438.0
11.00	5,421.8	5,412.8	47,951.7	36,951.7	171,271.5	104,475.2
11.25	23,008.4	23,008.4	232,512.1	149,506.6	553,254.7	275,679.9
11.50	9,060.3	9,060.3	226,021.7	193,354.1	309,154.3	235,815.0
11.75	108,765.0	43,759.9	192,999.1	128,441.0	229,199.2	170,891.2
12.00	211,858.6	135,095.6	232,914.5	176,045.5	317,162.9	244,674.7
12.25	655,567.6	217,877.6	340,205.0	212,566.9	255,347.1	140,882.7
12.50	238,637.1	170,165.8	327,505.7	164,254.5	141,334.4	127,401.9
12.75	174,884.8	153,041.6	221,500.4	178,747.6	105,241.7	100,579.2
13.00	203,889.2	190,616.6	157,113.0	145,700.6	87,621.6	76,085.0
13.25	122,086.9	112,456.0	125,821.7	117,489.5	51,779.5	49,172.1
13.50	101,413.6	100,765.3	175,968.8	75,465.5	70,275.1	54,990.6
13.75	150,612.0	107,644.2	102,143.4	102,086.7	78,599.1	73,201.2
14.00	64,999.5	64,766.8	55,361.9	54,811.6	59,766.2	59,309.4
14.25	65,123.1	63,502.1	31,503.3	30,177.3	61,186.5	59,823.5
14.50	55,754.1	54,972.7	34,879.8	30,098.2	38,226.4	38,199.9
14.75	42,744.0	29,473.8	36,040.9	30,818.0	26,381.0	26,342.6
15.00	77,980.6	77,889.4	123,219.4	57,145.3	95,696.3	32,977.1
15.25	82,329.7	71,909.2	32,969.8	30,243.0	64,788.4	63,942.1
15.50	25,044.5	24,981.5	27,192.6	27,189.8	20,127.0	20,124.9
15.75	32,068.3	31,999.6	15,540.9	15,535.4	11,539.9	11,534.8
16.00	16,391.9	16,355.2	18,732.3	18,672.9	17,730.8	17,687.3
16.25	15,563.7	14,250.2	13,988.4	13,985.3	15,191.1	15,188.2
16.50	20,949.4	12,449.4	24,189.8	16,387.0	24,448.5	16,652.9
16.75	16,015.5	16,005.3	16,044.9	16,027.1	13,443.1	13,427.8
17.00	92,740.2	16,582.1	129,007.5	15,108.1	10,423.7	10,420.3
17.25	6,593.5	6,593.5	6,557.9	6,557.9	7,584.9	7,584.9
17.50	19,380.8	12,653.4	22,108.7	15,315.2	18,925.5	12,344.1
17.75	6,502.5	6,502.5	4,602.5	4,602.2	3,495.4	3,495.4
18.00	14,423.0	14,385.7	9,033.8	9,033.7	8,696.8	8,696.8
18.25	6,702.9	6,702.9	6,232.1	6,231.0	5,493.2	5,492.4
18.50	9,097.2	9,089.1	6,407.4	6,398.1	4,361.4	4,353.1
18.75	8,244.4	8,239.7	8,552.6	8,548.9	6,221.5	6,218.3
19.00	14,120.3	14,120.3	14,660.6	14,657.8	13,559.8	13,557.6
19.25	4,366.7	4,366.7	24,787.1	24,787.1	2,908.6	2,908.6
19.50	5,960.9	5,625.9	4,861.1	4,522.3	4,115.9	3,819.2
19.75	7,819.5	7,792.5	5,882.1	5,855.3	4,452.1	4,447.8
20.00	21,593.4	21,448.7	10,573.4	10,571.9	10,755.8	10,754.5
20.25	12,656.6	6,656.6	12,392.5	6,366.8	9,596.5	3,573.5
20.50	6,858.9	6,858.9	4,226.1	4,208.5	5,596.9	5,580.6
20.75	8,616.9	8,616.9	8,656.6	8,643.8	30,829.5	30,818.4
21.00	2,934.2	2,927.1	3,044.1	3,041.0	2,155.4	2,154.3
21.25	7,175.9	7,175.9	5,668.1	5,459.2	3,121.3	3,114.1
21.50	6,843.8	6,841.2	5,795.3	5,793.0	4,764.9	4,764.9
21.75	11,950.6	11,950.6	10,978.0	10,972.6	10,092.5	10,088.3
22.00	8,772.1	8,772.1	6,234.9	6,182.2	5,146.6	5,102.8
22.25	4,747.6	4,732.4	4,147.8	4,138.7	2,697.0	2,692.4
22.50	11,720.7	11,720.7	7,166.8	7,166.8	1,733.4	1,733.4
22.75	3,582.7	3,582.7	2,143.0	2,132.1	1,652.9	1,642.8
23.00	16,492.6	13,149.2	21,483.5	17,495.0	16,868.0	16,864.5
23.25	11,416.7	11,409.3	10,871.8	10,866.3	3,409.5	3,408.6
23.50	6,172.4	6,172.4	5,279.5	5,279.1	4,103.1	4,102.8
23.75	4,827.7	4,827.7	3,296.2	3,296.2	2,310.9	2,310.9
24.00	7,796.5	7,791.1	5,584.4	5,584.4	4,876.9	4,876.9
24.25	3,779.2	3,779.2	1,888.4	1,888.4	1,437.6	1,437.6
24.50	1,584.5	1,584.5	1,624.7	1,624.7	1,207.4	1,207.4
24.75	2,856.6	2,856.6	1,550.7	1,550.7	1,256.9	1,256.9
25.00 & above	54,889.8	54,725.2	23,113.1	23,113.1	21,153.4	21,153.4
TOTAL	4,146,449.8	3,044,132.3	4,159,215.1	3,170,332.5	4,246,713.5	3,271,267.1

Notes:

01.00* stands for 00.25 to 01.00

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8.00* stands for 7.25 to 8.00

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

Source: Statistics and Data Services Department, SBP

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th September, 2025

Million Rupees

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

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

[#]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.)

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.

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

Percent per annum

TYPE OF DEPOSITS	2024		2025		
	Sep	Dec	Mar	Jun	Sep ^P
I. Call Deposits	8.90 (2.15)	6.20 (2.07)	5.74 (2.17)	4.07 (3.10)	5.42 (2.13)
II. Saving Deposits	16.00 (72.57)	11.54 (74.60)	8.98 (73.83)	8.69 (72.91)	8.26 (71.19)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.15 (3.68)	8.62 (4.44)	7.96 (4.18)	8.07 (4.81)	8.32 (5.84)
(b) 3 months and over but less than 6 months	15.97 (3.12)	9.49 (2.14)	7.91 (2.46)	8.95 (2.64)	8.56 (2.98)
(c) 6 months and over but less than 1 year	13.44 (3.49)	8.88 (2.41)	6.89 (2.60)	7.31 (3.00)	6.37 (2.99)
(d) 1 year and over but less than 2 years	17.91 (12.82)	12.31 (12.11)	11.69 (12.40)	10.71 (11.66)	9.27 (13.27)
(e) 2 years and over but less than 3 years	19.48 (0.25)	6.32 (0.32)	5.95 (0.30)	11.34 (0.23)	11.28 (0.19)
(f) 3 years and over but less than 4 years	15.40 (0.38)	8.32 (0.48)	9.44 (0.70)	10.85 (0.52)	12.54 (0.58)
(g) 4 years and over but less than 5 years	14.38 (0.07)	9.19 (0.07)	6.09 (0.06)	7.15 (0.03)	7.49 (0.05)
(h) 5 years and over	13.10 (1.25)	7.14 (1.36)	6.51 (1.30)	10.48 (1.09)	10.55 (0.79)
IV. Overall					
(i) Excluding current and other deposits	15.91	11.19	9.09	8.76	8.34
(ii) Including current and other deposits	10.67	7.24	5.78	5.59	5.32

Source: Statistics and Data Services Department, SBP

Notes:

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		
	Sep	Dec	Mar	Jun	Sep ^P
I. Call Deposits	9.43 (2.64)	6.65 (2.55)	6.24 (2.65)	4.74 (3.67)	6.18 (2.51)
II. Saving Deposits	17.42 (72.81)	12.75 (73.27)	9.57 (72.09)	9.09 (69.51)	8.79 (68.30)
III. Term or Fixed Deposits					
(a) Less than 3 months	14.90 (3.09)	8.29 (3.76)	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)
(b) 3 months and over but less than 6 months	14.49 (2.07)	8.79 (2.02)	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)
(c) 6 months and over but less than 1 year	11.11 (3.37)	8.40 (2.57)	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)
(d) 1 year and over but less than 2 years	18.32 (13.99)	12.39 (13.42)	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)
(e) 2 years and over but less than 3 years	19.70 (0.32)	6.25 (0.42)	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)
(f) 3 years and over but less than 4 years	16.49 (0.42)	8.49 (0.56)	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)
(g) 4 years and over but less than 5 years	13.70 (0.04)	6.46 (0.03)	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)
(h) 5 years and over	13.72 (1.25)	6.53 (1.40)	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)
IV. Overall					
(i) Excluding current and other deposits	16.89	12.05	9.58	9.09	8.73
(ii) Including current and other deposits	11.57	8.01	6.33	6.00	5.83

Source: Statistics and Data Services Department, SBP

Notes:

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		
	Sep	Dec	Mar	Jun	Sep ^P
I. Call Deposits	1.3 (0.6)	0.0 (0.6)	- (0.7)	- (1.6)	- (1.0)
II. Saving Deposits	11.5 (72.7)	8.0 (78.7)	7.3 (79.0)	7.8 (82.0)	7.0 (79.6)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)	9.2 (5.3)
(b) 3 months and over but less than 6 months	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)	9.6 (4.2)
(c) 6 months and over but less than 1 year	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)	7.9 (2.6)
(d) 1 year and over but less than 2 years	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)	8.2 (6.0)
(e) 2 years and over but less than 3 years	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)	7.3 (0.0)
(f) 3 years and over but less than 4 years	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)	5.2 (0.1)
(g) 4 years and over but less than 5 years	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)	7.1 (0.2)
(h) 5 years and over	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)	6.9 (1.0)
IV. Overall					
(i) Excluding current and other deposits	12.8	8.5	7.6	7.9	7.2
(ii) Including current and other deposits	7.9	5.0	4.3	4.5	4.0

Source: Statistics and Data Services Department, SBP

Notes:

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

2. 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										
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
2025	Mar	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	Sep^P	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
II. CONVENTIONAL BANKING - ALL BANKS										
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
2025	Mar	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	Sep^P	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
III. ISLAMIC BANKING-ALL BANKS										
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
2025	Mar	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
	Sep^P	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58

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.

3.31 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
15-Dec-25	11.50	9.50	10.50	15-Dec-25	7.50

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
15-Dec-25	Upto 3 years	6.50	1.50	7.50
	Over 3 years and upto 5 years	5.50	2.50	7.50
	Over 5 years and upto 10 years	5.00	3.00	7.50

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFIs: Participating Financial Insti

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
Sep-25																
1.Scheduled Banks (SBs)	11.82	11.88	11.99	12.08	11.24	11.24	12.26	12.32	5.28	4.52	8.46	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	11.81	11.86	11.97	12.06	11.08	11.07	11.86	11.90	5.25	4.35	8.41	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. DFI s	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. MFB s	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, DFI s)	11.97	12.06	12.14	12.26	11.97	12.02	13.04	13.15	5.29	4.53	8.49	8.39	5.30	5.13	8.50	8.37
Oct-25																
1.Scheduled Banks (SBs)	11.69	11.92	12.00	12.29	11.25	11.27	12.17	12.22	5.10	4.59	8.52	8.46	5.23	5.08	8.36	8.25
a. Public	11.90	12.26	12.22	12.73	12.79	12.82	14.92	15.00	6.97	7.01	9.21	9.24	6.26	6.48	8.28	8.28
b. Private	11.66	11.89	11.97	12.26	11.00	11.03	11.73	11.77	4.74	3.98	8.37	8.20	4.99	4.76	8.54	8.39
c. Foreign	12.17	12.19	12.17	12.19	5.67	5.62	5.68	5.62	2.83	2.85	5.58	5.58	4.43	4.47	5.22	5.22
d. Specialized	18.24	18.24	18.24	18.24	15.80	15.80	18.09	18.09	6.16	6.09	8.66	8.84	6.92	6.93	8.30	8.29
2. DFI s	12.29	12.52	12.31	12.55	10.88	10.84	11.61	11.78	10.82	10.75	10.82	10.75	10.80	10.85	10.80	10.85
3. MFB s	35.77	35.77	36.36	36.36	35.24	35.24	36.41	36.41	4.44	4.44	10.92	10.97	9.56	9.21	12.39	12.65
4. Overall (SBs, MFBs, DFI s)	11.87	12.15	12.19	12.52	12.01	12.06	12.97	13.06	5.10	4.59	8.55	8.49	5.32	5.16	8.47	8.34
Nov-25^k																
1.Scheduled Banks (SBs)	11.72	11.90	12.15	12.41	11.15	11.17	12.17	12.21	4.48	4.33	8.15	8.03	5.23	5.09	8.35	8.24
a. Public	10.70	10.62	12.00	12.26	11.98	11.99	14.74	14.80	3.82	5.48	7.49	7.55	6.04	6.30	7.93	7.98
b. Private	11.77	11.96	12.15	12.41	11.08	11.10	11.78	11.83	4.69	4.12	8.33	8.22	5.07	4.83	8.61	8.47
c. Foreign	11.53	11.81	11.53	11.81	5.64	5.62	5.64	5.63	2.30	2.31	5.62	5.62	3.93	3.99	5.20	5.20
d. Specialized	18.88	18.88	18.88	18.88	15.77	15.77	17.94	17.94	3.76	3.32	8.35	8.68	6.94	6.94	8.29	8.29
2. DFI s	12.55	12.58	12.59	12.62	10.80	10.81	11.52	11.71	10.87	10.95	10.87	10.95	10.81	10.85	10.81	10.85
3. MFB s	35.33	35.33	36.35	36.35	35.13	35.13	36.22	36.22	3.65	3.57	10.20	10.30	9.46	9.07	12.34	12.63
4. Overall (SBs, MFBs, DFI s)	11.89	12.11	12.33	12.62	11.92	11.97	12.97	13.06	4.48	4.33	8.17	8.05	5.33	5.17	8.46	8.34
Dec-25^p																
1.Scheduled Banks (SBs)	11.32	11.42	11.64	11.80	10.91	10.93	11.85	11.90	5.05	5.01	8.50	8.30	5.35	5.14	8.43	8.28
a. Public	11.22	11.24	11.53	11.67	11.53	11.51	14.10	14.13	4.87	6.83	8.38	8.37	6.06	6.34	8.12	8.12
b. Private	11.31	11.41	11.63	11.79	10.90	10.92	11.56	11.61	5.15	4.48	8.58	8.32	5.20	4.86	8.65	8.46
c. Foreign	12.00	12.03	12.00	12.03	5.49	5.46	5.49	5.47	2.77	2.78	5.39	5.39	4.45	4.53	5.42	5.41
d. Specialized	18.96	18.96	18.96	18.96	15.99	15.99	17.95	17.95	3.06	2.52	8.23	8.69	6.47	6.46	8.29	8.28
2. DFI s	11.75	11.79	11.83	11.87	10.75	10.76	11.44	11.62	10.77	10.77	10.77	10.77	10.75	10.70	10.75	10.70
3. MFB s	35.24	35.24	36.18	36.18	34.98	34.98	36.09	36.09	5.86	6.06	11.19	10.94	9.68	9.34	12.38	12.69
4. Overall (SBs, MFBs, DFI s)	11.49	11.62	11.81	12.00	11.63	11.68	12.61	12.69	5.06	5.02	8.52	8.32	5.46	5.22	8.54	8.38

Source: Statistics and Data Services Department, SBP

Notes:

- 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:

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

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

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	2025									
	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul	17 th Sep	4 th Nov	5 th Jan
1. Savings Accounts										
(i) With cheque facilities	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00
(ii) Without cheque facilities	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00
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)	11.98	12.12	12.01	12.12	11.91	11.76	11.76	11.42	11.31	11.08
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	11.20	11.00	11.00	10.90	10.60	10.40	10.40	10.60	10.20
(ii) Last period of complete 6 months	12.60	12.00	11.80	11.80	11.90	11.60	11.00	11.20	11.60	11.00
(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	11.88	11.74	11.74	11.74	11.52	11.16	10.68	10.80	10.92	10.56
8. Pensioner's Benefit Accounts	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48
9. Behhood Saving Certificate	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48
10. Short-Term Saving Certificate										
(i) 3 Months	11.24	11.08	11.08	11.12	11.36	10.36	10.32	10.28	10.44	10.32
(ii) 6 Months	11.32	11.14	10.84	11.08	11.36	10.38	10.20	10.30	10.30	10.36
(iii) 1 year	11.38	11.14	10.81	10.96	11.38	10.40	10.14	10.42	10.64	10.68
11. Shuhada Family Welfare account	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96
(ii) 3 year	10.92	10.92	10.92	10.92	10.92	10.30	10.30	9.96	10.30	10.20
(iii) 5 year	11.52	11.39	11.39	11.39	11.39	10.32	10.80	10.32	10.56	10.44
13. Sarwa Islamic Saving Account (SISA)	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96
14. Premium Prize Bonds (Registered)									2.92	2.92

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

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

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

3.35 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (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
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
Q3	757,727	141,560,617	232,890	2,066,178	9,115,747	4,412	22,957,541

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							
		May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Karachi	No. of Cheques Cleared	1,193	1,098	1,212	1,059	1,202	1,256	1,100	1,243
	Amount	1,172,444	1,236,725	1,150,110	1,054,268	1,139,743	1,203,673	1,079,556	1,232,183
Lahore	No. of Cheques Cleared	515	502	515	465	514	532	464	523
	Amount	863,464	1,008,546	818,907	752,765	794,209	913,770	795,825	875,095
Peshawar	No. of Cheques Cleared	126	158	98	94	111	113	99	112
	Amount	184,724	205,962	142,905	146,498	161,484	159,000	133,403	162,107
Quetta	No. of Cheques Cleared	39	49	35	31	34	33	29	32
	Amount	70,753	124,899	72,812	68,573	58,941	48,302	46,608	60,046
Faisalabad	No. of Cheques Cleared	125	139	124	103	117	124	108	128
	Amount	185,593	228,059	184,908	172,522	191,763	186,982	161,349	174,985
Rawalpindi	No. of Cheques Cleared	165	182	157	144	162	167	146	165
	Amount	263,981	391,426	236,581	249,604	310,126	305,255	261,156	290,407
Hyderabad	No. of Cheques Cleared	82	87	70	67	69	77	65	76
	Amount	120,930	140,119	112,107	92,736	79,234	90,839	83,630	94,557
Islamabad	No. of Cheques Cleared	180	227	183	161	180	186	168	181
	Amount	410,235	919,402	350,353	302,721	345,848	443,407	361,914	340,080
Multan	No. of Cheques Cleared	129	146	132	109	120	125	113	133
	Amount	219,178	257,555	219,669	199,861	210,286	207,259	195,781	193,911
Sialkot	No. of Cheques Cleared	50	53	54	43	53	56	47	54
	Amount	66,169	66,561	66,730	51,641	58,246	60,431	50,999	58,294
Sukkur	No. of Cheques Cleared	51	54	43	38	39	44	37	46
	Amount	56,744	67,471	58,386	48,916	40,627	46,546	35,832	37,019
D.I. Khan	No. of Cheques Cleared	26	37	20	17	22	22	21	23
	Amount	26,939	29,189	13,811	14,402	20,084	18,525	17,516	18,185
Gujranwala	No. of Cheques Cleared	48	52	48	37	42	46	40	45
	Amount	90,207	108,687	92,118	83,550	83,595	82,394	68,502	67,422
Muzzafarabad	No. of Cheques Cleared	12	25	8	10	9	10	8	9
	Amount	17,679	20,431	15,033	11,157	20,171	15,763	10,848	15,291
Bahawalpur	No. of Cheques Cleared	41	50	43	33	36	38	36	48
	Amount	70,987	76,889	68,311	61,355	62,062	60,306	56,234	61,975
Total	No. of Cheques Cleared	2,783	2,860	2,740	2,410	2,709	2,829	2,483	2,817
	Amount	3,820,026	4,881,920	3,602,740	3,310,570	3,576,418	3,842,451	3,359,155	3,681,557

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24	FY25				FY26
		Q4	Q1	Q2	Q3	Q4 ^R	Q1 ^P
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	18,302	18,528	18,926	19,072	19,249	19,369
Automated Teller Machines (ATM)	No.	18,957	19,170	19,519	19,851	20,250	20,527
Point of Sale (POS)	No.	125,593	132,224	151,646	179,383	195,849	220,532
2. Cards							
Credit Cards	No.	2,047,802	2,112,042	2,151,186	2,176,278	2,215,081	3,109,680
Debit Cards	No.	39,487,578	39,654,947	39,415,342	40,456,487	41,718,744	42,579,649
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	31,643	31,892	26,173	25,831	25,684	46,874
Social Welfare Cards	No.	2,917,750	3,366,973	2,845,944	3,024,708	3,542,938	2,557,970
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	759,050	817,880	918,334	1,016,838	1,015,918	1,126,152
Amount	Million Rupees	63,790,520.6	65,310,215.1	73,225,276.4	86,265,083.5	70,811,236.9	73,909,936.0
3.1 ATM Transactions							
Number of Transactions	Thousands	245,092	243,431	259,220	271,993	264,917	267,386
Amount	Million Rupees	4,027,120.1	3,892,406.2	4,257,331.9	4,749,925.8	4,528,511.7	4,505,834.7
i. Cash Withdrawal							
Number of Transactions	Thousands	239,362	237,521	252,998	265,348	258,795	260,762
Amount	Million Rupees	3,680,128.0	3,531,478.9	3,872,767.4	4,318,185.2	4,113,908.9	4,091,448.8
ii. Cash Deposit							
Number of Transactions	Thousands	964	1,113	1,218	1,502	1,373	1,488
Amount	Million Rupees	103,875.3	115,045.8	131,042.6	162,929.5	144,163.2	155,556.3
iv. Utility Bills Payment							
Number of Transactions	Thousands	246	273	275	253	275	388
Amount	Million Rupees	4,488.8	5,424.8	4,977.0	4,447.6	5,709.3	6,899.3
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,259	1,219	1,254	1,306	1,112	1,163
Amount	Million Rupees	75,835.2	75,631.2	76,437.4	84,780.7	78,071.1	80,114.0
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,254	3,298	3,468	3,577	3,356	3,580
Amount	Million Rupees	162,605.2	164,637.0	171,915.1	179,383.4	186,483.3	171,643.6
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	76,673	82,664	88,637	98,939	107,453	122,141
Amount	Million Rupees	415,146.8	426,801.5	509,595.4	549,873.0	568,368.8	619,728.4
3.3 RTOB Transactions							
Number of Transactions	Thousands	45,709	47,508	51,223	49,571	47,146	47,178
Amount	Million Rupees	38,760,137.4	37,230,611.2	39,352,487.4	47,478,286.6	30,453,117.9	28,139,618.3
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,011	9,847	10,533	10,719	9,222	9,499
Amount	Million Rupees	2,740,264.3	2,553,986.2	2,718,281.8	2,907,348.6	2,903,115.0	2,738,613.1
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	20,904	22,465	24,402	22,114	20,188	21,282
Amount	Million Rupees	6,022,893.6	6,142,116.5	6,807,038.8	6,495,077.8	6,849,373.7	6,438,650.1
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,795	15,196	16,289	16,738	17,737	16,396
Amount	Million Rupees	29,996,979.5	28,534,508.5	29,827,166.9	38,075,860.2	20,700,629.1	18,962,355.1
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	324,035	367,456	431,457	502,850	505,439	592,617
Amount	Million Rupees	13,518,032.3	15,854,214.3	18,990,551.5	23,300,568.8	23,980,349.3	29,096,555.2
i. Payment Through Mobile							
Number of Transactions	Thousands	11,600	12,505	13,706	14,598	14,691	15,744
Amount	Million Rupees	642,216.2	707,957.0	793,325.9	790,093.7	840,418.1	892,773.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	34,420	35,273	36,550	37,996	40,845	44,582
Amount	Million Rupees	308,453.5	419,133.6	414,955.8	365,066.4	416,198.9	550,592.7
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	62,521	67,534	77,145	90,298	89,340	99,686
Amount	Million Rupees	5,306,776.2	5,930,891.1	6,944,609.6	8,571,409.7	8,906,585.1	10,295,765.2
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	215,495	252,143	304,057	359,958	360,563	432,605
Amount	Million Rupees	7,260,586.3	8,796,232.6	10,837,660.3	13,573,999.1	13,817,147.3	17,357,424.0

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24	FY25				FY26
		Q4	Q1	Q2	Q3	Q4 ^R	Q1 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	33	36	30	23	22	26
Amount	Million Rupees	2,012.7	1,987.0	1,615.8	1,394.9	1,381.8	1,945.4
i. Payment Through Call Centre							
Number of Transactions	Thousands	19	17	16	14	13	12
Amount	Million Rupees	1,559.4	1,275.9	1,152.0	1,082.1	1,075.0	1,374.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	13	18	14	9	8	13
Amount	Million Rupees	402.4	666.0	428.4	286.9	283.7	550.9
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	1	0	0	0
Amount	Million Rupees	50.8	45.0	34.5	25.3	21.8	19.7
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.1	0.1	0.9	0.6	1.3	0.3
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	57,579	65,893	75,004	79,923	76,381	82,216
Amount	Million Rupees	7,015,944.5	7,851,745.8	10,052,202.5	10,117,278.1	11,211,502.5	11,477,972.8
i. Payment Through Internet							
Number of Transactions	Thousands	1,384	1,414	1,499	1,507	1,464	1,553
Amount	Million Rupees	756,904.3	943,211.4	1,077,440.1	749,118.2	1,091,883.6	1,088,950.7
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,181	5,403	5,302	5,169	5,179	5,288
Amount	Million Rupees	380,940.1	426,527.3	467,385.5	439,520.7	478,864.2	462,963.2
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	16,535	15,886	17,289	18,992	16,943	16,892
Amount	Million Rupees	2,572,720.9	2,652,706.3	3,157,803.3	3,421,040.5	3,837,522.1	3,692,517.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	34,479	43,190	50,914	54,256	52,795	58,482
Amount	Million Rupees	3,305,379.2	3,829,300.9	5,349,573.7	5,507,598.6	5,803,232.6	6,233,540.9
3.7 e-Commerce							
Number of Transactions	Thousands	9,928	10,892	12,762	13,539	14,560	14,588
Amount	Million Rupees	52,126.8	52,449.1	61,491.7	67,756.2	68,004.9	68,281.3

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Items	Volume in Actual & Value in Billion Rupees									
	FY25								FY26	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	21,989	200,002.4	24,769	226,720.7	22,055	251,127.2	19,592	229,555.4	18,246	253,566.3
Inter Bank Fund Transfers	1,544,865	70,785.3	1,590,449	95,844.3	1,500,238	89,258.0	1,210,587	72,349.0	1,622,554	76,868.4
Retail Cheques Clearing	15,901	7,398.0	17,372	7,916.2	10,689	6,677.3	12,780	6,904.1	56,703	20,730.0
Total	1,582,755	278,185.7	1,632,590	330,481.3	1,532,982	347,062.5	1,242,959	308,808.6	1,697,503	351,164.8

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	7,405.6	24	7,217.8	22	6,672.2	21	7,436.3	22	7,432.0
Cash withdrawals	36	7,310.5	37	8,018.2	38	7,870.7	33	7,600.3	33	6,916.7
Intra Bank Funds Transfer through Cheques	9	33,336.7	10	38,332.0	10	39,500.6	9	46,146.6	9	54,326.5
Inter Bank Funds Transfers (Clearing)	8	9,122.9	9	9,354.6	9	8,960.9	8	9,578.9	8	8,462.9
Utilities Bills Payments	16	772.5	16	721.1	14	610.5	14	668.8	15	753.4
Direct Debit (Standing Instructions)	1	5,706.7	1	6,572.9	1	5,722.5	1	5,257.4	1	5,038.3
Pay Order/Demand Draft	2	2,740.3	2	3,328.6	2	3,470.8	2	3,490.8	2	2,865.8
Others*	0	1,585.6	0	1,438.2	0	1,185.3	0	740.5	0	578.8
Total	95	67,980.8	97	74,983.4	95	73,993.4	87	80,919.8	90	86,374.4

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

	Dec-24			Mar-25			Jun-25			Sep-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	12,304,672	755,753	6.1	10,302,017	755,420	7.3	9,851,689	741,793	7.5	9,739,799	711,304	7.3
SMEs Sector	677,718	122,210	18.0	614,842	117,642	19.1	711,668	115,939	16.3	693,052	89,438	12.9
Agriculture Sector	578,498	56,852	9.8	578,027	55,478	9.6	739,303	101,549	13.7	630,873	49,567	7.9
Consumer sector	891,241	38,465	4.3	871,314	43,008	4.9	901,474	43,049	4.8	1,005,303	46,059	4.6
<i>i. Credit Cards</i>	140,693	2,403	1.7	140,384	2,411	1.7	156,840	2,875	1.8	172,865	3,286	1.9
<i>ii. Auto loans</i>	242,634	4,567	1.9	262,918	4,582	1.7	277,183	4,686	1.7	294,992	4,552	1.5
<i>iii. Consumer durable</i>	2,182	479	22.0	2,189	83	3.8	2,484	158	6.3	2,674	89	3.3
<i>iv. Mortgage loans</i>	207,813	14,222	6.8	201,141	15,004	7.5	209,109	15,379	7.4	216,671	15,057	6.9
<i>v. Other personal loans</i>	297,918	16,794	5.6	264,683	20,928	7.9	255,858	19,951	7.8	318,100	23,075	7.3
Commodity Financing	1,397,383	63,895	4.6	1,234,813	10,887	0.9	1,079,326	18,916	1.8	1,204,340	23,858	2.0
Staff Loans	366,326	3,486	1.0	283,174	3,328	1.2	294,445	3,892	1.3	305,000	4,553	1.5
Others	698,542	27,245	3.9	409,545	26,976	6.6	760,420	30,237	4.0	718,497	22,991	3.2
Total	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1	14,338,324	1,055,374	7.4	14,296,863	947,770	6.6

	Dec-24			Mar-25			Jun-25			Sep-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,679,887	60,097	3.6	1,228,381	59,754	4.9	1,513,666	105,567	7.0	1,515,924	55,469	3.7
Automobile / Transportation	194,525	21,615	11.1	132,058	27,316	20.7	135,477	27,336	20.2	146,916	21,760	14.8
Cement	351,146	10,127	2.9	216,343	10,309	4.8	204,501	10,619	5.2	194,152	9,566	4.9
Chemical & Pharmaceuticals	591,310	18,781	3.2	536,038	17,776	3.3	530,650	19,143	3.6	559,286	15,057	2.7
Electronics	197,069	30,803	15.6	200,056	25,575	12.8	186,426	26,480	14.2	166,590	18,391	11.0
Financial	1,729,350	8,916	0.5	1,120,761	8,505	0.8	924,994	11,176	1.2	876,020	9,557	1.1
Individuals	1,248,106	62,336	5.0	1,077,682	64,880	6.0	1,109,575	69,659	6.3	1,181,243	73,796	6.2
Insurance	266,272	62	0.0	2,732	62	2.3	6,799	62	0.9	4,664	62	1.3
Others	5,883,973	546,981	9.3	5,179,083	489,856	9.5	5,533,390	484,362	8.8	5,829,702	452,282	7.8
Production/Transmission of Energy	1,740,903	77,395	4.4	1,658,799	67,044	4.0	1,529,788	68,795	4.5	1,213,919	64,379	5.3
Shoes & Leather garments	41,186	2,494	6.1	45,441	3,057	6.7	43,406	2,990	6.9	42,062	2,978	7.1
Sugar	459,088	53,108	11.6	563,038	54,083	9.6	405,574	51,375	12.7	280,436	49,720	17.7
Textile	2,531,565	175,191	6.9	2,333,319	184,523	7.9	2,214,077	177,810	8.0	2,285,948	174,754	7.6
Total	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1	14,338,324	1,055,374	7.4	14,296,863	947,770	6.6

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Jun-25			Sep-25		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,072,462	(66,303)	(0.5)	964,146	(120,822)	(0.9)
All Banks	1,055,374	(65,379)	(0.5)	947,770	(119,562)	(0.9)
Commercial Banks	1,035,717	(66,045)	(0.5)	927,463	(119,112)	(0.9)
Public Sector Commercial Banks	373,212	12,019	0.5	320,561	(42,735)	(1.9)
Local Private Banks	662,108	(77,067)	(0.7)	606,509	(74,866)	(0.7)
Foreign Banks	397	(996)	(0.2)	393	(1,511)	(0.4)
Specialized Banks	19,657	666	0.5	20,307	(450)	(0.3)
DFIs	17,087	(924)	(0.4)	16,377	(1,260)	(0.6)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Jun 2025	For the Quarter Ended Sep 2025
All Banks & DFIs	30,332	27,316
All Banks	29,920	26,580
Commercial Banks	26,236	26,580
Public Sector Commercial Banks	4,530	8,877
Local Private Banks	21,704	17,702
Foreign Banks	2	2
Specialized Banks	3,685	-
DFIs	412	735

Source: Financial Stability Department SBP

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