

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Jun	Sep	Dec ^P
Assets	60,105,760	59,470,094	64,049,257
I. Currency and Deposits	3,240,084	3,194,832	3,255,740
1. Currency	703,385	660,257	677,898
2. Transferable Deposits	2,290,056	2,349,300	2,395,851
3. Restricted/ compulsory deposits	67,454	54,264	65,965
4 Other Deposits	179,189	131,011	116,026
II. Securities(other than shares)	36,806,140	36,175,694	37,938,754
1. Short-term	6,076,255	4,784,942	5,140,568
2. Long-term	30,729,885	31,390,752	32,798,187
III. Loans extended (Advances)	14,873,092	14,821,931	16,258,768
1. Short-term	8,798,827	8,344,814	9,594,533
A) Money at call	329,870	262,292	240,816
B) Reverse Repo	571,135	527,781	689,486
C) Bills purchased and discounted	358,740	338,303	343,037
D) Other short-term advances	7,539,080	7,216,439	8,321,194
2. Long-term	6,074,265	6,477,117	6,664,235
IV. Shares and other equity	786,636	844,001	793,634
1. Quoted	353,496	393,274	410,739
2. Non quoted	423,876	436,587	361,997
3. Investment fund shares	9,264	14,141	20,897
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	9,868	12,381	10,627
VII. Other accounts receivable	2,663,506	2,655,310	3,952,322
1. Trade credit and advances	-	-	-
2. Others	2,663,506	2,655,310	3,952,322
A) Dividends receivable resident sector	216	260	198
B) Settlement accounts resident sector	38,074	42,523	51,628
C) Items in the process of collection	372	217	128
D) Miscellaneous assets residents sector	2,618,597	2,608,055	3,896,376
E) Other non- resident accounts receivable	6,248	4,255	3,992
VIII. Non-financial assets	1,726,433	1,765,945	1,839,412
1. Produced assets	1,301,445	1,330,826	1,386,521
A) Tangible fixed assets	1,168,928	1,192,772	1,239,464
a) Dwellings	244,866	253,598	260,733
i) Building on freehold land	9,648	10,517	10,636
ii) Building on leasehold land	235,218	243,081	250,097
b) Other buildings and structures	392,129	395,348	405,539
i) Building on freehold land	120,475	122,286	136,176
ii) Building on leasehold land	271,654	273,062	269,363
c) Machinery and equipment	436,143	444,632	468,934
i) Transport equipments	44,420	46,923	51,960
ii) Furniture & Fixtures	71,412	70,298	75,852
iii) Office equipments	252,915	259,001	272,314
iv) Other machinery & equipments	67,396	68,409	68,808
d) Other tangible fixed assets n.e.s	95,790	99,193	104,257
B) Intangible fixed assets	132,517	138,054	147,057
a) Computer software	97,121	102,592	111,863
b) Other intangible fixed assets n.e.s	35,396	35,462	35,194
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	392,879	399,712	416,567
A) Tangible non-produced assets	363,421	371,411	386,798
a) Land	225,442	228,128	231,417
i) Land underlying Buildings and structures	225,442	228,128	231,417
1. Freehold land	93,803	97,835	99,903
2. Leasehold land	131,639	130,293	131,513
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	137,979	143,283	155,381
B) Intangible non-produced assets	29,458	28,301	29,769
a) Leases and other transferable contracts	21,343	21,529	22,670
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	6,255	4,912	5,239
3. Capital work in progress	32,109	35,407	36,324

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Jun	Sep	Dec ^p
Liabilities	60,105,760	59,470,094	64,129,362
I. Deposits	36,486,539	35,986,191	38,385,406
1. Transferable Deposits	30,460,270	29,685,352	31,209,101
2. Restricted/ compulsory deposits	680,627	535,921	559,383
3. Other deposits	5,345,641	5,764,918	6,616,922
II. Securities (other than shares bonds/ debentures etc.)	118,535	112,909	112,616
1. Short-term	-	-	-
2. Long-term	118,535	112,909	112,616
III. Loans (Borrowings)	14,994,400	14,515,224	15,841,316
1. Short-term	14,598,854	13,746,467	15,049,645
A) Money at call	442,739	733,798	708,937
B) Repurchase agreements (Repo)	12,606,940	11,981,551	13,259,957
C) Other short-term borrowings	1,549,175	1,031,117	1,080,751
2. Long-term borrowings	395,546	768,757	791,670
IV. Financial Derivatives	19,239	25,769	23,742
V. Other accounts payable	4,768,254	4,807,858	5,426,554
1. Provision for losses	987,150	1,002,811	930,520
A) Provision for loan losses-Specific	911,769	914,073	844,826
B) Provision for loan losses-General	47,756	46,794	41,899
C) Provision for other losses	27,626	41,944	43,795
2. Accumulated Depreciation	496,188	517,853	517,174
3. Other accounts payable other resident Sectors	3,244,601	3,254,208	3,959,858
A) Dividends payable	7,362	7,694	7,765
B) Settlement accounts	37,429	37,364	26,498
C) Items in the process of collection	23,923	20,562	21,128
D) Miscellaneous liability items	3,175,886	3,188,587	3,904,467
a) Suspense account	145,366	163,701	158,714
b) Provision for expected costs	221,298	223,025	231,111
c) Deferred tax liabilities	57,684	66,972	84,898
d) Accrued wages	17,333	19,135	24,695
e) Accrued rent	563	651	707
f) Accrued taxes	900,523	907,794	964,637
g) Other miscellaneous liability items	1,833,120	1,807,310	2,439,704
4. Other non- resident accounts payable	40,315	32,986	19,001
A) Dividends payable non-residents	28,276	20,615	7,050
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	12,039	12,372	11,952
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,718,793	4,022,142	4,339,728
1. Quoted	360,167	451,497	322,171
2. Non quoted	273,932	272,917	254,914
3. Investment fund shares	-	-	-
4. Retained earnings	580,392	716,259	720,736
5. Current year result	628,876	805,872	1,026,490
6. General and special reserve	1,291,155	1,239,797	1,459,437
7. Valuation adjustments	584,270	535,801	555,980
VIII. Contingencies and Commitments	17,998,529	19,139,077	18,501,190
1. Guarantees	3,475,049	3,676,446	3,649,566
2. Commitments	14,279,048	15,206,165	14,570,841
A) Letter of Credit	4,713,423	4,747,324	4,778,047
B) Forward Foreign Exchange Transactions	6,647,264	7,522,788	7,051,085
C) Forward government Securities Transactions	397,509	356,236	556,631
D) Derivatives	102,735	108,958	74,953
E) Forward lending	434,003	474,126	594,219
F) Operating leases	365	533	457
G) Commitments for acquisition of:	61,591	62,846	69,665
i. Fixed assets	47,399	46,339	54,255
ii. Intangible assets	14,191	16,507	15,410
H) Other commitments	1,922,158	1,933,354	1,445,783
3. Other contingent liabilities	244,432	256,465	280,783

Source: Statistics and Data Services Department, SBP

Notes:

- 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.
- 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.
- 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.
- 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		
	Apr-Jun	Jul-Sep ^R	Oct-Dec ^P
A. Mark-Up/Return/Interest Earned	1,866,078	1,944,603	2,032,018
1. Loans and advances	407,182	418,597	455,940
2. Investments	1,129,972	1,198,154	1,240,058
3. Lendings to financial institutions	21,584	14,545	18,388
4. Balances with banks	3,666	5,903	3,412
5. Income from inter-office lending	298,062	301,632	308,579
6. Other	5,612	5,773	5,641
B. Mark-Up/Return/Interest Expensed	1,278,791	1,318,723	1,377,692
1. Deposits	509,728	556,897	599,948
2. Borrowings	381,978	354,888	355,743
3. Subordinated debt	6,789	7,170	7,816
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	23,631	19,496	22,801
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	9,612	10,319	50,442
6. Expense on inter-office borrowing	298,062	301,631	308,579
7. Other	48,991	68,322	32,364
I. Net Mark-UP/Return/Interest Income (A - B)	587,287	625,880	654,326
C. Non Mark-UP/Return/Interest Income	155,975	155,004	160,252
1. Fee & Commission Income	75,929	76,756	87,892
i. Branch banking customer fees	7,898	8,566	8,983
ii. Consumer finance related fees	7,561	6,819	9,115
iii. Card related fees (debit and credit cards)	21,978	26,745	30,228
iv. Credit related fees	1,644	2,410	2,048
v. Investment banking fee	2,078	2,209	2,482
vi. Commission on trade	13,531	14,893	15,860
vii. Commission on guarantees	5,173	4,753	6,195
viii. Commission on cash management	2,446	1,926	1,922
ix. Commission on remittances including home remittances	3,970	120	1,524
x. Commission on utility bills	173	182	169
xi. Commission income - Bancassurance	1,602	1,587	1,630
xii. Rent on lockers	123	1,218	473
xiii. Commission on investments services	265	177	129
xiv. Other Commission	7,487	5,150	7,134
2. Dividend Income	7,837	7,032	11,283
3. Foreign exchange income	33,442	37,048	35,503
4. Income from derivatives	(289)	1,739	1,435
5. Gain on securities	33,924	29,682	14,511
i. Realised	31,088	24,661	14,482
ii. Unrealised - held for trading	2,836	5,021	29
6. Other Income	5,132	2,746	9,627
i. Rent on property	280	251	358
ii. Gain on sale of fixed assets-net	1,273	1,060	6,376
iii. Loss on termination of lease liability against right of use assets	485	575	772
iv. Gain on sale of non banking assets - net	12	180	1,158
v. Other	3,081	679	963
II. Total Income (I + C)	743,262	780,884	814,578
D. Non Mark-UP/Return/Interest Expenses	340,150	378,711	419,035
1. Operating expenses	331,046	369,263	409,995
i. Total compensation expense	137,362	159,440	174,383
ii. Property expense	50,535	59,869	61,751
a. Rent and taxes	4,529	6,373	2,650
b. Insurance	308	330	451
c. Utilities cost	10,048	14,673	13,707
d. Lease rental	52	-	-
e. Fuel expense generators	1,004	1,191	1,320
f. Security (including guards)	8,874	9,827	11,410
g. Repair and maintenance (including janitorial charges)	7,017	7,064	8,040
h. Depreciation on right-of-use assets	11,370	12,292	13,730
i. Depreciation	7,332	8,118	10,443
iii. Information technology expenses	33,127	36,421	42,832
iv. Other operating expenses	110,022	113,534	131,029
2. Workers welfare fund	7,625	7,613	7,735
3. Other charges	1,479	1,835	1,305
i. Penalties imposed by State Bank of Pakistan	627	1,115	354
ii. Penalties imposed by other regulatory bodies (to be specified)	0	-	3
iii. Others (to be specified, if material)	852	720	947
III. Profit before provisions (II - D)	403,112	402,173	395,543
E. Provisions / (reversals) and write offs - net	(8,392)	(178)	(17,433)
1. (Reversals) / provisions against balance with Banks	(1,972)	(384)	(1,085)
2. (Reversals) / provisions for diminution in value of investments	(762)	(4,601)	(2,209)
3. (Reversals) / provisions against loans & advances	2,299	1,351	(5,198)
4. (Reversals) / provisions against off balance sheet items	(3,267)	4,861	(3,877)
5. Reversals against other assets	(236)	1,458	(434)
6. Recovery of written off / charged off bad debts	(4,454)	(2,863)	(4,629)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	411,504	402,351	412,975
G. Taxation	237,218	224,835	225,306
1. Current	236,423	226,019	199,701
2. Prior	24,309	1,777	6,764
3. Deferred	(23,514)	(2,961)	18,841
V. Profit After Taxation (IV - G)	174,286	177,517	187,669
Notes on Human Resources			
Number of Employees*	223,881	228,045	231,442
1. Permanent	197,933	201,399	206,780
a. Male	158,298	160,669	164,862
of which: Branch Managers	15,152	15,269	15,196
b. Female	39,635	40,730	41,918
of which: Branch Managers	1,048	1,035	1,035
2. Contractual	25,948	26,646	24,662
a. Male	22,844	23,595	21,905
of which: Branch Managers	504	520	559
b. Female	3,104	3,051	2,757
of which: Branch Managers	24	25	29

Source: Statistics and Data Services Department, SBP

* 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.

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

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2025							
	Mar		Jun ^k		Sep		Dec ^l	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	140,919,579	11,391,106.6	146,051,751	12,931,825.8	148,903,874	12,600,049.0	156,856,110	12,841,621.0
Call Deposits	294,252	408,332.1	360,532	636,599.1	305,284	443,981.0	327,687	580,384.0
Other Deposits Accounts	154,138	832,720.0	111,062	1,085,284.6	173,708	907,648.0	270,576	1,112,780.0
Saving Deposits	24,968,295	13,909,379.6	24,586,952	14,967,854.6	28,241,736	14,888,851.0	27,959,424	15,737,787.0
FIXED DEPOSITS	582,326	4,521,821.3	565,722	4,918,767.8	550,792	5,567,148.0	542,868	6,304,952.0
Less Than 6 months	84,342	1,251,541.8	83,893	1,528,670.2	87,200	1,840,036.0	70,380	2,030,773.0
For 6 months & over but less than 1 year	14,864	488,892.8	14,414	616,185.5	25,345	623,787.0	32,123	624,002.0
For 1 year & over but less than 2 years	350,840	2,335,831.1	326,573	2,391,594.8	307,334	2,768,031.0	298,914	3,318,937.0
For 2 years & over but less than 3 years	6,033	56,392.0	5,466	46,859.9	5,196	39,092.0	9,745	14,390.0
For 3 years & over but less than 4 years	14,626	131,628.2	13,785	106,935.5	13,995	120,780.0	14,022	109,654.0
For 4 years & over but less than 5 years	7,503	12,212.2	7,478	5,235.8	5,872	10,992.0	15,417	13,245.0
For 5 years & over	104,118	245,323.2	114,113	223,286.2	105,850	164,429.0	102,267	193,954.0
Total Deposits	105,061,775	29,814,952.7	166,918,590	31,063,359.6	178,175,394	34,407,676.0	185,956,665	36,577,525.0

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 31st December, 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	107,424,456	7,232,873.0	46,548,272	1,868,405.0	838,278	382,339.0	2,045,104	3,358,003.0	156,856,110	12,841,621.0
of which:										
Basic Banking Accounts	2,637,022	169,594.0	1,037,473	74,112.0	5,611	462.0	10,308	10,050.0	3,690,414	254,218.0
II. Call Deposits	195,687	112,909.0	9,266	15,821.0	12,757	8,529.0	109,977	443,126.0	327,687	580,384.0
III. Other Deposit Accounts	200,216	34,782.0	32,768	18,778.0	26,416	57,942.0	11,176	1,001,278.0	270,576	1,112,780.0
IV. Saving Deposits	16,534,902	5,662,963.0	10,161,261	2,306,424.0	746,469	895,046.0	516,792	6,873,354.0	27,959,424	15,737,787.0
V. Fixed or Term Deposits	247,989	702,845.0	127,950	316,816.0	121,860	218,180.0	45,069	5,067,112.0	542,868	6,304,952.0
1) Less Than Three Months	24,760	129,882.0	10,592	53,344.0	8,142	31,252.0	10,494	1,143,957.0	53,988	1,358,435.0
2) For Three Months and Over but Less Than Six Months	8,162	43,603.0	2,900	17,083.0	2,147	16,005.0	3,183	595,646.0	16,392	672,337.0
3) For Six Months and Over but Less Than One Year	22,667	88,195.0	3,489	33,486.0	1,614	19,560.0	4,353	482,761.0	32,123	624,002.0
4) For One Year & Over but Less Than Two Years	120,924	373,385.0	81,720	186,338.0	76,539	114,415.0	19,731	2,644,799.0	298,914	3,318,937.0
5) For Two Years & Over but Less Than Three Years	6,980	8,269.0	1,952	3,029.0	513	506.0	300	2,586.0	9,745	14,390.0
6) For Three Years & Over but Less Than Four Years	7,249	9,300.0	3,915	4,437.0	2,077	2,916.0	781	93,001.0	14,022	109,654.0
7) For Four Years & Over but Less Than Five Years	12,657	8,747.0	2,332	1,743.0	275	291.0	153	2,463.0	15,417	13,245.0
8) For Five Years and Over but Less Than Ten Years	43,366	38,951.0	20,428	16,446.0	30,383	33,019.0	4,029	69,565.0	98,206	157,981.0
9) For ten years and over	1,224	2,512.0	622	910.0	170	217.0	2,045	32,334.0	4,061	35,973.0
Total	124,603,250	13,746,371.0	56,879,517	4,526,245.0	1,745,780	1,562,036.0	2,728,118	16,742,873.0	185,956,665	36,577,525.0

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 (NBFI), 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			
	Dec	Mar	Jun	Sep	Dec ^P
I. FOREIGN CONSTITUENTS	888,649.1	953,539.1	1,008,777.3	1,018,522.0	1,452,002.0
I. Official	89,741.4	95,636.3	96,953.3	99,584.0	115,512.0
II. Business	163,434.7	192,854.0	164,156.8	137,242.0	212,243.0
III. Personal	635,339.1	664,912.9	747,209.4	781,312.0	1,123,961.0
IV. Trust Funds and Non Profit Organizations	132.7	127.4	457.8	383.0	285.0
2. DOMESTIC CONSTITUENTS	28,926,303.7	30,109,820.4	33,531,554.6	33,389,153.0	35,125,524.0
I. GOVERNMENT	4,296,509.7	4,547,588.8	5,221,315.6	5,264,710.0	5,563,163.0
a. Federal Government	2,581,115.7	2,681,844.8	3,164,353.2	3,131,311.0	3,308,940.0
b. Provincial Governments	1,506,660.0	1,628,938.2	1,837,843.0	1,910,157.0	2,034,166.0
c. Local Bodies	208,734.0	236,805.8	219,119.4	223,243.0	220,057.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,395,628.9	1,489,373.1	1,996,529.3	2,031,562.0	2,083,779.0
a. Agriculture, hunting and forestry	1,307.7	1,013.0	1,637.0	1,599.0	2,026.0
b. Services	48,235.3	41,135.1	37,065.2	39,337.0	45,222.0
c. Utilities	505,343.2	593,088.2	794,135.4	922,790.0	984,641.0
d. Transport, storage and communications	95,225.7	83,598.9	112,211.8	115,991.0	125,437.0
e. Manufacturing	207,242.1	191,925.7	273,302.7	324,852.0	280,843.0
f. Mining and Quarrying	312,972.3	316,770.8	390,386.1	375,017.0	407,581.0
g. Construction	45,847.8	42,265.9	102,072.8	50,458.0	48,829.0
h. Commerce and Trade	41,366.7	37,945.6	81,450.8	32,867.0	56,544.0
i. Others	138,088.1	181,630.0	204,267.5	168,652.0	132,657.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,073,313.7	1,096,680.0	1,748,466.5	1,643,347.0	2,307,264.0
a. Mutual Funds and AMCs	615,366.4	462,847.5	1,128,590.3	1,092,097.0	1,530,667.0
b. Insurance & Pension Funds	146,317.1	287,779.5	211,746.6	225,685.0	319,280.0
c. MFIs and DFIs	31,327.7	50,221.5	47,585.5	42,108.0	54,356.0
d. Stock Exchange & Brokerage Houses	127,678.5	137,936.9	140,341.1	125,723.0	158,927.0
e. Modarabas	6,167.4	6,008.0	13,941.1	5,110.0	5,292.0
f. Other NBFIs	146,456.5	151,886.5	206,261.8	152,624.0	238,741.0
IV. PRIVATE SECTOR (BUSINESS)	6,423,255.0	6,618,613.8	7,306,151.0	6,841,542.0	7,127,853.0
a. Agriculture, forestry and fishing	225,805.7	239,309.3	248,109.9	265,624.0	245,430.0
01. Crop and animal production, hunting and related service activities	218,346.3	232,804.2	239,812.7	257,890.0	235,164.0
i. Growing of Wheat, Rice, Sugar Cane & Cotton	111,514.9	110,072.0	114,177.1	103,529.0	100,351.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetable	15,479.0	17,005.6	16,167.4	17,138.0	16,596.0
iii. Growing of other fruits, vegetables and crops	33,282.7	33,805.8	35,010.0	32,236.0	36,496.0
iv. Raising of livestock and other related activities	44,586.0	54,062.3	55,647.3	89,906.0	64,629.0
v. Other agricultural support activities	13,332.2	17,731.9	18,704.0	14,970.0	16,997.0
vi. Hunting, trapping and related service activities	151.5	126.6	106.9	111.0	95.0
02 - Forestry and logging	828.4	715.0	475.5	1,121.0	1,830.0
03 - Fishing and aquaculture	6,631.0	5,790.1	7,821.7	6,613.0	8,436.0
b. Mining and quarrying	289,669.2	292,273.7	396,575.7	325,990.0	320,770.0
01 - Mining of coal and lignite	110,999.4	104,478.6	169,658.5	133,362.0	122,639.0
02 - Extraction of crude petroleum and natural gas	137,138.5	154,791.0	171,471.9	140,380.0	143,363.0
03 - Mining of metal ores	14,224.9	4,305.0	26,736.6	25,307.0	33,274.0
04-Other mining and quarrying	26,260.7	27,353.2	27,220.4	25,404.0	19,828.0
05- Mining support service activities	1,045.8	1,345.9	1,488.4	1,537.0	1,666.0
c. Manufacturing	1,626,516.8	1,564,522.9	1,798,917.3	1,616,622.0	1,797,999.0
01 - Manufacture of food products	321,572.9	290,693.0	318,701.7	325,833.0	338,922.0
02 - Manufacture of beverages	52,549.9	45,439.9	55,581.9	64,620.0	56,125.0
03 - Manufacture of tobacco products	36,640.2	35,278.4	29,630.2	28,250.0	28,431.0
04 - Manufacture of textiles	214,856.1	221,898.5	286,029.0	214,916.0	263,802.0
i. Preparation and spinning of textile fibers	66,456.4	66,148.5	108,386.3	56,682.0	66,334.0
ii. Weaving of textiles	24,405.2	24,867.2	23,385.1	18,204.0	21,583.0
iii. Finishing of textiles	21,447.2	21,036.8	39,464.1	21,888.0	34,333.0
iv. Manufacture of knitted and crocheted fabrics	17,018.7	15,033.1	18,446.6	18,943.0	23,856.0
v. Manufacture of made-up textile articles, except apparel	32,329.1	32,040.5	32,584.2	35,611.0	41,801.0
vi. Manufacture of carpets and rugs	2,082.8	1,905.7	1,579.4	1,744.0	2,045.0
vii. Manufacture of other textiles n.e.c.	51,116.7	60,866.8	62,183.1	61,845.0	73,851.0
05 - Manufacture of wearing apparel	60,025.0	64,043.2	66,808.2	72,004.0	76,736.0
06 - Manufacture of leather and related products	22,325.3	24,085.8	22,469.0	23,115.0	26,588.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,145.5	5,385.2	5,927.7	6,912.0	7,175.0
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,993.8	3,192.5	3,374.0	3,611.0	4,219.0
iii. Manufacture of footwear	14,186.0	15,508.1	13,167.4	12,592.0	15,193.0
a). Leather wear	11,842.3	12,643.7	10,511.0	10,406.0	10,548.0
b). Rubber and Plastic wear	2,343.8	2,864.4	2,656.4	2,186.0	4,645.0

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

End period: Million Rupees

Category of Deposit Holder	2024	2025			
	Dec	Mar	Jun	Sep	Dec ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,914.1	3,618.8	4,091.2	4,896.0	8,349.0
08 - Manufacture of paper and paper products	10,095.2	10,097.5	12,870.3	13,252.0	14,057.0
09 - Printing and reproduction of recorded media	19,613.4	20,885.9	22,768.6	22,120.0	21,320.0
10 - Manufacture of coke and refined petroleum products	170,821.0	176,638.0	186,769.4	136,569.0	164,609.0
11 - Manufacture of chemicals and chemical products	152,596.9	122,761.0	121,658.2	121,251.0	143,239.0
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	78,655.6	79,149.3	92,153.3	92,409.0	108,859.0
13 - Manufacture of rubber and plastics products	29,702.1	26,708.4	30,881.2	33,901.0	33,512.0
14 - Manufacture of other non-metallic mineral products	40,227.3	35,708.2	40,197.2	38,935.0	52,419.0
15 - Manufacture of basic metals	47,085.4	46,803.5	54,906.7	42,414.0	45,548.0
16 - Manufacture of fabricated metal products, except machinery and equipment	15,539.8	9,064.4	11,850.0	10,198.0	13,450.0
17 - Manufacture of computer, electronic and optical products	27,200.3	27,510.1	37,203.9	28,547.0	26,486.0
18 - Manufacture of electrical equipment	54,597.7	55,777.0	73,722.4	62,045.0	62,448.0
19 - Manufacture of machinery and equipment	24,100.2	24,129.3	29,345.9	33,586.0	33,804.0
20 - Manufacture of motor vehicles, trailers and semi-trailers	77,537.9	88,607.8	113,747.1	81,586.0	96,693.0
21 - Manufacture of other transport equipment	14,145.3	13,653.7	19,199.4	19,111.0	16,533.0
22 - Manufacture of furniture	3,420.9	3,995.3	4,151.1	4,039.0	4,464.0
23 - Other manufacturing	144,533.8	132,088.9	158,370.1	138,467.0	153,772.0
24 - Repair and installation of machinery and equipment	4,760.5	5,887.0	5,811.3	5,758.0	7,833.0
d. Electricity, gas, steam and air conditioning supply	701,806.9	780,600.3	665,285.3	707,593.0	832,517.0
e. Water supply; sewerage, waste management and remediation activities	8,747.1	11,444.9	14,181.8	14,793.0	12,838.0
f. Construction	395,665.8	422,115.6	561,891.7	449,596.0	444,831.0
01 - Construction of buildings	170,201.1	169,297.2	223,978.4	185,438.0	182,274.0
02 - Civil engineering	180,562.1	200,013.0	266,293.6	205,123.0	206,386.0
03 - Specialized construction activities	44,902.6	52,805.5	71,619.7	59,036.0	56,171.0
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,228,340.5	1,263,885.3	1,388,652.2	1,390,411.0	1,453,432.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	60,641.4	62,082.4	66,268.6	55,503.0	59,541.0
02 - Wholesale trade, except of motor vehicles and motorcycles	395,498.7	397,628.9	425,826.7	460,740.0	474,902.0
03 - Retail trade, except of motor vehicles and motorcycles	772,200.4	804,174.1	896,556.9	874,168.0	918,990.0
h. Transportation and storage	407,454.4	404,022.7	399,975.0	395,548.0	368,170.0
i. Accommodation and food service activities	45,860.7	37,576.1	45,938.9	43,602.0	41,236.0
j. Information and communication	270,554.2	270,804.7	291,907.0	319,133.0	344,119.0
k. Real estate activities	147,739.0	140,912.2	146,227.5	140,679.0	138,177.0
l. Professional, scientific and technical activities	166,185.9	179,775.8	201,034.0	245,630.0	176,597.0
01 - Legal and accounting activities	21,660.6	22,295.0	24,781.1	22,418.0	22,699.0
02 - Activities of head offices; management consultancy activities	14,979.2	16,809.8	16,030.9	14,667.0	14,516.0
03 - Architectural and engineering activities; technical testing and analysis	26,851.1	34,877.6	35,068.1	30,577.0	46,778.0
04 - Scientific research and development	6,164.6	5,491.8	6,844.2	6,768.0	5,616.0
05 - Advertising and market research	18,509.0	15,452.0	15,518.2	17,729.0	18,738.0
06 - Other professional, scientific and technical activities	76,051.0	82,751.9	100,415.7	151,235.0	64,553.0
07 - Veterinary activities	1,970.3	2,097.7	2,375.8	2,235.0	3,697.0
m. Administrative and support service activities	123,852.8	146,757.0	176,920.6	145,349.0	166,990.0
01 - Rental and leasing activities	4,843.1	5,005.7	5,638.5	5,539.0	6,321.0
02 - Employment activities	2,670.4	3,447.8	3,316.9	2,777.0	2,710.0
03 - Travel agency, tour operator, reservation service and related activities	27,646.5	40,677.5	42,583.3	35,978.0	48,215.0
04 - Security and investigation activities	5,021.0	4,362.7	5,659.7	4,896.0	6,481.0
05 - Services to buildings and landscape activities	5,196.9	5,745.0	13,020.1	7,265.0	7,321.0
06 - Office administrative, office support and other business support activities	78,475.0	87,518.3	106,702.1	88,893.0	95,942.0
n. Education	116,897.2	144,083.1	139,663.7	130,898.0	134,560.0
o. Human health and social work activities	101,416.7	111,024.1	115,690.8	100,223.0	85,288.0
p. Arts, entertainment and recreation	2,962.0	5,829.2	3,277.3	5,550.0	6,179.0
q. Other service activities	563,780.1	603,676.7	711,902.5	544,301.0	558,719.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	707,640.5	716,930.8	762,893.6	773,311.0	814,158.0
VI. PERSONAL	14,959,998.3	15,592,399.0	16,446,005.3	16,764,950.0	17,151,762.0
VII. OTHER	69,957.5	48,235.0	50,193.3	69,732.0	77,546.0
TOTAL	29,814,952.7	31,063,359.6	34,540,331.9	34,407,676.0	36,577,525.0

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 31st December, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1,608,423	898,783.4	121,509	143,699.0	97,480	172,303.0	11,398	237,216.1	1,838,810	1,452,001.6
1) Official	58,794	50,689.5	5,722	5,706.7	16,437	25,074.3	776	34,041.4	81,729	115,512.0
2) Business	12,131	12,914.0	977	1,960.2	1,947	4,781.2	7,201	192,587.9	22,256	212,243.3
3) Personal	1,537,498	835,179.9	114,809	136,032.1	79,096	142,447.5	3,396	10,301.6	1,734,799	1,123,961.1
4) Trust Funds and Non Profit Organizations	-	-	1	-	-	-	25	285.3	26	285.3
2. DOMESTIC CONSTITUENTS	122,994,827	12,847,587.7	56,758,008	4,382,545.9	1,648,300	1,389,733.1	2,716,720	16,505,656.9	184,117,855	35,125,523.6
I. GOVERNMENT	-	-	-	-	-	-	575,937	5,563,162.6	575,937	5,563,162.6
A. Federal Government	-	-	-	-	-	-	85,126	3,308,940.2	85,126	3,308,940.2
B. Provincial Governments	-	-	-	-	-	-	449,656	2,034,165.6	449,656	2,034,165.6
C. Local Bodies	-	-	-	-	-	-	41,155	220,056.8	41,155	220,056.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	22,584	2,083,779.4	22,584	2,083,779.4
Agriculture, hunting and forestry	-	-	-	-	-	-	503	2,025.7	503	2,025.7
Services	-	-	-	-	-	-	2,430	45,222.4	2,430	45,222.4
Utilities	-	-	-	-	-	-	9,590	984,640.5	9,590	984,640.5
Transport, storage and communications	-	-	-	-	-	-	5,298	125,436.6	5,298	125,436.6
Manufacturing	-	-	-	-	-	-	2,201	280,843.4	2,201	280,843.4
Mining and Quarrying	-	-	-	-	-	-	484	407,581.1	484	407,581.1
Construction	-	-	-	-	-	-	156	48,829.4	156	48,829.4
Commerce and Trade	-	-	-	-	-	-	486	56,543.7	486	56,543.7
Others	-	-	-	-	-	-	1,436	132,656.7	1,436	132,656.7
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	90,402	2,307,263.6	90,402	2,307,263.6
Mutual Funds and AMCs	-	-	-	-	-	-	4,953	1,530,666.9	4,953	1,530,666.9
Insurance & Pension Funds	-	-	-	-	-	-	18,032	319,280.4	18,032	319,280.4
MFLs and DFIs	-	-	-	-	-	-	11,279	54,356.3	11,279	54,356.3
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	13,586	158,926.9	13,586	158,926.9
Modarabas	-	-	-	-	-	-	466	5,292.0	466	5,292.0
Other NBFIs	-	-	-	-	-	-	42,086	238,741.1	42,086	238,741.1
IV. PRIVATE SECTOR (BUSINESS)	4,266,926	1,183,298.9	456,477	169,529.0	112,591	111,228.0	1,908,219	5,663,797.3	6,744,213	7,127,853.3
A. Agriculture, forestry and fishing	1,776,715	121,465.4	126,163	10,917.1	24,187	7,177.3	205,819	105,869.9	2,132,884	245,429.7
1. Crop and animal production, hunting and related service activities	1,774,862	119,343.1	126,094	10,621.3	24,109	7,156.4	203,508	98,043.2	2,128,573	235,164.1
Growing of Wheat, Rice, Sugar Cane & Cotton	1,037,651	62,304.1	65,625	5,529.5	9,344	2,849.8	133,360	29,667.7	1,245,980	100,351.2
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,556	5,886.5	6,184	435.4	1,001	475.2	1,833	9,799.1	132,574	16,596.3
Growing of other fruits, vegetables and crops	356,748	18,387.8	33,466	2,184.4	10,306	1,233.2	31,228	14,690.8	431,748	36,496.2
Raising of livestock and other related activities	211,254	26,250.4	18,433	2,192.6	2,134	1,395.7	24,464	34,789.9	256,285	64,628.6
Other agricultural support activities	45,607	6,498.7	2,379	271.5	1,314	1,199.5	12,421	9,027.4	61,721	16,997.1
Hunting, trapping and related service activities	46	15.6	7	7.9	10	3.1	202	68.2	265	94.8
02 - Forestry and logging	274	79.3	10	3.7	20	10.3	539	1,736.3	843	1,829.6
03 - Fishing and aquaculture	1,579	2,042.9	59	292.1	58	10.6	1,772	6,090.4	3,468	8,436.0
B. Mining and quarrying	3,611	3,760.8	150	276.0	387	1,044.5	12,301	315,688.7	16,449	320,770.0
05 - Mining of coal and lignite	648	376.0	36	77.7	55	117.8	2,619	122,067.6	3,358	122,639.0
06 - Extraction of crude petroleum and natural gas	584	497.4	20	97.4	106	128.0	3,928	142,640.2	4,638	143,363.0
07 - Mining of metal ores	310	546.0	13	2.9	26	293.6	949	32,431.2	1,298	33,273.8
08 - Other mining and quarrying	1,689	2,232.1	75	97.9	166	477.4	4,097	17,020.7	6,027	19,828.1
09 - Mining support service activities	380	109.3	6	0.0	34	27.6	708	1,529.1	1,128	1,666.0
C. Manufacturing	179,987	122,349.0	18,445	22,913.9	15,209	27,530.1	334,944	1,625,206.1	548,585	1,797,992.2
10 - Manufacture of food products	37,405	21,102.9	2,956	4,444.8	4,724	10,885.6	56,083	302,488.3	101,168	338,921.6
11 - Manufacture of beverages	13,341	2,792.6	86	25.9	272	1,541.6	2,918	51,765.3	16,617	56,125.3
12 - Manufacture of tobacco products	127	44.0	6	0.0	46	95.9	363	28,291.5	542	28,431.4
13 - Manufacture of textiles	19,497	20,633.7	3,073	5,013.6	2,680	2,748.2	49,701	235,406.7	74,951	263,802.2
Preparation and spinning of textile fibres	4,426	2,507.1	583	630.8	1,334	1,488.8	15,304	61,707.6	21,647	66,334.2
Weaving of textiles	1,961	1,389.3	185	192.1	388	235.8	6,378	19,766.0	8,912	21,583.2
Finishing of textiles	3,307	1,820.1	344	134.9	595	563.1	6,328	31,815.2	10,574	34,333.2
Manufacture of knitted and crocheted fabrics	1,023	2,304.3	292	471.5	72	128.0	2,991	20,951.8	4,378	23,855.6
Manufacture of made-up textile articles, except apparel	3,138	4,236.8	625	976.8	75	40.2	6,497	36,546.8	10,335	41,800.6
Manufacture of carpets and rugs	286	120.6	31	10.5	25	2.2	610	1,911.3	952	2,044.7
Manufacture of other textiles n.e.c.	5,356	8,255.6	1,013	2,597.1	191	290.1	11,593	62,707.9	18,153	73,850.7
14 - Manufacture of wearing apparel	9,427	8,281.2	4,542	2,380.7	552	602.4	12,113	65,471.3	26,634	76,735.6
15 - Manufacture of leather and related products	4,612	4,661.6	635	1,354.8	241	252.3	7,105	20,319.0	12,593	26,587.7
Tanning and dressing of leather; dressing and dyeing of fur	953	1,105.2	251	184.0	81	66.5	1,904	5,819.7	3,189	7,175.4
Manufacture of luggage, handbags and the like, saddlery and harness	580	536.5	53	356.3	72	104.2	1,332	3,222.2	2,037	4,219.2
Manufacture of footwear	3,079	3,019.9	331	814.5	88	81.6	3,869	11,277.0	7,367	15,193.1
a. Leather wear	2,168	1,846.6	252	748.6	71	78.2	3,057	7,874.4	5,548	10,547.8
b. Rubber and Plastic wear	911	1,173.3	79	65.9	17	3.4	812	3,402.7	1,819	4,645.3

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

As on 31st December, 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	2,490	1,156.2	119	127.5	111	60.1	2,847	7,005.5	5,567	8,349.4
17 - Manufacture of paper and paper products	1,267	480.0	128	60.9	118	43.7	5,797	13,472.3	7,310	14,056.9
18 - Printing and reproduction of recorded media	9,781	5,205.5	803	728.1	714	350.3	10,593	15,036.5	21,891	21,320.3
Printing and other service activities related to printing	9,587	5,120.5	780	714.6	631	334.8	10,003	13,621.5	21,001	19,791.5
Reproduction of recorded media	194	85.0	23	13.4	83	15.4	590	1,415.0	890	1,528.9
19 - Manufacture of coke and refined petroleum products	967	791.4	152	147.4	128	95.4	3,767	163,575.2	5,014	164,609.5
20 - Manufacture of chemicals and chemical products	5,524	6,371.9	707	1,115.5	663	836.6	37,866	134,915.2	44,760	143,239.2
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparati	1,765	1,851.5	317	972.2	619	671.9	12,150	105,363.5	14,851	108,859.1
22 - Manufacture of rubber and plastics products	4,056	4,376.2	393	754.6	193	182.2	17,215	28,198.5	21,857	33,511.5
23 - Manufacture of other non-metallic mineral products	5,656	2,998.4	260	265.5	340	1,097.9	7,181	48,057.5	13,437	52,419.4
24 - Manufacture of basic metals	7,472	4,993.8	472	683.5	521	621.1	14,633	39,249.6	23,098	45,548.0
25 - Manufacture of fabricated metal products, except machinery and equipment	2,579	1,481.9	174	252.5	140	147.2	4,033	11,568.4	6,926	13,450.1
26 - Manufacture of computer, electronic and optical products	4,533	2,086.2	408	710.3	270	243.5	3,973	23,446.3	9,184	26,486.3
27 - Manufacture of electrical equipment	6,545	3,628.3	385	324.3	443	2,064.8	23,718	56,430.7	31,091	62,448.1
28 - Manufacture of machinery and equipment	7,258	4,675.0	422	539.2	530	540.3	8,564	28,049.2	16,774	33,803.6
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,934	2,408.4	212	425.1	259	255.3	6,418	93,603.7	9,823	96,692.6
30 - Manufacture of other transport equipment	951	386.4	41	5.5	65	99.2	1,602	16,041.6	2,659	16,532.7
31 - Manufacture of furniture	4,037	1,330.8	175	211.2	108	65.4	3,089	2,856.2	7,409	4,463.6
32 - Other manufacturing	25,843	19,941.9	1,895	2,327.3	1,401	4,016.7	38,790	127,486.0	67,929	153,771.9
Manufacture of jewellery and related articles	3,783	1,294.3	126	85.0	125	88.4	2,437	1,881.6	6,471	3,349.3
Manufacture of imitation jewellery and related articles	385	63.9	27	3.3	6	2.7	662	527.9	1,080	597.8
Manufacture of musical instruments	549	267.2	28	12.3	18	145.0	905	3,011.6	1,500	3,436.0
Manufacture of sports goods	7,712	8,699.3	772	1,294.1	550	2,410.0	8,793	38,493.1	17,827	50,896.4
Manufacture of games and toys	97	121.2	7	0.3	11	18.5	117	56.4	232	196.5
Manufacture of medical and dental instruments and supplies	1,529	1,199.0	79	43.5	458	775.5	5,164	14,247.6	7,230	16,265.6
Manufacture of Handicrafts	362	127.5	306	80.4	31	2.7	525	934.7	1,224	1,145.3
Other manufacturing n.e.c.	11,426	8,169.5	550	808.4	202	574.0	20,187	68,333.2	32,365	77,885.1
33 - Repair and installation of machinery and equipment	1,920	669.2	84	43.4	71	12.6	4,425	7,108.1	6,500	7,833.3
D. Electricity, gas, steam and air conditioning supply	205	26.8	84	39.5	11	4,406.8	15,657	828,043.6	15,957	832,516.7
Electric power generation, transmission and distribution	111	16.7	79	1.3	6	4,399.5	12,706	771,366.6	12,902	775,784.2
a) Hydal	18	0.0	-	-	4	3,079.5	2,242	75,561.3	2,264	78,640.8
b) Thermal	4	-	-	-	1	1,320.0	479	12,540.7	484	13,860.7
c) Coal Based	4	0.0	-	-	-	-	435	405,498.3	439	405,498.3
d) Wind	2	-	-	-	-	-	532	14,557.0	534	14,557.0
e) Solar	47	9.3	1	-	1	-	3,186	27,516.5	3,235	27,525.8
f) Other	36	7.4	78	1.3	-	-	5,832	235,692.7	5,946	235,701.4
Manufacture of gas; distribution of gaseous fuels through mains	61	5.6	4	38.1	5	7.4	2,341	55,888.5	2,411	55,939.6
Steam and air conditioning supply	33	4.5	1	-	-	-	610	788.4	644	792.9
E. Water supply; sewerage, waste management and remediation activities	3,275	3,462.8	162	1,034.2	280	79.3	4,763	8,261.7	8,480	12,838.1
36 - Water collection, treatment and supply	870	243.2	33	20.6	165	30.8	1,522	1,380.7	2,590	1,675.3
37 - Sewerage	456	182.6	28	37.5	10	0.4	1,474	146.5	1,968	367.0
38 - Waste collection, treatment and disposal activities; materials recovery	1,671	2,982.2	81	975.3	72	37.0	1,511	6,298.4	3,335	10,293.0
39 - Remediation activities and other waste management services	278	54.9	20	0.8	33	11.1	256	436.1	587	502.9
F. Construction	92,444	46,468.9	4,141	2,429.9	9,173	20,437.2	137,343	375,495.4	243,101	444,831.4
41 - Construction of buildings	34,971	17,554.3	1,009	1,617.8	2,000	3,292.5	72,755	159,809.4	110,735	182,274.0
42 - Civil engineering	42,854	21,540.3	1,811	566.1	2,325	16,391.7	44,132	167,888.2	91,122	206,386.2
43 - Specialized construction activities	14,619	7,374.3	1,321	246.1	4,848	752.9	20,456	47,797.8	41,244	56,171.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,559,848	612,221.6	104,548	59,589.1	38,014	23,614.7	551,312	758,007.0	2,253,722	1,453,432.4
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	43,104	14,598.1	1,139	640.5	1,398	994.3	36,829	43,308.0	82,470	59,540.9
46 - Wholesale trade, except of motor vehicles and motorcycles	174,273	65,473.6	8,152	5,126.8	13,860	6,816.6	264,070	397,484.8	460,355	474,901.9
47 - Retail trade, except of motor vehicles and motorcycles	1,342,471	532,149.9	95,257	53,821.8	22,756	15,803.8	250,413	317,214.2	1,710,897	918,989.6

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 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	36,853	27,549.8	1,911	1,959.0	1,368	1,390.3	37,605	337,270.8	77,737
49 - Land transport and transport via pipelines	19,901	12,261.9	1,001	575.7	570	586.4	17,482	29,257.0	38,954	42,680.9
50 - Water transport	432	588.4	26	71.8	54	7.4	1,563	38,156.4	2,075	38,824.1
51 - Air transport	1,161	842.5	73	81.6	26	4.6	3,030	123,090.8	4,290	124,019.6
52 - Warehousing and support activities for transportation	14,224	12,714.0	711	1,038.4	656	735.3	13,527	130,626.5	29,118	145,114.2
53 - Courier activities other than national post activities	1,135	1,143.1	100	191.5	62	56.5	2,003	16,140.1	3,300	17,531.1
I. Accommodation and food service activities	22,505	7,897.9	1,774	1,151.3	741	749.1	22,203	31,438.2	47,223	41,236.4
55 - Accommodation	4,668	1,969.9	307	145.0	194	288.3	5,122	11,520.4	10,291	13,923.7
56-Food and beverage service activities	17,837	5,928.0	1,467	1,006.3	547	460.7	17,081	19,917.7	36,932	27,312.7
J. Information and communication	28,015	18,488.8	3,205	4,018.2	1,255	1,434.7	58,045	320,177.4	90,520	344,119.1
58 - Publishing activities	4,381	2,508.1	430	236.5	305	486.5	8,218	31,036.4	13,334	34,267.4
59 - Motion picture, video and television programme production, sound recording and music publishing activities	687	162.7	76	37.5	32	0.8	1,119	1,394.1	1,914	1,595.1
60 - Programming and broadcasting activities	255	69.0	58	3.1	15	10.2	1,088	2,383.1	1,416	2,465.4
61 - Telecommunications	9,505	2,626.2	396	647.9	377	159.1	13,858	153,956.3	24,136	157,389.4
62 - Computer programming, consultancy and related activities	10,489	12,030.7	1,831	2,839.8	411	760.3	24,250	97,274.3	36,981	112,905.2
63 - Information service activities	2,698	1,092.1	414	253.4	115	17.9	9,512	34,133.2	12,739	35,496.6
K. Real estate activities	86,837	46,364.6	3,108	5,359.4	3,042	3,267.1	27,818	83,185.6	120,805	138,176.7
L. Professional, scientific and technical activities	28,283	16,094.0	5,729	3,364.4	1,902	2,232.7	57,947	154,906.1	93,861	176,597.2
69 - Legal and accounting activities	10,250	6,575.1	3,343	1,052.6	688	1,148.2	7,500	13,923.1	21,781	22,699.1
70 - Activities of head offices; management consultancy activities	1,536	524.7	140	45.8	62	24.2	3,404	13,921.5	5,142	14,516.2
71 - Architectural and engineering activities; technical testing and analysis	5,100	4,200.6	534	1,103.9	162	184.0	6,136	41,289.3	11,932	46,777.8
72 - Scientific research and development	959	367.3	89	42.5	130	56.3	1,479	5,149.9	2,657	5,616.0
73 - Advertising and market research	5,214	2,262.3	781	821.8	216	416.3	7,194	15,237.8	13,405	18,738.3
74 - Other professional, scientific and technical activities	4,696	1,918.6	821	235.9	615	287.9	31,306	62,110.3	37,438	64,552.8
75 - Veterinary activities	528	245.3	21	61.7	29	115.6	928	3,274.3	1,506	3,697.0
M. Administrative and support service activities	44,497	18,207.5	2,529	1,682.8	2,650	1,396.8	89,590	145,703.2	139,266	166,990.3
77 - Rental and leasing activities	6,248	2,048.8	234	167.7	206	270.1	2,073	3,834.3	8,761	6,321.0
78 - Employment activities	851	668.5	83	65.7	64	108.7	1,018	1,867.4	2,016	2,710.3
79 - Travel agency, tour operator, reservation service and related activities	11,775	6,175.9	710	580.0	908	341.6	34,986	41,117.8	48,379	48,215.3
80 - Security and investigation activities	605	296.9	18	4.0	157	251.6	1,805	5,929.0	2,585	6,481.5
81. Services to buildings and landscape activities	2,461	1,289.5	66	85.3	183	80.9	2,963	5,865.0	5,673	7,320.7
82 - Office administrative, office support and other business support activities	22,557	7,727.9	1,418	780.1	1,132	343.8	46,745	87,089.7	71,852	95,941.6
N. Education	27,149	9,364.8	19,914	5,575.8	1,192	810.6	43,911	118,809.1	92,166	134,560.3
O. Human health and social work activities	11,119	7,169.5	2,179	2,162.1	1,618	2,763.1	17,887	73,193.3	32,803	85,288.0
86 - Human health activities	10,508	6,937.1	2,071	2,102.7	1,443	2,672.6	13,960	58,600.7	27,982	70,313.2
87 - Residential care activities	267	83.7	55	36.1	24	12.4	496	1,086.6	842	1,218.8
88. Social work activities with and without accommodation	344	148.6	53	23.4	151	78.1	3,431	13,506.0	3,979	13,756.0
P. Arts, entertainment and recreation	1,430	752.5	540	172.6	206	214.6	3,357	5,039.3	5,533	6,178.9
Q. Other service activities	364,153	121,654.2	161,895	46,883.7	11,356	12,679.2	287,717	377,501.9	825,121	558,719.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	103,281	814,157.6	103,281	814,157.6
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	39,773	512,998.0	39,773	512,998.0
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	63,508	301,159.6	63,508	301,159.6
VI. PERSONAL	118,719,083	11,660,672.1	56,299,175	4,212,357.9	1,535,380	1,278,084.4	2,571	647.2	176,556,209	17,151,761.6
A. Salaried persons	22,908,560	3,354,622.7	7,381,280	1,386,726.3	405,630	288,380.5	781	65.3	30,696,251	5,029,794.9
B. Self employed	22,336,131	5,566,545.1	4,136,872	1,265,990.7	518,647	429,501.5	1,063	539.3	26,992,713	7,262,576.6
C. Other Personal	73,474,392	2,739,504.3	44,781,023	1,559,640.8	611,103	560,202.3	727	42.6	118,867,245	4,859,390.2
VII. OTHER	8,818	3,616.7	2,356	659.0	329	420.7	13,726	72,849.2	25,229	77,545.6
Total	124,603,250	13,746,371.1	56,879,517	4,526,244.9	1,745,780	1,562,036.1	2,728,118	16,742,873.0	185,956,665	36,577,525.2

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 31st December, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	1,048,277	2,406.0	395,451	1,179.0	14,423	18.0	78,663	37.0	4,451,646	11,253.0
25,000 to 50,000	86,292	3,091.0	37,212	1,333.0	691	25.0	1,138	40.0	293,857	10,627.0
50,000 to 100,000	99,427	7,307.0	29,864	2,079.0	775	56.0	930	67.0	376,013	27,000.0
100,000 to 150,000	83,631	10,384.0	14,987	1,821.0	402	50.0	601	73.0	217,992	26,617.0
150,000 to 200,000	56,989	9,911.0	10,013	1,739.0	278	48.0	360	62.0	164,001	28,567.0
200,000 to 300,000	67,808	16,520.0	12,274	2,974.0	383	94.0	497	123.0	217,209	53,404.0
300,000 to 400,000	34,403	11,785.0	8,275	2,824.0	271	93.0	343	120.0	144,513	50,277.0
400,000 to 500,000	23,595	10,512.0	7,023	3,137.0	201	90.0	270	122.0	121,050	54,143.0
500,000 to 750,000	39,304	23,823.0	9,275	5,704.0	404	242.0	594	362.0	209,406	127,103.0
750,000 to 1,000,000	22,249	19,317.0	5,991	5,174.0	247	215.0	417	366.0	106,100	91,530.0
1,000,000 to 2,000,000	185,513	213,551.0	12,175	17,009.0	639	897.0	909	1,311.0	178,456	243,840.0
2,000,000 to 3,000,000	23,932	58,473.0	5,186	12,627.0	328	783.0	511	1,269.0	71,179	172,530.0
3,000,000 to 4,000,000	13,526	46,415.0	3,023	10,481.0	226	797.0	354	1,230.0	38,752	133,007.0
4,000,000 to 5,000,000	8,799	39,211.0	2,161	9,653.0	158	705.0	267	1,195.0	25,354	112,919.0
5,000,000 to 6,000,000	8,169	44,003.0	2,193	11,938.0	120	655.0	238	1,291.0	20,924	112,864.0
6,000,000 to 7,000,000	4,747	30,668.0	1,302	8,454.0	108	695.0	202	1,316.0	12,842	82,821.0
7,000,000 to 8,000,000	3,893	29,007.0	1,025	7,664.0	101	756.0	161	1,214.0	10,178	75,956.0
8,000,000 to 9,000,000	3,157	26,724.0	1,120	9,500.0	58	488.0	155	1,318.0	8,140	68,862.0
9,000,000 to 10,000,000	2,465	23,378.0	759	7,223.0	70	660.0	130	1,225.0	7,131	67,820.0
10,000,000 to 100,000,000	21,779	501,924.0	11,481	369,979.0	1,303	46,635.0	2,334	82,502.0	62,254	1,612,965.0
100,000,000 to 500,000,000	759	127,130.0	3,448	736,132.0	711	149,206.0	743	153,691.0	5,846	1,131,608.0
500,000,000 to 1,000,000,000	40	27,122.0	742	492,887.0	258	169,888.0	187	120,505.0	715	480,667.0
1,000,000,000 to 5,000,000,000	46	91,508.0	787	1,479,405.0	330	618,590.0	285	637,519.0	552	1,034,249.0
5,000,000,000 to 10,000,000,000	9	61,165.0	89	592,033.0	54	335,651.0	67	459,769.0	61	390,070.0
10,000,000,000 & Over	1	16,668.0	81	1,770,217.0	45	756,444.0	46	840,538.0	42	927,154.0
TOTAL	1,838,810	1,452,002.0	575,937	5,563,163.0	22,584	2,083,779.0	90,402	2,307,264.0	6,744,213	7,127,853.0

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st December, 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	60,014	279.0	148,083,334	267,256.0	12,793	56.0	153,096,324	280,077.0	154,144,601	282,484.0
25,000 to 50,000	5,281	185.0	4,726,854	171,014.0	1,699	63.0	5,066,732	183,285.0	5,153,024	186,376.0
50,000 to 100,000	7,410	517.0	6,778,570	488,742.0	1,447	105.0	7,195,009	518,565.0	7,294,436	525,873.0
100,000 to 150,000	3,939	463.0	3,164,711	385,983.0	851	103.0	3,403,483	415,110.0	3,487,114	425,494.0
150,000 to 200,000	1,240	217.0	2,430,505	414,312.0	651	116.0	2,607,048	445,061.0	2,664,037	454,971.0
200,000 to 300,000	2,172	523.0	2,946,136	721,867.0	1,324	328.0	3,179,995	779,312.0	3,247,803	795,833.0
300,000 to 400,000	1,387	476.0	1,759,577	608,237.0	564	194.0	1,914,930	662,221.0	1,949,333	674,006.0
400,000 to 500,000	1,185	518.0	1,281,077	573,237.0	1,145	504.0	1,411,951	631,752.0	1,435,546	642,264.0
500,000 to 750,000	2,321	1,407.0	1,798,993	1,089,635.0	618	371.0	2,021,611	1,224,824.0	2,060,915	1,248,648.0
750,000 to 1,000,000	1,265	1,116.0	819,718	703,482.0	278	245.0	934,016	802,128.0	956,265	821,445.0
1,000,000 to 2,000,000	3,630	5,093.0	1,392,147	1,885,656.0	682	942.0	1,588,638	2,154,747.0	1,774,151	2,368,297.0
2,000,000 to 3,000,000	1,586	3,879.0	477,359	1,154,381.0	378	935.0	556,527	1,346,403.0	580,459	1,404,875.0
3,000,000 to 4,000,000	1,175	4,091.0	246,004	843,067.0	163	560.0	289,697	993,232.0	303,223	1,039,647.0
4,000,000 to 5,000,000	939	4,272.0	151,815	676,136.0	1,592	7,385.0	182,286	812,264.0	191,085	851,475.0
5,000,000 to 6,000,000	1,246	6,712.0	113,508	612,521.0	126	692.0	138,355	746,672.0	146,524	790,675.0
6,000,000 to 7,000,000	468	3,027.0	67,295	434,356.0	48	308.0	82,265	530,976.0	87,012	561,644.0
7,000,000 to 8,000,000	467	3,486.0	53,649	400,017.0	44	325.0	65,625	489,417.0	69,518	518,425.0
8,000,000 to 9,000,000	388	3,266.0	40,975	345,665.0	18	151.0	50,854	429,249.0	54,011	455,973.0
9,000,000 to 10,000,000	416	3,992.0	30,529	289,265.0	12	113.0	39,047	370,298.0	41,512	393,676.0
10,000,000 to 100,000,000	5,272	164,859.0	188,873	3,884,986.0	721	24,855.0	272,238	6,186,780.0	294,017	6,688,704.0
100,000,000 to 500,000,000	1,193	241,424.0	4,214	683,792.0	61	12,101.0	16,216	3,107,954.0	16,975	3,235,084.0
500,000,000 to 1,000,000,000	154	101,595.0	201	130,842.0	8	5,189.0	2,265	1,501,573.0	2,305	1,528,696.0
1,000,000,000 to 5,000,000,000	126	211,765.0	149	258,389.0	5	5,625.0	2,234	4,245,543.0	2,280	4,337,051.0
5,000,000,000 to 10,000,000,000	6	40,241.0	14	103,062.0	-	-	291	1,920,825.0	300	1,981,990.0
10,000,000,000 & Over	1	10,756.0	2	25,863.0	1	16,282.0	218	4,347,253.0	219	4,363,921.0
TOTAL	103,281	814,158.0	176,556,209	17,151,762.0	25,229	77,546.0	184,117,855	35,125,524.0	185,956,665	36,577,525.0

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	Jun-25			Sep-25			Dec-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	91.0	917.8	1,008.8	94.8	923.7	1,018.5	154.6	1,297.4	1,452.0
	Government	144.3	5,077.0	5,221.3	104.1	5,160.6	5,264.7	302.8	5,260.4	5,563.2
	Non-Financial Public Sector Enterprises	26.0	1,970.6	1,996.5	27.0	2,004.5	2,031.6	57.6	2,026.2	2,083.8
	NBFCs & Financial Auxiliaries	2.5	1,745.9	1,748.5	2.0	1,641.3	1,643.4	2.3	2,305.0	2,307.3
	Private Sector (Business)	548.2	6,681.1	7,229.3	472.3	6,369.3	6,841.5	470.3	6,657.6	7,127.9
	Trust Funds & Non Profit Organizations	19.6	738.2	757.8	16.0	757.3	773.3	15.8	798.3	814.2
	Personal/Individuals	2,578.3	13,949.7	16,527.9	2,700.4	14,064.5	16,765.0	2,528.3	14,623.5	17,151.8
	Others	2.5	47.7	50.2	1.9	67.8	69.7	1.4	76.2	77.6
	Total	3,412.4	31,128.0	34,540.3	3,418.6	30,989.1	34,407.7	3,533.0	33,044.5	36,577.5
Punjab	Foreign Constituents	65.2	374.6	439.8	67.6	380.9	448.4	98.7	462.3	561.0
	Government	25.8	1,885.6	1,911.4	28.0	2,128.7	2,156.7	169.3	2,053.6	2,222.9
	Non-Financial Public Sector Enterprises	8.0	974.1	982.1	7.3	1,021.7	1,029.0	10.1	1,007.2	1,017.3
	NBFCs & Financial Auxiliaries	0.4	158.9	159.3	0.5	135.4	135.9	0.5	179.1	179.6
	Private Sector (Business)	354.8	2,865.8	3,220.6	303.7	2,674.0	2,977.8	299.1	2,815.1	3,114.2
	Trust Funds & Non Profit Organizations	12.0	243.7	255.7	9.3	249.6	259.0	10.3	273.5	283.7
	Personal/Individuals	1,500.8	6,794.6	8,295.5	1,583.1	7,165.9	8,749.0	1,457.4	7,003.7	8,461.0
	Others	1.2	26.4	27.6	0.8	35.6	36.3	0.8	44.1	44.9
	Total	1,968.3	13,323.7	15,292.0	2,000.3	13,791.8	15,792.0	2,046.0	13,838.5	15,884.6
Sindh	Foreign Constituents	0.7	383.1	383.8	0.7	379.8	380.6	1.6	617.3	618.9
	Government	69.2	1,693.3	1,762.5	16.3	1,133.2	1,149.4	18.2	1,408.8	1,426.9
	Non-Financial Public Sector Enterprises	11.7	414.9	426.5	16.1	416.8	432.9	46.1	376.5	422.5
	NBFCs & Financial Auxiliaries	0.1	1,477.8	1,477.9	0.1	1,375.8	1,375.9	0.2	1,936.9	1,937.1
	Private Sector (Business)	41.1	2,601.8	2,642.9	42.7	2,609.6	2,652.2	42.3	2,716.7	2,759.0
	Trust Funds & Non Profit Organizations	2.7	347.9	350.7	2.1	349.1	351.2	1.7	361.3	363.0
	Personal/Individuals	221.6	4,244.6	4,466.2	224.2	4,036.7	4,260.9	258.4	4,819.5	5,077.9
	Others	0.0	8.9	8.9	0.0	17.5	17.5	0.0	23.6	23.6
	Total	347.1	11,172.3	11,519.4	302.2	10,318.5	10,620.6	368.4	12,260.6	12,628.9
Khyber Pakhtunk	Foreign Constituents	9.3	31.7	40.9	9.8	33.0	42.8	15.4	39.3	54.7
	Government	27.6	489.8	517.4	20.9	457.8	478.7	21.5	471.6	493.1
	Non-Financial Public Sector Enterprises	1.2	39.3	40.6	2.6	24.2	26.8	0.3	56.2	56.4
	NBFCs & Financial Auxiliaries	0.1	10.9	11.0	0.1	5.8	5.9	0.1	45.7	45.8
	Private Sector (Business)	82.4	196.4	278.8	74.1	161.3	235.4	78.6	210.3	288.9
	Trust Funds & Non Profit Organizations	1.2	28.9	30.1	1.5	32.5	34.0	1.3	50.5	51.8
	Personal/Individuals	485.2	1,220.0	1,705.2	496.4	1,082.1	1,578.5	445.3	1,005.0	1,450.3
	Others	0.8	6.8	7.6	0.9	5.6	6.5	0.4	3.5	3.9
	Total	607.7	2,023.9	2,631.6	606.2	1,802.4	2,408.6	563.0	1,881.9	2,444.9
Balochistan	Foreign Constituents	0.1	1.7	1.8	0.1	1.9	2.0	0.3	2.8	3.2
	Government	8.9	139.7	148.6	23.7	191.8	215.5	27.9	202.5	230.4
	Non-Financial Public Sector Enterprises	4.4	12.8	17.2	0.8	13.1	13.9	0.8	14.9	15.7
	NBFCs & Financial Auxiliaries	0.0	0.1	0.1	-	0.3	0.3	0.0	0.3	0.3
	Private Sector (Business)	35.5	118.8	154.3	29.6	102.9	132.5	29.1	93.1	122.2
	Trust Funds & Non Profit Organizations	0.2	8.7	9.0	0.2	8.4	8.6	0.1	7.3	7.5
	Personal/Individuals	80.2	305.5	385.7	86.0	285.1	371.1	86.4	281.1	367.4
	Others	0.3	0.5	0.8	0.1	0.9	1.0	0.0	0.5	0.5
	Total	129.6	587.9	717.5	140.4	604.3	744.8	144.7	602.5	747.2
Islamabad	Foreign Constituents	1.4	103.2	104.6	1.6	102.4	104.0	1.8	129.4	131.2
	Government	0.9	825.0	825.9	1.4	1,198.6	1,200.0	8.0	1,039.7	1,047.7
	Non-Financial Public Sector Enterprises	0.0	515.5	515.5	-	515.8	515.8	0.0	514.9	514.9
	NBFCs & Financial Auxiliaries	0.0	82.5	82.5	-	100.8	100.8	-	119.6	119.6
	Private Sector (Business)	4.8	842.7	847.5	5.8	789.3	795.1	5.0	787.1	792.0
	Trust Funds & Non Profit Organizations	1.1	101.4	102.6	1.3	111.8	113.1	1.2	99.9	101.1
	Personal/Individuals	30.9	1,013.9	1,044.8	32.8	1,059.9	1,092.7	33.0	1,082.1	1,115.1
	Others	-	5.0	5.0	-	8.2	8.2	0.0	4.5	4.6
	Total	39.2	3,489.2	3,528.4	42.8	3,886.8	3,929.6	48.9	3,777.2	3,826.1
Gilgit-Baltistan	Foreign Constituents	1.2	0.7	2.0	1.2	1.3	2.4	1.2	1.4	2.6
	Government	11.5	7.9	19.3	11.7	23.7	35.3	11.6	21.0	32.7
	Non-Financial Public Sector Enterprises	0.5	12.8	13.3	0.3	12.2	12.5	0.2	12.5	12.7
	NBFCs & Financial Auxiliaries	1.7	7.0	8.7	1.2	6.7	7.9	1.3	7.3	8.6
	Private Sector (Business)	10.7	15.7	26.4	9.3	11.4	20.7	9.6	13.1	22.7
	Trust Funds & Non Profit Organizations	0.9	1.2	2.1	1.1	1.1	2.2	0.9	1.2	2.1
	Personal/Individuals	32.1	49.0	81.1	34.5	62.0	96.5	31.9	56.7	88.6
	Others	0.1	0.1	0.2	0.1	0.0	0.1	0.1	0.0	0.1
	Total	58.6	94.3	153.0	59.3	118.4	177.7	56.9	113.3	170.1

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Jun-25			Sep-25			Dec-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	13.0	22.9	35.9	13.9	24.5	38.4	35.6	44.8	80.4
	Government	0.4	35.7	36.2	2.2	26.9	29.1	46.2	63.3	109.4
	Non-Financial Public Sector Enterprises	0.2	1.2	1.4	0.1	0.6	0.7	0.1	44.2	44.2
	NBFCs & Financial Auxiliaries	0.3	8.7	8.9	0.2	16.5	16.7	0.2	16.0	16.2
AJK	Private Sector (Business)	18.9	39.9	58.9	7.1	20.7	27.9	6.6	22.3	28.9
	Trust Funds & Non Profit Organizations	1.4	6.3	7.8	0.4	4.9	5.3	0.4	4.7	5.1
	Personal/Individuals	227.5	322.0	549.4	243.5	372.8	616.3	216.1	375.4	591.5
	Others	0.1	0.1	0.1	-	-	-	-	0.0	0.0
	Total	261.8	436.7	698.5	267.4	467.0	734.3	305.1	570.6	875.7

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					
	Jun		Sep ^P		Dec ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	137,170,226	316,460.2	146,194,681	253,708.0	154,144,601	282,484.0
25,000 to 50,000	6,225,929	222,153.7	5,614,176	203,511.0	5,153,024	186,376.0
50,000 to 100,000	9,625,220	739,129.1	6,910,789	499,026.0	7,294,436	525,873.0
100,000 to 150,000	3,965,027	481,999.3	4,360,388	531,165.0	3,487,114	425,494.0
150,000 to 200,000	2,440,588	423,986.5	2,745,603	474,703.0	2,664,037	454,971.0
200,000 to 300,000	3,935,510	998,613.7	3,277,778	799,768.0	3,247,803	795,833.0
300,000 to 400,000	1,678,783	579,868.5	1,942,133	672,495.0	1,949,333	674,006.0
400,000 to 500,000	1,110,141	494,292.1	1,243,092	554,055.0	1,435,546	642,264.0
500,000 to 750,000	1,636,150	988,651.3	1,750,142	1,055,391.0	2,060,915	1,248,648.0
750,000 to 1,000,000	798,283	690,605.3	903,761	779,017.0	956,265	821,445.0
1,000,000 to 2,000,000	1,368,666	1,875,364.3	1,442,088	1,983,547.0	1,774,151	2,368,297.0
2,000,000 to 3,000,000	525,730	1,272,462.2	577,392	1,401,970.0	580,459	1,404,875.0
3,000,000 to 4,000,000	356,191	1,229,784.6	308,975	1,058,782.0	303,223	1,039,647.0
4,000,000 to 5,000,000	170,772	758,377.4	186,279	828,947.0	191,085	851,475.0
5,000,000 to 6,000,000	133,200	717,840.1	143,970	776,535.0	146,524	790,675.0
6,000,000 to 7,000,000	79,597	513,701.8	86,685	559,544.0	87,012	561,644.0
7,000,000 to 8,000,000	63,494	473,281.8	72,037	535,817.0	69,518	518,425.0
8,000,000 to 9,000,000	48,956	413,600.6	52,517	443,890.0	54,011	455,973.0
9,000,000 to 10,000,000	37,710	356,675.1	41,604	394,495.0	41,512	393,676.0
10,000,000 to 100,000,000	282,358	6,579,244.0	299,670	6,791,641.0	294,017	6,688,704.0
100,000,000 to 500,000,000	18,358	3,706,022.1	16,667	3,203,602.0	16,975	3,235,084.0
500,000,000 to 1,000,000,000	2,509	1,692,591.0	2,472	1,646,156.0	2,305	1,528,696.0
1,000,000,000 to 5,000,000,000	2,203	4,067,824.8	2,088	4,143,167.0	2,280	4,337,051.0
5,000,000,000 to 10,000,000,000	262	1,759,177.3	259	1,724,670.0	300	1,981,990.0
10,000,000,000 & Over	156	3,188,625.1	148	3,092,071.0	219	4,363,921.0
TOTAL	171,676,019	34,540,331.9	178,175,394	34,407,676.0	185,956,665	36,577,525.0

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 31st December, 2025

Million Rupees

Type of Account	Number of Accounts in Unit									
	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	90,059,115	70,318.2	46,214,391	24,698.6	642,884	499.9	1,351,656	964.8	138,268,046	96,481.4
5,000 to 10,000	5,756,959	35,131.4	803,041	5,751.8	103,672	797.3	165,390	1,158.4	6,829,062	42,838.9
10,000 to 20,000	5,907,780	86,968.6	1,476,887	20,978.4	65,566	929.0	158,940	2,247.2	7,609,173	111,123.2
20,000 to 25,000	978,798	21,740.7	389,035	8,724.8	20,701	463.6	49,786	1,111.0	1,438,320	32,040.1
25,000 to 50,000	3,702,745	133,997.7	1,211,391	43,840.5	75,098	2,652.8	163,790	5,884.8	5,153,024	186,376.0
50,000 to 100,000	5,163,227	374,684.9	1,873,128	132,838.3	108,395	7,814.0	149,686	10,535.4	7,294,436	525,872.6
100,000 to 150,000	2,390,574	292,549.5	938,865	114,359.3	68,393	7,798.1	89,282	10,786.8	3,487,114	425,493.6
150,000 to 200,000	1,782,503	306,156.8	765,770	129,163.0	61,642	10,228.4	54,122	9,423.3	2,664,037	454,971.4
200,000 to 300,000	2,149,626	527,661.0	861,652	210,689.0	165,175	40,124.9	71,350	17,357.7	3,247,803	795,832.5
300,000 to 400,000	1,350,503	467,299.6	500,404	173,020.4	52,100	17,660.6	46,326	16,024.9	1,949,333	674,005.6
400,000 to 500,000	982,243	437,319.9	382,914	173,369.2	35,274	15,893.7	35,115	15,681.2	1,435,546	642,264.0
500,000 to 750,000	1,382,424	844,350.8	535,607	320,085.9	83,172	47,918.0	59,712	36,292.9	2,060,915	1,248,647.7
750,000 to 1,000,000	663,420	567,175.4	221,208	191,835.0	34,505	30,155.8	37,132	32,278.5	956,265	821,444.7
1,000,000 to 2,000,000	1,233,250	1,635,089.8	365,566	495,462.9	90,604	119,776.8	84,731	117,967.9	1,774,151	2,368,297.3
2,000,000 to 3,000,000	374,696	906,344.2	122,872	298,369.2	41,581	99,780.3	41,310	100,381.5	580,459	1,404,875.2
3,000,000 to 4,000,000	198,314	680,056.7	58,966	201,972.5	21,534	73,546.9	24,409	84,071.3	303,223	1,039,647.3
4,000,000 to 5,000,000	121,795	542,561.9	37,310	166,008.7	13,751	61,197.1	18,229	81,707.3	191,085	851,474.9
5,000,000 to 6,000,000	89,482	483,818.6	27,813	150,060.0	13,420	71,504.1	15,809	85,292.0	146,524	790,674.7
6,000,000 to 7,000,000	55,225	356,591.0	15,533	100,195.5	6,983	44,997.7	9,271	59,860.4	87,012	561,644.5
7,000,000 to 8,000,000	42,530	316,924.4	13,715	102,461.7	5,610	41,826.3	7,663	57,212.3	69,518	518,424.7
8,000,000 to 9,000,000	32,891	277,667.2	10,170	85,590.9	4,348	36,770.4	6,602	55,944.3	54,011	455,972.8
9,000,000 to 10,000,000	25,096	237,687.1	6,935	65,749.6	3,588	34,062.0	5,893	56,177.6	41,512	393,676.2
10,000,000 to 100,000,000	156,428	3,263,062.5	44,843	917,213.7	27,156	595,052.7	65,590	1,913,375.5	294,017	6,688,704.4
100,000,000 to 500,000,000	3,376	565,246.1	1,360	204,038.8	582	97,340.4	11,657	2,368,458.8	16,975	3,235,084.1
500,000,000 to 1,000,000,000	167	107,992.1	56	38,374.5	25	15,705.0	2,057	1,366,624.0	2,305	1,528,695.5
1,000,000,000 to 5,000,000,000	78	170,756.9	79	99,871.7	13	29,634.0	2,110	4,036,788.4	2,280	4,337,051.0
5,000,000,000 to 10,000,000,000	5	37,218.4	4	25,657.7	8	57,906.6	283	1,861,207.2	300	1,981,989.9
10,000,000,000 & Over	-	-	2	25,863.5	-	-	217	4,338,057.6	219	4,363,921.1
Total	124,603,250	13,746,371.1	56,879,517	4,526,244.9	1,745,780	1,562,036.1	2,728,118	16,742,873.0	185,956,665	36,577,525.2

Source: Statistics and Data Services Department, SBP

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPE), 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, Easypana 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		Dec-24	Jun-25 ^R	Dec-25 ^P
No. of Accounts	Total Accounts	227,053	243,086	267,913
	Active Accounts	138,008	140,932	158,295
	Dormant Accounts	89,046	102,154	109,617
	Total Accounts-Male	154,769	165,337	178,883
	Active Accounts-Male	95,162	97,159	105,640
	Dormant Accounts-Male	59,608	68,178	73,244
	Total Accounts-Female	67,516	72,477	82,902
	Active Accounts-Female	40,051	40,799	49,233
	Dormant Accounts-Female	27,465	31,679	33,670
	Total Accounts-Transgender	4	5	6
	Active Accounts-Transgender	2	3	4
	Dormant Accounts-Transgender	2	2	2
	No. of Depositors²	Total Depositors	96,312	99,023
Active Depositors		76,447	75,927	80,142
Dormant Depositors		57,285	62,447	65,243
Total Depositors-Male		60,262	61,538	63,218
Active Depositors-Male		48,564	48,088	49,930
Dormant Depositors-Male		37,412	40,253	41,653
Total Depositors-Female		35,881	37,575	39,657
Active Depositors-Female		27,540	27,509	29,731
Dormant Depositors-Female		19,647	21,799	22,968
Total Depositors-Transgender		3	3	3
Active Depositors-Transgender		2	2	2
Dormant Depositors-Transgender		1	1	1

Source: Statistics and Data Services Department, SBP

Notes:

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					
	Jun		Sep		Dec ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	3,412,984	13,209.7	3,084,401	11,200.0	2,887,200	9,091.0
25,000 to 50,000	484,099	17,514.2	403,091	14,257.0	414,316	14,845.0
50,000 to 100,000	977,291	78,488.7	1,138,817	92,531.0	622,109	45,337.0
100,000 to 150,000	622,156	78,005.0	409,306	50,161.0	775,366	87,405.0
150,000 to 200,000	217,125	37,825.7	277,593	48,169.0	278,471	48,242.0
200,000 to 300,000	307,132	76,169.0	370,065	91,813.0	361,109	89,742.0
300,000 to 400,000	190,019	65,357.1	250,397	84,853.0	232,833	79,346.0
400,000 to 500,000	282,481	124,480.7	265,332	116,862.0	238,540	105,677.0
500,000 to 750,000	206,689	126,344.1	216,103	130,797.0	207,228	127,710.0
750,000 to 1,000,000	99,354	87,259.7	105,191	91,883.0	100,353	88,225.0
1,000,000 to 2,000,000	255,211	374,447.9	270,677	393,941.0	298,188	430,430.0
2,000,000 to 3,000,000	98,407	240,694.0	109,070	265,422.0	119,073	290,093.0
3,000,000 to 4,000,000	38,944	134,348.8	41,727	143,922.0	45,876	158,541.0
4,000,000 to 5,000,000	33,201	147,428.5	32,575	146,391.0	39,678	178,590.0
5,000,000 to 6,000,000	16,178	87,839.1	18,324	99,724.0	20,203	109,592.0
6,000,000 to 7,000,000	12,576	81,749.7	14,862	96,324.0	15,464	100,127.0
7,000,000 to 8,000,000	10,194	76,267.0	11,232	84,022.0	12,087	90,345.0
8,000,000 to 9,000,000	7,456	63,107.1	7,833	66,638.0	9,093	77,233.0
9,000,000 to 10,000,000	8,389	79,824.1	8,711	82,820.0	9,254	88,109.0
10,000,000 to 100,000,000	52,231	1,544,650.3	55,676	1,597,162.0	62,527	1,783,954.0
100,000,000 to 500,000,000	9,755	2,076,665.8	9,444	2,022,365.0	10,782	2,252,376.0
500,000,000 to 1,000,000,000	1,591	1,093,918.7	1,539	1,059,813.0	1,745	1,188,397.0
1,000,000,000 to 5,000,000,000	1,256	2,498,185.2	1,256	2,483,155.0	1,359	2,678,314.0
5,000,000,000 to 10,000,000,000	142	927,822.2	151	976,050.0	148	974,073.0
10,000,000,000 & Over	93	2,986,602.0	91	2,849,163.0	128	3,440,699.0
Total	7,344,954	13,118,204.6	7,103,464	13,099,438.0	6,763,130	14,536,493.3

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of
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 31st December, 2025

Million Rupees
Number of Accounts in Unit

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	1,834,973	1,866.7	493,647	568.0	95	0.01	20,341	9.9	2,349,056	2,444.7
5,000 to 10,000	163,390	1,063.0	28,274	181.7	2	0.0	27,570	187.7	219,236	1,432.5
10,000 to 20,000	197,374	2,833.1	24,662	340.2	1	0.0	7,608	105.2	229,645	3,278.5
20,000 to 25,000	76,413	1,655.8	10,543	229.3	4	0.09	2,303	49.8	89,263	1,935.0
25,000 to 50,000	343,887	12,027.5	40,225	1,408.3	8	0.3	30,196	1,409.3	414,316	14,845.4
50,000 to 100,000	503,917	36,991.5	90,026	6,653.8	25	2.0	28,141	1,689.3	622,109	45,336.5
100,000 to 150,000	719,365	80,795.3	46,665	5,431.7	25	3.2	9,311	1,174.9	775,366	87,405.1
150,000 to 200,000	247,985	42,990.0	22,105	3,808.0	18	3.0	8,363	1,441.4	278,471	48,242.4
200,000 to 300,000	307,943	76,294.1	29,027	7,144.2	50	12.7	24,089	6,290.6	361,109	89,741.6
300,000 to 400,000	201,868	68,648.0	18,762	6,428.2	37	13.2	12,166	4,256.7	232,833	79,346.1
400,000 to 500,000	209,687	92,784.4	13,651	6,081.8	52	24.2	15,150	6,786.9	238,540	105,677.3
500,000 to 750,000	128,435	77,822.8	14,775	8,918.0	174	110.0	63,844	40,859.5	207,228	127,710.3
750,000 to 1,000,000	76,888	67,609.4	7,927	6,879.1	220	190.2	15,318	13,546.0	100,353	88,224.8
1,000,000 to 2,000,000	212,772	310,025.1	28,151	37,669.9	903	1,355.3	56,362	81,379.2	298,188	430,429.6
2,000,000 to 3,000,000	79,972	194,096.0	10,875	26,912.7	640	1,577.1	27,586	67,506.8	119,073	290,092.7
3,000,000 to 4,000,000	24,899	86,061.4	2,410	8,312.8	596	2,041.8	17,971	62,125.2	45,876	158,541.2
4,000,000 to 5,000,000	24,712	111,254.9	1,707	7,629.3	370	1,646.8	12,889	58,059.0	39,678	178,589.9
5,000,000 to 6,000,000	11,117	60,516.8	931	5,034.6	258	1,399.3	7,897	42,641.5	20,203	109,592.2
6,000,000 to 7,000,000	8,660	55,917.5	629	4,085.4	192	1,247.5	5,983	38,876.8	15,464	100,127.2
7,000,000 to 8,000,000	6,335	47,330.0	456	3,391.3	197	1,476.8	5,099	38,146.8	12,087	90,344.8
8,000,000 to 9,000,000	4,896	41,647.8	330	2,810.7	152	1,287.2	3,715	31,487.2	9,093	77,232.8
9,000,000 to 10,000,000	4,992	47,359.8	363	3,441.7	76	711.6	3,823	36,596.4	9,254	88,109.5
10,000,000 to 100,000,000	18,055	391,326.1	993	21,775.6	251	6,272.2	43,228	1,364,580.5	62,527	1,783,954.3
100,000,000 to 500,000,000	740	147,813.4	28	5,529.0	13	3,500.3	10,001	2,095,533.6	10,782	2,252,376.3
500,000,000 to 1,000,000,000	73	57,599.4	4	2,261.9	2	1,396.7	1,666	1,127,138.8	1,745	1,188,396.9
1,000,000,000 to 5,000,000,000	48	101,082.7	1	1,022.5	-	-	1,310	2,576,209.0	1,359	2,678,314.2
5,000,000,000 to 10,000,000,000	1	6,222.2	-	-	-	-	147	967,850.6	148	974,072.7
10,000,000,000 & Over	2	58,416.9	-	-	-	-	126	3,382,281.9	128	3,440,698.8
Total	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3

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. 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

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 31st December, 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	-	-	30	-	91	-	124	-	356,313	1,251.0	3,955	13.0	2,526,684	7,827.0	3	-	2,887,200	9,091.0
25,000 to 50,000	-	-	1	-	-	-	5	-	168,950	6,298.0	758	26.0	244,602	8,521.0	-	-	414,316	14,845.0
50,000 to 100,000	-	-	-	-	-	-	13	1.0	300,680	21,546.0	530	37.0	320,886	23,752.0	-	-	622,109	45,337.0
100,000 to 150,000	-	-	-	-	1	-	11	1.0	153,366	19,013.0	13	2.0	621,975	68,389.0	-	-	775,366	87,405.0
150,000 to 200,000	-	-	1	-	-	-	8	1.0	129,807	21,947.0	11	2.0	148,644	26,292.0	-	-	278,471	48,242.0
200,000 to 300,000	-	-	-	-	14	4.0	15	4.0	183,281	45,607.0	59	15.0	177,740	44,112.0	-	-	361,109	89,742.0
300,000 to 400,000	-	-	-	-	-	-	116	40.0	114,500	38,213.0	76	24.0	118,139	41,068.0	2	1.0	232,833	79,346.0
400,000 to 500,000	-	-	-	-	-	-	20	9.0	64,076	28,780.0	36	16.0	174,404	76,870.0	4	2.0	238,540	105,677.0
500,000 to 750,000	-	-	4	3.0	17	11.0	50	31.0	128,547	80,049.0	127	73.0	78,477	47,541.0	6	4.0	207,228	127,710.0
750,000 to 1,000,000	-	-	11	10.0	4	3.0	39	34.0	55,928	49,400.0	31	25.0	44,340	38,752.0	-	-	100,353	88,225.0
1,000,000 to 2,000,000	-	-	28	42.0	18	27.0	97	147.0	116,655	166,983.0	102	150.0	181,274	263,058.0	14	21.0	298,188	430,430.0
2,000,000 to 3,000,000	-	-	50	123.0	7	17.0	79	195.0	50,449	122,846.0	44	106.0	68,437	166,790.0	7	17.0	119,073	290,093.0
3,000,000 to 4,000,000	-	-	42	143.0	10	39.0	111	381.0	27,718	95,508.0	13	44.0	17,982	62,427.0	-	-	45,876	158,541.0
4,000,000 to 5,000,000	-	-	46	205.0	13	56.0	87	386.0	24,856	112,391.0	11	51.0	14,664	65,497.0	1	4.0	39,678	178,590.0
5,000,000 to 6,000,000	-	-	18	101.0	2	11.0	25	135.0	12,761	68,957.0	10	54.0	7,387	40,333.0	-	-	20,203	109,592.0
6,000,000 to 7,000,000	-	-	8	51.0	4	26.0	32	207.0	9,909	64,101.0	7	44.0	5,504	35,698.0	-	-	15,464	100,127.0
7,000,000 to 8,000,000	-	-	1	7.0	3	23.0	27	202.0	8,134	60,832.0	5	37.0	3,916	29,236.0	1	8.0	12,087	90,345.0
8,000,000 to 9,000,000	-	-	2	18.0	7	60.0	23	191.0	5,644	47,843.0	4	35.0	3,413	29,086.0	-	-	9,093	77,233.0
9,000,000 to 10,000,000	-	-	5	48.0	-	-	12	113.0	5,421	51,796.0	1	9.0	3,815	36,143.0	-	-	9,254	88,109.0
10,000,000 to 100,000,000	-	-	40	1,412.0	69	3,299.0	180	7,437.0	53,098	1,592,941.0	40	1,834.0	9,094	176,600.0	6	431.0	62,527	1,783,954.0
100,000,000 to 500,000,000	-	-	20	5,061.0	109	27,612.0	155	37,157.0	10,365	2,155,974.0	11	2,463.0	117	22,767.0	5	1,342.0	10,782	2,252,376.0
500,000,000 to 1,000,000,000	-	-	10	6,998.0	40	30,151.0	64	45,081.0	1,625	1,102,724.0	3	1,751.0	3	1,692.0	-	-	1,745	1,188,397.0
1,000,000,000 to 5,000,000,000	-	-	11	20,216.0	78	198,175.0	82	161,222.0	1,180	2,287,685.0	1	1,500.0	7	9,516.0	-	-	1,359	2,678,314.0
5,000,000,000 to 10,000,000,000	-	-	4	31,264.0	57	404,730.0	5	42,206.0	82	495,873.0	-	-	-	-	-	-	148	974,073.0
10,000,000,000 & Over	-	-	9	568,366.0	88	2,217,705.0	7	300,000.0	23	306,419.0	-	-	1	48,209.0	-	-	128	3,440,699.0
Total	-	-	341	634,068.0	632	2,881,948.0	1,387	595,181.0	1,983,368	9,044,980.0	5,848	8,311.0	4,771,505	1,370,176.0	49	1,830.0	6,763,130	14,536,493.0

Source: Statistics and Data Services Department, SBP

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

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

End period: Million Rupees

BORROWERS	2025					
	Sep			Dec ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	13,099,438.4	12,946,953.4	152,485.1	14,536,493.3	14,378,415.6	158,077.7
I. GOVERNMENT	625,083.1	625,083.1	-	634,067.6	634,067.6	-
a. Federal Government	403,365.4	403,365.4	-	419,252.0	419,252.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	221,717.7	221,717.7	-	214,815.6	214,815.6	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,369,969.6	2,369,969.6	-	2,881,948.1	2,881,948.1	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	617.2	617.2	-	772.7	772.7	-
03. Utilities	467,411.3	467,411.3	-	373,138.2	373,138.2	-
04. Transport, storage and communications	858,188.9	858,188.9	-	898,256.0	898,256.0	-
05. Manufacturing	88,154.1	88,154.1	-	81,034.4	81,034.4	-
06. Mining and Quarrying	58,409.2	58,409.2	-	62,088.6	62,088.6	-
07. Construction	6,339.1	6,339.1	-	5,664.3	5,664.3	-
08. Commerce and Trade	650,384.1	650,384.1	-	688,584.5	688,584.5	-
09. Others	240,465.7	240,465.7	-	772,409.5	772,409.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	654,896.1	654,896.1	-	595,181.0	595,181.0	-
01. Mutual Funds and AMCs	9,185.6	9,185.6	-	14,347.2	14,347.2	-
02. Insurance & Pension Funds	5,847.1	5,847.1	-	5,694.8	5,694.8	-
03. MFIs and DFIs	504,872.7	504,872.7	-	383,814.9	383,814.9	-
04. Stock Exchange & Brokerage Houses	42,869.2	42,869.2	-	48,637.4	48,637.4	-
05. Modarabas	5,661.4	5,661.4	-	9,706.3	9,706.3	-
06. Other NBFIs	86,460.0	86,460.0	-	132,980.4	132,980.4	-
IV. PRIVATE SECTOR (BUSINESS)	8,132,686.4	7,983,639.0	149,047.5	9,044,979.8	8,890,246.8	154,733.1
a. Agriculture, forestry and fishing	541,918.9	406,253.0	135,665.8	617,737.2	477,320.6	140,416.6
01. Crop and animal production, hunting and related service activities	539,423.4	403,873.7	135,549.7	614,864.5	474,613.8	140,250.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	264,365.6	229,343.2	35,022.4	290,629.6	254,069.0	36,560.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	18,767.3	9,557.0	9,210.3	20,266.6	10,180.2	10,086.5
iii. Growing of other fruits, vegetables and crops	31,465.5	29,936.3	1,529.2	34,443.3	32,785.0	1,658.3
iv. Raising of livestock and other related activities	140,441.4	69,052.7	71,388.7	176,802.5	104,012.1	72,790.5
v. Other agricultural support activities	84,262.5	65,863.3	18,399.1	92,578.3	73,423.5	19,154.8
vi. Hunting, trapping and related service activities	121.2	121.2	-	144.2	144.2	-
02 - Forestry and logging	34.5	15.2	19.3	40.8	23.0	17.8
03 - Fishing and aquaculture	2,461.0	2,364.2	96.8	2,831.9	2,683.8	148.2
b. Mining and quarrying	70,198.9	70,198.9	-	85,015.4	85,015.4	-
01. Mining of coal and lignite	41,746.6	41,746.6	-	49,310.8	49,310.8	-
02. Extraction of crude petroleum and natural gas	18,437.2	18,437.2	-	19,580.0	19,580.0	-
03. Mining of metal ores	239.5	239.5	-	255.4	255.4	-
04. Other mining and quarrying	9,732.2	9,732.2	-	15,810.5	15,810.5	-
05. Mining support service activities	43.4	43.4	-	58.6	58.6	-
c. Manufacturing	5,116,069.2	5,106,946.4	9,122.8	5,714,191.9	5,704,893.8	9,298.2
01. Manufacture of food products	1,037,827.4	1,028,918.3	8,909.0	1,253,170.6	1,244,106.6	9,064.0
02. Manufacture of beverages	38,596.3	38,596.3	-	43,357.3	43,357.3	-
03. Manufacture of tobacco products	4,579.3	4,461.2	118.0	13,224.7	13,100.3	124.4
04. Manufacture of textiles	1,804,539.2	1,804,539.2	-	1,908,367.4	1,908,367.4	-
i. Preparation and spinning of textile fibers	577,043.6	577,043.6	-	588,363.2	588,363.2	-
ii. Weaving of textiles	390,803.7	390,803.7	-	374,244.8	374,244.8	-
iii. Finishing of textiles	317,507.1	317,507.1	-	361,813.6	361,813.6	-
iv. Manufacture of knitted and crocheted fabrics	74,059.2	74,059.2	-	69,932.6	69,932.6	-
v. Manufacture of made-up textile articles, except apparel	230,932.6	230,932.6	-	252,324.2	252,324.2	-
vi. Manufacture of carpets and rugs	739.6	739.6	-	723.7	723.7	-
vii. Manufacture of other textiles n.e.c.	213,453.5	213,453.5	-	260,965.3	260,965.3	-
05. Manufacture of wearing apparel	245,165.9	245,070.2	95.7	278,430.7	278,321.4	109.4
06. Manufacture of leather and related products	50,407.2	50,407.2	-	51,722.6	51,722.6	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,488.1	8,488.1	-	8,298.9	8,298.9	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,068.0	3,068.0	-	3,595.3	3,595.3	-
iii. Manufacture of footwear	38,851.2	38,851.2	-	39,828.4	39,828.4	-
a). Leather wear	31,138.8	31,138.8	-	32,474.6	32,474.6	-
b). Rubber and Plastic wear	7,712.4	7,712.4	-	7,353.9	7,353.9	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025					
	Sep			Dec ¹		
	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	11,333.9	11,333.9	-	13,765.9	13,765.4	0.5
08. Manufacture of paper and paper products	147,966.6	147,966.6	-	154,422.0	154,422.0	-
09. Printing and reproduction of recorded media	21,554.5	21,554.5	-	21,218.4	21,218.4	-
10. Manufacture of coke and refined petroleum products	184,929.3	184,929.3	-	196,891.3	196,891.3	-
11. Manufacture of chemicals and chemical products	463,438.5	463,438.5	-	502,057.9	502,057.9	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	109,716.2	109,716.2	-	128,336.3	128,336.3	-
13. Manufacture of rubber and plastics products	125,824.7	125,824.7	-	148,637.0	148,637.0	-
14. Manufacture of other non-metallic mineral products	231,216.3	231,216.3	-	254,690.5	254,690.5	-
15. Manufacture of basic metals	233,211.2	233,211.2	-	250,457.1	250,457.1	-
16. Manufacture of fabricated metal products, except machinery and equipment	27,550.8	27,550.8	-	28,643.2	28,643.2	-
17. Manufacture of computer, electronic and optical products	29,458.3	29,458.3	-	27,618.6	27,618.6	-
18. Manufacture of electrical equipment	136,483.2	136,483.2	-	169,467.2	169,467.2	-
19. Manufacture of machinery and equipment	28,018.5	28,018.5	-	24,161.3	24,161.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	94,336.7	94,336.7	-	142,367.5	142,367.5	-
21. Manufacture of other transport equipment	10,693.8	10,693.8	-	10,684.9	10,684.9	-
22. Manufacture of furniture	9,197.0	9,197.0	-	9,545.9	9,545.9	-
23 Other manufacturing	65,894.8	65,894.8	-	78,746.8	78,746.8	-
24. Repair and installation of machinery and equipment	4,129.8	4,129.8	-	4,206.9	4,206.9	-
d. Electricity, gas, steam and air conditioning supply	445,573.5	445,573.5	-	402,178.0	402,178.0	-
e. Water supply; sewerage, waste management and remediation activities	36,664.5	36,664.5	-	45,613.3	45,613.3	-
f. Construction	213,456.5	213,456.5	-	218,684.3	218,684.3	-
01. Construction of buildings	148,356.7	148,356.7	-	145,175.9	145,175.9	-
02. Civil engineering	61,304.2	61,304.2	-	69,238.1	69,238.1	-
03. Specialized construction activities	3,795.6	3,795.6	-	4,270.3	4,270.3	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,621.8	25,621.8	-	802,000.0	802,000.0	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	388,883.5	388,883.5	-	31,813.3	31,813.3	-
02. Wholesale trade, except of motor vehicles and motorcycles	283,620.1	283,620.1	-	399,220.4	399,220.4	-
03. Retail trade, except of motor vehicles and motorcycles	-	-	-	370,966.2	370,966.2	-
h. Transportation and storage	134,043.6	130,848.1	3,195.5	155,759.5	152,110.4	3,649.0
i. Accommodation and food service activities	49,584.5	49,584.5	-	56,574.6	56,574.6	-
j. Information and communication	526,423.7	526,423.7	-	581,779.6	581,779.6	-
k. Real estate activities	47,364.4	47,364.4	-	43,991.6	43,991.6	-
l. Professional, scientific and technical activities	58,674.3	58,674.3	-	105,956.7	105,956.7	-
m. Administrative and support service activities	57,835.4	56,772.1	1,063.3	62,830.6	61,461.3	1,369.3
n. Education	28,493.2	28,493.2	-	31,767.0	31,767.0	-
o. Human health and social work activities	15,130.4	15,130.4	-	17,408.4	17,408.4	-
p. Arts, entertainment and recreation	2,276.2	2,276.2	-	1,848.4	1,848.4	-
q. Other service activities	90,854.0	90,854.0	-	101,643.3	101,643.3	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	7,831.1	7,269.9	561.1	8,310.5	7,787.0	523.5
VI. PERSONAL	1,307,593.8	1,304,717.4	2,876.5	1,370,176.1	1,367,354.9	2,821.2
a. Bank Employees	344,846.1	342,368.8	2,477.2	371,470.2	368,991.6	2,478.6
b. Consumer Financing	962,217.4	961,818.1	399.2	998,197.6	997,855.1	342.6
01. For house building	212,610.7	212,610.7	-	220,308.5	220,308.5	-
02. For transport i.e., purchase of car etc	304,705.1	304,545.5	159.7	319,447.6	319,296.1	151.5
03. Credit cards	173,005.9	173,005.9	-	181,595.3	181,595.3	-
04. Consumers durable	8,900.9	8,746.5	154.4	8,951.0	8,833.6	117.4
05. Personal loans	262,994.8	262,909.6	85.2	267,895.3	267,821.6	73.7
c. Other	530.4	530.4	-	508.2	508.2	-
VII. OTHER	1,378.3	1,378.3	-	1,830.1	1,830.1	-
TOTAL	13,099,438.4	12,946,953.4	152,485.1	14,536,493.3	14,378,415.6	158,077.7

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 31st December, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3
I. GOVERNMENT	-	-	-	-	-	-	341	634,067.6	341	634,067.6
A. Federal Government	-	-	-	-	-	-	174	419,252.0	174	419,252.0
B. Provincial Governments	-	-	-	-	-	-	167	214,815.6	167	214,815.6
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	632	2,881,948.1	632	2,881,948.1
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	772.7	11	772.7
Utilities	-	-	-	-	-	-	216	373,138.2	216	373,138.2
Transport, storage and communications	-	-	-	-	-	-	120	898,256.0	120	898,256.0
Manufacturing	-	-	-	-	-	-	83	81,034.4	83	81,034.4
Mining and Quarrying	-	-	-	-	-	-	2	62,088.6	2	62,088.6
Construction	-	-	-	-	-	-	16	5,664.3	16	5,664.3
Commerce and Trade	-	-	-	-	-	-	78	688,584.5	78	688,584.5
Others	-	-	-	-	-	-	106	772,409.5	106	772,409.5
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,387	595,181.0	1,387	595,181.0
Mutual Funds and AMCs	-	-	-	-	-	-	98	14,347.2	98	14,347.2
Insurance & Pension Funds	-	-	-	-	-	-	381	5,694.8	381	5,694.8
MFI and DFIs	-	-	-	-	-	-	154	383,814.9	154	383,814.9
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	362	48,637.4	362	48,637.4
Modarabas	-	-	-	-	-	-	64	9,706.3	64	9,706.3
Other NBFIs	-	-	-	-	-	-	328	132,980.4	328	132,980.4
IV. PRIVATE SECTOR (BUSINESS)	1,447,486	1,064,650.9	80,166	43,855.8	1,731	9,280.2	453,985	7,927,193.0	1,983,368	9,044,979.8
A. Agriculture, forestry and fishing	1,168,216	340,162.9	57,159	17,622.6	1,514	2,646.2	218,117	257,305.5	1,445,006	617,737.2
1. Crop and animal production, hunting and related service activities	1,167,441	338,259.1	57,147	17,604.9	1,513	2,632.5	218,041	256,368.1	1,444,142	614,864.5
Growing of Wheat, Rice, Sugar Cane & Cotton	852,284	144,114.0	39,251	6,270.3	321	459.7	106,867	139,785.6	998,723	290,629.6
Growing of tropical, subtropical, pome and stone fruits & vegetables	28,305	13,695.7	1,397	715.8	89	222.8	1,722	5,632.4	31,513	20,266.6
Growing of other fruits, vegetables and crops	28,047	20,186.9	842	635.9	58	110.5	5,336	13,510.0	34,283	34,443.3
Raising of livestock and other related activities	227,547	111,328.8	12,581	7,315.5	88	230.3	36,962	57,927.9	277,178	176,802.5
Other agricultural support activities	31,207	48,794.5	3,075	2,665.9	957	1,609.2	67,153	39,508.6	102,392	92,578.3
Hunting, trapping and related service activities	51	139.1	1	1.4	-	-	1	3.7	53	144.2
02 - Forestry and logging	115	40.8	-	-	-	-	-	-	115	40.8
03 - Fishing and aquaculture	660	1,863.0	12	17.7	1	13.7	76	937.5	749	2,831.9
B. Mining and quarrying	477	1,544.7	15	66.3	1	5.6	2,072	83,398.7	2,565	85,015.4
05 - Mining of coal and lignite	39	177.7	-	-	-	-	811	49,133.1	850	49,310.8
06 - Extraction of crude petroleum and natural gas	241	727.6	2	11.5	-	-	939	18,840.9	1,182	19,580.0
07 - Mining of metal ores	59	179.8	-	-	-	-	19	75.6	78	255.4
08-Other mining and quarrying	129	437.0	8	32.4	1	5.6	301	15,335.6	439	15,810.5
09 - Mining support service activities	9	22.7	5	22.4	-	-	2	13.5	16	58.6
C. Manufacturing	46,162	343,787.9	3,215	6,625.9	96	2,052.0	94,214	5,361,726.1	143,687	5,714,191.9
10 - Manufacture of food products	30,347	100,756.5	2,417	3,655.8	5	23.9	20,530	1,148,734.3	53,299	1,253,170.6
11 - Manufacture of beverages	87	1,602.0	2	17.1	-	-	1,039	41,738.2	1,128	43,357.3
12 - Manufacture of tobacco products	307	127.6	11	5.6	-	-	344	13,091.4	662	13,224.7
13 - Manufacture of textiles	2,770	88,956.7	76	415.5	2	797.0	27,043	1,818,218.3	29,891	1,908,367.4
Preparation and spinning of textile fibres	1,360	48,431.0	4	4.6	-	-	8,977	539,927.6	10,341	588,363.2
Weaving of textiles	456	5,977.3	11	87.0	-	-	5,793	368,180.6	6,260	374,244.8
Finishing of textiles	232	18,424.7	27	83.4	-	-	4,684	343,305.5	4,943	361,813.6
Manufacture of knitted and crocheted fabrics	93	1,148.8	6	25.9	-	-	711	68,757.8	810	69,932.6
Manufacture of made-up textile articles, except apparel	301	11,001.9	5	122.8	2	797.0	3,523	240,402.6	3,831	252,324.2
Manufacture of carpets and rugs	27	130.5	-	-	-	-	56	593.2	83	723.7
Manufacture of other textiles n.e.c.	301	3,822.5	23	91.8	-	-	3,299	257,051.0	3,623	260,965.3
14 - Manufacture of wearing apparel	599	26,482.0	120	151.7	3	54.8	3,590	251,742.3	4,312	278,430.7
15 - Manufacture of leather and related products	229	2,594.2	36	349.0	-	-	1,736	48,779.4	2,001	51,722.6
Tanning and dressing of leather; dressing and dyeing of fur	36	265.3	29	319.1	-	-	387	7,714.4	452	8,298.9
Manufacture of luggage, handbags and the like, saddlery and harness	36	235.6	3	7.6	-	-	131	3,352.2	170	3,595.3
Manufacture of footwear	157	2,093.2	4	22.3	-	-	1,218	37,712.9	1,379	39,828.4
a. Leather wear	105	1,487.5	2	7.0	-	-	816	30,980.1	923	32,474.6
b. Rubber and Plastic wear	52	605.8	2	15.4	-	-	402	6,732.8	456	7,353.9

3.10.1 Advances Classified by Borrowers and Gender All Banks

As on 31st December, 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	79	449.1	2	0.4	-	-	430	13,316.4	511	13,765.9
17 - Manufacture of paper and paper products	231	5,152.7	6	12.5	-	-	1,885	149,256.8	2,122	154,422.0
18 - Printing and reproduction of recorded media	253	1,321.9	16	236.1	-	-	800	19,660.3	1,069	21,218.4
Printing and other service activities related to printing	248	1,305.2	16	236.1	-	-	790	18,606.3	1,054	20,147.6
Reproduction of recorded media	5	16.8	-	-	-	-	10	1,054.1	15	1,070.8
19 - Manufacture of coke and refined petroleum products	69	47,624.3	-	-	-	-	1,513	149,267.1	1,582	196,891.3
20 - Manufacture of chemicals and chemical products	454	8,030.1	8	120.0	1	-	9,045	493,907.9	9,508	502,057.9
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	276	1,021.8	24	42.9	3	0.7	7,250	127,270.9	7,553	128,336.3
22 - Manufacture of rubber and plastics products	415	3,326.9	28	144.7	8	84.6	2,799	145,080.7	3,250	148,637.0
23 - Manufacture of other non-metallic mineral products	349	7,469.9	1	8.9	24	358.2	1,710	246,853.4	2,084	254,690.5
24 - Manufacture of basic metals	641	14,024.1	9	60.0	25	659.0	4,938	235,714.0	5,613	250,457.1
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,826.2	1	2.0	-	-	692	26,815.0	896	28,643.2
26 - Manufacture of computer, electronic and optical products	58	240.4	-	-	-	-	282	27,378.2	340	27,618.6
27 - Manufacture of electrical equipment	366	11,903.6	9	48.0	24	74.0	2,425	157,441.6	2,824	169,467.2
28 - Manufacture of machinery and equipment	178	1,515.1	4	151.2	-	-	698	22,495.0	880	24,161.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	198	1,642.3	7	276.0	-	-	2,000	140,449.2	2,205	142,367.5
30 - Manufacture of other transport equipment	62	328.4	1	-	-	-	555	10,356.5	618	10,684.9
31 - Manufacture of furniture	143	833.3	3	49.8	-	-	373	8,662.8	519	9,545.9
32 - Other manufacturing	7,781	16,358.8	434	878.6	1	-	2,488	61,509.3	10,704	78,746.8
Manufacture of jewellery and related articles	75	221.2	-	-	-	-	62	438.9	137	660.1
Manufacture of imitation jewellery and related articles	3	80.1	3	4.1	1	-	10	21.4	17	105.6
Manufacture of musical instruments	3	8.0	-	-	-	-	42	950.4	45	958.4
Manufacture of sports goods	145	3,211.4	1	9.2	-	-	361	8,053.4	507	11,274.1
Manufacture of games and toys	6	26.8	-	-	-	-	2	50.5	8	77.2
Manufacture of medical and dental instruments and supplies	88	579.2	5	33.1	-	-	257	4,699.3	350	5,311.7
Manufacture of Handicrafts	14	37.9	6	2.0	-	-	28	798.2	48	838.2
Other manufacturing n.e.c.	7,447	12,194.2	419	830.1	-	-	1,726	46,497.3	9,592	59,521.5
33 - Repair and installation of machinery and equipment	67	220.1	-	-	-	-	49	3,986.8	116	4,206.9
D. Electricity, gas, steam and air conditioning supply	45	6,912.9	4	107.2	4	2.7	2,741	395,155.2	2,794	402,178.0
Electric power generation, transmission and distribution	33	6,843.3	4	107.2	4	2.7	2,551	385,119.3	2,592	392,072.5
a) Hydal	1	-	3	105.5	-	-	271	8,685.1	275	8,790.6
b) Thermal	1	-	-	-	-	-	161	97,964.5	162	97,964.5
c) Coal Based	2	18.0	-	-	-	-	82	107,712.8	84	107,730.8
d) Wind	2	6,222.2	-	-	-	-	151	33,650.6	153	39,872.7
e) Solar	9	532.3	1	1.7	-	-	260	15,762.3	270	16,296.4
f) Other	18	70.8	-	-	4	2.7	1,626	121,344.0	1,648	121,417.5
Manufacture of gas; distribution of gaseous fuels through mains	7	30.2	-	-	-	-	182	10,029.9	189	10,060.2
Steam and air conditioning supply	5	39.3	-	-	-	-	8	6.0	13	45.3
E. Water supply; sewerage, waste management and remediation activities	63	5,829.0	4	1,022.5	-	-	338	38,761.8	405	45,613.3
36 - Water collection, treatment and supply	11	40.4	-	-	-	-	42	34,046.9	53	34,087.3
37 - Sewerage	3	0.8	-	-	-	-	1	97.5	4	98.3
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,750.3	4	1,022.5	-	-	62	4,107.3	106	10,880.1
39 - Remediation activities and other waste management services	9	37.5	-	-	-	-	233	510.1	242	547.6
F. Construction	1,954	23,628.0	26	515.5	14	1,341.9	2,698	193,199.0	4,692	218,684.3
41 - Construction of buildings	1,016	19,531.5	11	478.2	11	1,323.6	1,439	123,842.6	2,477	145,175.9
42 - Civil engineering	782	2,996.6	11	32.1	3	18.3	1,102	66,191.1	1,898	69,238.1
43 - Specialized construction activities	156	1,099.9	4	5.3	-	-	157	3,165.2	317	4,270.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	130,066	221,498.6	10,418	8,715.7	58	716.1	97,428	571,069.6	237,970	802,000.0
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,311	6,546.0	47	641.7	-	-	1,473	24,625.6	4,831	31,813.3
46 - Wholesale trade, except of motor vehicles and motorcycles	59,831	143,082.9	3,943	4,928.5	41	655.2	10,697	250,553.8	74,512	399,220.4
47 - Retail trade, except of motor vehicles and motorcycles	66,924	71,869.8	6,428	3,145.4	17	60.9	85,258	295,890.2	158,627	370,966.2

3.10.1 Advances Classified by Borrowers and Gender All Banks

As on 31st December, 2025

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	19,623	48,780.0	1,388	3,352.9	2	6.3	6,029	103,620.3	27,042	155,759.5
49 - Land transport and transport via pipelines	5,792	23,805.9	390	1,523.4	2	6.3	2,387	33,237.8	8,571	58,573.4
50 - Water transport	13	125.0	1	0.4	-	-	120	1,430.9	134	1,556.4
51 - Air transport	23	147.7	1	5.3	-	-	144	1,883.0	168	2,036.0
52 - Warehousing and support activities for transportation	13,762	24,514.0	996	1,823.8	-	-	2,057	56,087.2	16,815	82,424.9
53 - Courier activities other than national post activities	33	187.3	-	-	-	-	1,321	10,981.5	1,354	11,168.8
I. Accommodation and food service activities	1,182	5,248.8	60	156.3	2	113.9	1,243	51,055.6	2,487	56,574.6
55 - Accommodation	193	1,156.8	12	81.9	-	-	323	30,962.8	528	32,201.5
56-Food and beverage service activities	989	4,092.0	48	74.4	2	113.9	920	20,092.8	1,959	24,373.1
J. Information and communication	702	4,941.2	26	54.2	-	-	3,067	576,784.2	3,795	581,779.6
58 - Publishing activities	104	518.0	4	21.8	-	-	654	10,849.2	762	11,388.9
59 - Motion picture, video and television programme production, sound recording and music publishing activities	123	34.6	3	1.0	-	-	44	1,474.8	170	1,510.4
60 - Programming and broadcasting activities	5	7.1	-	-	-	-	35	4,332.1	40	4,339.3
61 - Telecommunications	145	2,958.7	3	3.2	-	-	1,321	533,938.6	1,469	536,900.5
62 - Computer programming, consultancy and related activities	248	1,097.8	12	20.7	-	-	813	19,751.8	1,073	20,870.3
63 - Information service activities	77	324.9	4	7.5	-	-	200	6,437.7	281	6,770.2
K. Real estate activities	350	2,235.3	4	15.2	8	1,438.3	631	40,302.8	993	43,991.6
L. Professional, scientific and technical activities	394	2,200.2	17	63.5	1	2.1	11,440	103,691.0	11,852	105,956.7
69 - Legal and accounting activities	37	199.8	-	-	-	-	197	6,343.7	234	6,543.5
70 - Activities of head offices; management consultancy activities	36	652.4	1	3.4	-	-	114	2,200.3	151	2,856.2
71 - Architectural and engineering activities; technical testing and analysis	60	299.5	2	0.9	-	-	513	10,471.7	575	10,772.1
72 - Scientific research and development	15	105.7	1	0.5	-	-	126	1,878.2	142	1,984.4
73 - Advertising and market research	121	330.9	7	40.0	-	-	764	4,884.9	892	5,255.8
74 - Other professional, scientific and technical activities	63	344.7	1	0.5	1	2.1	9,697	77,721.9	9,762	78,069.3
75 - Veterinary activities	62	267.1	5	18.1	-	-	29	190.2	96	475.4
M. Administrative and support service activities	4,682	8,280.0	225	456.1	9	50.4	3,105	54,044.1	8,021	62,830.6
77 - Rental and leasing activities	194	809.0	6	138.5	-	-	547	3,844.3	747	4,191.7
78 - Employment activities	8	59.8	1	8.1	-	-	29	1,786.7	38	1,854.6
79 - Travel agency, tour operator, reservation service and related activities	304	1,819.2	12	177.0	-	-	709	13,650.8	1,025	15,647.1
80 - Security and investigation activities	23	597.3	-	-	-	-	595	2,948.7	618	3,546.0
81 - Services to buildings and landscape activities	67	301.9	1	1.7	-	-	39	281.0	107	584.6
82 - Office administrative, office support and other business support activities	4,086	4,692.8	205	130.8	9	50.4	1,186	31,532.6	5,486	36,406.6
N. Education	414	2,315.9	189	498.4	-	-	1,047	28,952.6	1,650	31,767.0
O. Human health and social work activities	539	2,836.6	73	194.6	2	84.9	821	14,292.3	1,435	17,408.4
86 - Human health activities	534	2,827.6	71	193.2	2	84.9	806	14,191.3	1,413	17,297.0
87 - Residential care activities	1	-	-	-	-	-	4	5.9	5	5.9
88 - Social work activities with and without accommodation	4	8.9	2	1.4	-	-	11	95.1	17	105.5
P. Arts, entertainment and recreation	55	211.3	5	11.0	-	-	67	1,626.1	127	1,848.4
Q. Other service activities	72,562	44,237.6	7,338	4,378.0	20	819.7	8,927	52,208.0	88,847	101,643.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,848	8,310.5	5,848	8,310.5
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	18	962.1	18	962.1
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	151	6,569.9	151	6,569.9
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,679	778.5	5,679	778.5
VI. PERSONAL	3,961,878	1,215,092.7	806,996	140,092.0	2,630	14,991.3	1	0.0	4,771,505	1,370,176.1
A. Bank Employees	169,100	319,919.8	31,934	51,459.3	10	91.1	-	-	201,044	371,470.2
1) For house building	75,776	253,740.9	15,611	33,026.8	9	91.1	-	-	91,396	286,858.8
2) For transport i.e. purchase of car etc.	50,779	57,489.4	10,388	17,487.7	-	-	-	-	61,167	74,977.1
3) Other purposes	42,545	8,689.5	5,935	944.8	1	0.0	-	-	48,481	9,634.4
B. Consumer Financing	3,790,068	894,687.6	774,956	88,609.8	2,620	14,900.2	1	0.0	4,567,645	998,197.6
1) For house building	28,634	185,324.5	3,927	20,670.2	2,365	14,313.8	-	-	34,926	220,308.5
2) For transport i.e. purchase of car etc	270,387	294,465.2	23,367	24,421.3	226	561.0	-	-	293,980	319,447.6
3) Credit cards	1,285,027	167,681.6	213,384	13,913.7	-	-	-	-	1,498,411	181,595.3
4) Consumers durable	33,986	7,002.1	16,451	1,933.3	13	15.5	-	-	50,450	8,951.0
5) Personal loans	2,172,034	240,214.1	517,827	27,671.3	16	9.8	1	0.0	2,689,878	267,895.3
C) Other	2,710	485.3	106	22.9	-	-	-	-	2,816	508.2
VII. OTHER	35	308.0	5	1.9	-	-	9	1,520.2	49	1,830.1
Total	5,409,399	2,280,052	887,167	183,950	4,361	24,271	462,203	12,048,221	6,763,130	14,536,493

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, Easyfisa 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					
	Sep			Dec		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	111,201.0	111,201.0	-	145,042.0	145,042.0	-
II. Securities, Shares and Other Financial Instruments	399,432.0	399,432.0	-	411,921.0	411,921.0	-
A. Quoted on the Stock Exchange:	215,580.0	215,580.0	-	116,817.0	116,817.0	-
1. To Stock Brokers and Dealers:	22,219.0	22,219.0	-	48,738.0	48,738.0	-
(a) Government and Other Trustee Securities	294.0	294.0	-	16,806.0	16,806.0	-
(b) Shares and Debentures	20,167.0	20,167.0	-	30,492.0	30,492.0	-
(c) Participation Term Certificates	3.0	3.0	-	3.0	3.0	-
(d) Others	1,755.0	1,755.0	-	1,438.0	1,438.0	-
2. To Others:	193,361.0	193,361.0	-	68,080.0	68,080.0	-
(a) Government and Other Trustee Securities	157,327.0	157,327.0	-	37,888.0	37,888.0	-
(b) Shares and Debentures	27,551.0	27,551.0	-	26,556.0	26,556.0	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	8,475.0	8,475.0	-	3,627.0	3,627.0	-
B. Unquoted on the Stock Exchange:	183,852.0	183,852.0	-	295,103.0	295,103.0	-
1. To Stock Brokers and Dealers:	3,079.0	3,079.0	-	8,201.0	8,201.0	-
(a) Government and Other Trustee Securities	-	-	-	4,000.0	4,000.0	-
(b) Shares and Debentures	2,875.0	2,875.0	-	3,661.0	3,661.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	204.0	204.0	-	540.0	540.0	-
2. To Others:	180,772.0	180,772.0	-	286,902.0	286,902.0	-
(a) Government and Other Trustee Securities	119,625.0	119,625.0	-	98,426.0	98,426.0	-
(b) Shares and Debentures	981.0	981.0	-	920.0	920.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	60,166.0	60,166.0	-	187,555.0	187,555.0	-
III. Merchandise	2,549,092.0	2,549,068.0	24.0	2,733,827.0	2,733,790.0	38.0
A. Food Items:	647,638.0	647,614.0	24.0	714,234.0	714,197.0	38.0
1. Wheat	227,817.0	227,817.0	-	165,092.0	165,092.0	-
2. Rice and Paddy	122,173.0	122,173.0	-	146,769.0	146,769.0	-
3. Other Grains & Pulses:	8,961.0	8,938.0	23.0	16,853.0	16,816.0	37.0
(a) Indigenous	7,458.0	7,435.0	23.0	16,057.0	16,020.0	37.0
(b) Imported	1,503.0	1,503.0	-	796.0	796.0	-
4. Edible Oils:	43,330.0	43,330.0	-	78,666.0	78,666.0	-
(a) Indigenous	39,703.0	39,703.0	-	75,634.0	75,634.0	-
(b) Imported	3,626.0	3,626.0	-	3,032.0	3,032.0	-
5. Sugar:	157,253.0	157,253.0	-	194,019.0	194,019.0	-
(a) Indigenous	156,887.0	156,887.0	-	193,636.0	193,636.0	-
(b) Imported	365.0	365.0	-	383.0	383.0	-
6. Kariana And Spices	918.0	918.0	-	914.0	914.0	-
7. Fish And Fish Preparations	41.0	41.0	-	18.0	18.0	-
8. Other Food Items:	87,146.0	87,146.0	1.0	111,903.0	111,903.0	1.0
(a) Indigenous	86,060.0	86,060.0	1.0	111,302.0	111,301.0	1.0
(b) Imported	1,086.0	1,086.0	-	601.0	601.0	-
B. Raw Materials:	860,375.0	860,375.0	-	911,620.0	911,620.0	-
1. Cotton Raw:	175,238.0	175,238.0	-	182,120.0	182,120.0	-
(a) Indigenous	158,421.0	158,421.0	-	150,433.0	150,433.0	-
(b) Imported	16,817.0	16,817.0	-	31,687.0	31,687.0	-
2. Synthetic Fibers:	12,959.0	12,959.0	-	8,479.0	8,479.0	-
(a) Indigenous	11,873.0	11,873.0	-	7,933.0	7,933.0	-
(b) Imported	1,087.0	1,087.0	-	546.0	546.0	-
3. Fertilizers:	61,941.0	61,941.0	-	58,642.0	58,642.0	-
(a) Indigenous	54,724.0	54,724.0	-	55,026.0	55,026.0	-
(b) Imported	7,217.0	7,217.0	-	3,617.0	3,617.0	-
4. Petroleum Crude:	104,899.0	104,899.0	-	106,076.0	106,076.0	-
(a) Indigenous	69,396.0	69,396.0	-	93,605.0	93,605.0	-
(b) Imported	35,503.0	35,503.0	-	12,471.0	12,471.0	-
5. Iron and Steel:	105,407.0	105,407.0	-	116,189.0	116,189.0	-
(a) Indigenous	71,855.0	71,855.0	-	80,747.0	80,747.0	-
(b) Imported	33,551.0	33,551.0	-	35,442.0	35,442.0	-
6. Wool & Goat Hair	62.0	62.0	-	67.0	67.0	-
7. Hides & Skins	6,253.0	6,253.0	-	5,419.0	5,419.0	-
8. Oil Seeds	4,586.0	4,586.0	-	3,574.0	3,574.0	-
9. Pesticides & Insecticides:	6,580.0	6,580.0	-	5,543.0	5,543.0	-
(a) Indigenous	6,356.0	6,356.0	-	5,407.0	5,407.0	-
(b) Imported	224.0	224.0	-	136.0	136.0	-
10. Other Raw Materials:	382,451.0	382,451.0	-	425,511.0	425,511.0	-
(a) Indigenous	357,379.0	357,379.0	-	392,867.0	392,867.0	-
(b) Imported	25,072.0	25,072.0	-	32,644.0	32,644.0	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Sep			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,041,079.0	1,041,079.0	-	1,107,973.0	1,107,973.0	-
I. Cotton Textiles:	200,914.0	200,914.0	-	196,128.0	196,128.0	-
(a) Indigenous	182,425.0	182,425.0	-	159,818.0	159,818.0	-
(b) Imported	18,489.0	18,489.0	-	36,310.0	36,310.0	-
2. Cotton Yarn:	66,468.0	66,468.0	-	70,045.0	70,045.0	-
(a) Indigenous	66,053.0	66,053.0	-	69,295.0	69,295.0	-
(b) Imported	415.0	415.0	-	750.0	750.0	-
3. Other Textiles:	227,857.0	227,857.0	-	266,412.0	266,412.0	-
(a) Indigenous	223,514.0	223,514.0	-	261,842.0	261,842.0	-
(b) Imported	4,343.0	4,343.0	-	4,570.0	4,570.0	-
4. Machinery:	112,490.0	112,490.0	-	140,334.0	140,334.0	-
(a) Indigenous	55,324.0	55,324.0	-	83,001.0	83,001.0	-
(b) Imported	57,166.0	57,166.0	-	57,333.0	57,333.0	-
5. Handloom Products	12.0	12.0	-	20.0	20.0	-
6. Carpets & Rugs	133.0	133.0	-	103.0	103.0	-
7. Readymade Garments	51,845.0	51,845.0	-	48,911.0	48,911.0	-
8. Cement and Cement Products:	79,062.0	79,062.0	-	60,489.0	60,489.0	-
(a) Indigenous	78,312.0	78,312.0	-	59,801.0	59,801.0	-
(b) Imported	751.0	751.0	-	688.0	688.0	-
9. Sports Goods	1,883.0	1,883.0	-	3,353.0	3,353.0	-
10. Surgical Instruments	1,921.0	1,921.0	-	3,917.0	3,917.0	-
11. Chemicals & Dyes	59,379.0	59,379.0	-	57,296.0	57,296.0	-
12. Other Finished Goods:	239,116.0	239,116.0	-	260,964.0	260,964.0	-
(a) Indigenous	229,197.0	229,197.0	-	251,653.0	251,653.0	-
(b) Imported	9,919.0	9,919.0	-	9,311.0	9,311.0	-
IV. Fixed Assets Including Machinery	2,154,552.0	2,153,220.0	1,332.0	2,616,306.0	2,615,071.0	1,235.0
A. Transport Equipments	912,219.0	911,356.0	863.0	944,742.0	943,901.0	841.0
B. Furniture & Fixtures	5,789.0	5,789.0	-	5,672.0	5,672.0	-
C. Office Equipments	41,306.0	41,306.0	-	50,546.0	50,546.0	-
D. Other Machinery & Equipments	1,195,237.0	1,194,768.0	469.0	1,615,346.0	1,614,953.0	394.0
V. Real Estate	1,882,846.0	1,738,492.0	144,353.0	2,074,185.0	1,923,783.0	150,402.0
A. Land	754,713.0	610,383.0	144,329.0	758,054.0	607,680.0	150,374.0
1. Residential	329,593.0	328,644.0	949.0	265,358.0	264,348.0	1,010.0
(a) House	238,233.0	237,284.0	949.0	218,204.0	217,194.0	1,010.0
(b) Flat	91,361.0	91,361.0	-	47,154.0	47,154.0	-
2. Non-Residential	425,119.0	281,739.0	143,380.0	492,696.0	343,332.0	149,364.0
(a) Commercial	127,795.0	127,795.0	-	136,844.0	136,839.0	5.0
(b) Industrial	66,893.0	66,884.0	10.0	105,969.0	105,956.0	13.0
(c) Agriculture	202,964.0	59,627.0	143,337.0	203,247.0	53,940.0	149,307.0
(c) Others	27,467.0	27,433.0	34.0	46,636.0	46,597.0	39.0
B. Buildings:	1,128,133.0	1,128,109.0	24.0	1,316,131.0	1,316,103.0	28.0
1. Residential	690,242.0	690,221.0	21.0	865,264.0	865,241.0	23.0
(a) House	489,942.0	489,922.0	20.0	532,025.0	532,003.0	22.0
(b) Flat	200,300.0	200,299.0	1.0	333,239.0	333,238.0	1.0
2. Non-Residential	437,891.0	437,888.0	3.0	450,867.0	450,862.0	6.0
(a) Commercial	212,432.0	212,432.0	-	217,534.0	217,534.0	-
(b) Industrial	114,671.0	114,670.0	1.0	133,844.0	133,843.0	1.0
c) Agriculture	50,788.0	50,786.0	2.0	31,798.0	31,793.0	5.0
(c) Others	60,000.0	60,000.0	-	67,691.0	67,691.0	-
VI. Fixed Deposits and Insurance Policies	697,934.0	697,933.0	-	437,632.0	437,631.0	-
A. Bank Deposits	697,721.0	697,720.0	-	437,527.0	437,526.0	-
1. Security Deposits	61,247.0	61,247.0	-	68,550.0	68,550.0	-
2. Term Deposits (TDRs)	522,301.0	522,301.0	-	209,440.0	209,440.0	-
3. Other Deposits	114,172.0	114,172.0	-	159,536.0	159,536.0	-
B. Insurance Policies	213.0	213.0	-	105.0	105.0	-
VII. Others	4,525,138.0	4,524,925.0	213.0	5,315,203.0	5,314,972.0	231.0
A. Other Secured Advances	2,073,361.0	2,073,148.0	213.0	2,912,208.0	2,911,978.0	230.0
1. Receivables	382,654.0	382,654.0	-	493,759.0	493,759.0	-
2. Employees Benefits	1,749.0	1,537.0	213.0	4,458.0	4,229.0	230.0
3. Others	1,688,958.0	1,688,958.0	-	2,413,990.0	2,413,990.0	-
B. Advances Secured by Guarantee(s)	2,451,778.0	2,451,777.0	1.0	2,402,995.0	2,402,994.0	2.0
1. Institutional Guarantee(s)	2,068,253.0	2,068,253.0	-	2,116,089.0	2,116,089.0	-
2. Individual Guarantee(s)	383,525.0	383,524.0	1.0	286,906.0	286,904.0	2.0
VIII. Unsecured Advances	779,244.0	772,682.0	6,562.0	802,378.0	796,207.0	6,171.0
1. Credit Cards	263,544.0	263,544.0	-	283,065.0	283,065.0	-
2. Personal Loan	133,099.0	133,099.0	-	130,263.0	130,263.0	-
3. Others	382,602.0	376,040.0	6,562.0	389,050.0	382,879.0	6,171.0
TOTAL	13,099,438.4	12,946,953.4	152,485.1	14,536,493.0	14,378,416.0	158,078.0

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 31st December, 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	56,021	33,558.0	10,139	4,619.8	2	-	157,983	106,864.2	224,145	145,042.0
Financial Instruments:	174	7,543.8	30	71.5	10	272.9	550	404,032.4	764	411,920.6
A. Quoted on the Stock Exchange:	109	4,783.4	28	70.5	4	267.4	434	111,696.2	575	116,817.5
1. To Stock Brokers and Dealers:	24	778.6	1	38.8	-	-	303	47,920.5	328	48,737.9
(a) Government and Other Trustee Securities	2	2.1	-	-	-	-	108	16,803.6	110	16,805.6
(b) Shares and Debentures	20	773.8	1	38.8	-	-	185	29,679.1	206	30,491.7
(c) Participation Term Certificates	2	2.7	-	-	-	-	-	-	2	2.7
(d) Others	-	-	-	-	-	-	10	1,437.9	10	1,437.9
2. To Others:	85	4,004.8	27	31.7	4	267.4	131	63,775.7	247	68,079.6
(a) Government and Other Trustee Securities	6	18.5	12	12.5	-	-	18	37,857.3	36	37,888.3
(b) Shares and Debentures	59	3,862.4	4	5.2	1	265.5	79	22,423.2	143	26,556.2
(c) Participation Term Certificates	1	5.0	-	-	-	-	1	2.9	2	7.9
(d) Others	19	119.0	11	14.0	3	2.0	33	3,492.2	66	3,627.1
B. Unquoted on the Stock Exchange:	65	2,760.5	2	1.0	6	5.5	116	292,336.2	189	295,103.1
1. To Stock Brokers and Dealers:	1	1,183.7	-	-	-	-	22	7,017.4	23	8,201.1
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000.0	1	4,000.0
(b) Shares and Debentures	1	1,183.7	-	-	-	-	13	2,477.5	14	3,661.1
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	8	540.0	8	540.0
2. To Others:	64	1,576.8	2	1.0	6	5.5	94	285,318.7	166	286,902.0
(a) Government and Other Trustee Securities	43	949.7	2	1.0	3	3.7	23	97,472.0	71	98,426.4
(b) Shares and Debentures	2	13.9	-	-	3	1.8	4	904.7	9	920.4
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	19	613.2	-	-	-	-	67	186,942.0	86	187,555.2
III. Merchandise	21,801	218,109.9	186	2,912.7	15	191.8	33,577	#####	55,579	#####
A. Food Items:	1,686	40,320.0	64	1,114.9	2	12.0	14,349	672,787.5	16,101	714,234.4
1. Wheat	300	2,107.9	40	31.9	-	-	5,020	162,952.5	5,360	165,092.3
2. Rice and Paddy	481	29,041.7	9	1,007.6	-	-	2,099	116,719.2	2,589	146,768.5
3. Other Grains & Pulses:	109	467.4	-	-	-	-	247	16,385.9	356	16,853.3
(a) Indigenous	108	454.3	-	-	-	-	235	15,602.9	343	16,057.2
(b) Imported	1	13.1	-	-	-	-	12	783.0	13	796.1
4. Edible Oils:	125	1,536.4	-	-	-	-	1,075	77,129.4	1,200	78,665.8
(a) Indigenous	115	1,488.6	-	-	-	-	1,028	74,145.1	1,143	75,633.7
(b) Imported	10	47.8	-	-	-	-	47	2,984.3	57	3,032.1
5. Sugar:	77	2,897.5	2	0.2	-	-	1,086	191,121.2	1,165	194,018.9
(a) Indigenous	77	2,897.5	2	0.2	-	-	1,083	190,738.1	1,162	193,635.8
(b) Imported	-	-	-	-	-	-	3	383.1	3	383.1
6. Kariana And Spices	82	175.2	1	0.0	-	-	44	738.9	127	914.2
7. Fish And Fish Preparations	2	1.7	-	-	-	-	5	16.4	7	18.1
8. Other Food Items:	510	4,092.3	12	75.1	2	12.0	4,773	107,724.0	5,297	111,903.4
(a) Indigenous	508	4,081.5	12	75.1	2	12.0	4,748	107,133.4	5,270	111,301.9
(b) Imported	2	10.8	-	-	-	-	25	590.6	27	601.4
B. Raw Materials:	16,777	107,968.1	51	1,124.2	11	134.4	8,402	802,393.4	25,241	911,620.1
1. Cotton Raw:	14,701	15,707.1	5	0.7	-	-	2,489	166,412.0	17,195	182,119.8
(a) Indigenous	289	12,327.7	5	0.7	-	-	2,033	138,104.6	2,327	150,433.1
(b) Imported	14,412	3,379.3	-	-	-	-	456	28,307.4	14,868	31,686.7
2. Synthetic Fibers:	5	75.8	-	-	-	-	77	8,403.2	82	8,479.1
(a) Indigenous	5	75.8	-	-	-	-	50	7,857.4	55	7,933.2
(b) Imported	-	-	-	-	-	-	27	545.8	27	545.8
3. Fertilizers:	951	10,606.6	8	28.4	11	134.4	483	47,873.0	1,453	58,642.4
(a) Indigenous	935	10,467.0	8	28.4	11	134.4	471	44,396.0	1,425	55,025.9
(b) Imported	16	139.6	-	-	-	-	12	3,477.0	28	3,616.6
4. Petroleum Crude:	70	41,086.8	-	-	-	-	1,225	64,989.2	1,295	106,076.0
(a) Indigenous	45	38,987.1	-	-	-	-	1,207	54,618.4	1,252	93,605.4
(b) Imported	25	2,099.7	-	-	-	-	18	10,370.9	43	12,470.6
5. Iron and Steel:	169	4,613.3	8	1,022.7	-	-	1,754	110,552.9	1,931	116,188.8
(a) Indigenous	139	3,041.8	8	1,022.7	-	-	1,522	76,682.1	1,669	80,746.7
(b) Imported	30	1,571.4	-	-	-	-	232	33,870.7	262	35,442.2
6. Wool & Goat Hair	1	14.7	-	-	-	-	8	52.1	9	66.8
7. Hides & Skins	2	-	-	-	-	-	73	5,419.4	75	5,419.4
8. Oil Seeds	7	23.7	1	-	-	-	77	3,550.4	85	3,574.1
9. Pesticides & Insecticides:	32	179.7	-	-	-	-	385	5,363.4	417	5,543.1
(a) Indigenous	32	179.7	-	-	-	-	380	5,227.7	412	5,407.4
(b) Imported	-	-	-	-	-	-	5	135.7	5	135.7
10. Other Raw Materials:	839	35,660.6	29	72.3	-	-	1,831	389,777.7	2,699	425,510.6
(a) Indigenous	819	35,502.3	27	70.9	-	-	1,621	357,293.5	2,467	392,866.8
(b) Imported	20	158.2	2	1.4	-	-	210	32,484.2	232	32,643.9

3.11.1 Advances Classified by Securities and Gender All Banks As on 31st December, 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:	3,338	69,821.8	71	673.7	2	45.4	10,826	1,037,432.1	14,237	1,107,972.9
1. Cotton Textiles:	1,029	31,226.6	-	-	-	-	1,602	164,901.5	2,631	196,128.1
(a) Indigenous	968	18,411.9	-	-	-	-	1,408	141,406.5	2,376	159,818.4
(b) Imported	61	12,814.7	-	-	-	-	194	23,495.0	255	36,309.7
2. Cotton Yarn:	95	481.8	3	20.6	-	-	1,119	69,542.6	1,217	70,045.0
(a) Indigenous	95	481.8	3	20.6	-	-	1,070	68,792.3	1,168	69,294.7
(b) Imported	-	-	-	-	-	-	49	750.3	49	750.3
3. Other Textiles:	153	12,836.8	3	1.8	-	-	1,942	253,573.2	2,098	266,411.8
(a) Indigenous	151	12,745.6	3	1.8	-	-	1,908	249,094.2	2,062	261,841.7
(b) Imported	2	91.2	-	-	-	-	34	4,478.9	36	4,570.1
4. Machinery:	246	2,508.4	4	0.1	1	1.3	738	137,824.5	989	140,334.2
(a) Indigenous	234	2,430.6	4	0.1	-	-	401	80,570.5	639	83,001.1
(b) Imported	12	77.8	-	-	1	1.3	337	57,254.0	350	57,333.1
5. Handloom Products	-	-	-	-	-	-	1	20.0	1	20.0
6. Carpets & Rugs	5	85.4	-	-	-	-	5	17.5	10	102.9
7. Readymade Garments	38	10,749.4	9	14.8	-	-	729	38,147.1	776	48,911.3
8. Cement and Cement Products:	17	80.6	1	1.0	-	-	354	60,407.8	372	60,489.3
(a) Indigenous	17	80.6	1	1.0	-	-	353	59,719.7	371	59,801.3
(b) Imported	-	-	-	-	-	-	1	688.0	1	688.0
9. Sports Goods	9	11.1	-	-	-	-	90	3,342.2	99	3,353.3
10. Surgical Instruments	15	299.1	1	15.8	1	44.1	77	3,558.2	94	3,917.2
11. Chemicals & Dyes	102	1,791.3	-	-	-	-	1,098	55,504.6	1,200	57,295.8
12. Other Finished Goods:	1,629	9,751.2	50	619.7	-	-	3,071	250,593.1	4,750	260,963.9
(a) Indigenous	1,571	9,606.9	50	619.7	-	-	2,878	241,426.1	4,499	251,652.6
(b) Imported	58	144.3	-	-	-	-	193	9,167.0	251	9,311.3
IV. Fixed Assets Including Machinery	365,193	525,874.4	36,815	50,371.8	349	771.3	52,907	2,039,288.1	455,264	2,616,305.6
A. Transport Equipments	352,455	502,668.8	35,352	49,184.3	290	700.1	39,222	392,188.4	427,319	944,741.6
B. Furniture & Fixtures	80	98.7	7	4.0	-	-	141	5,569.1	228	5,671.9
C. Office Equipments	8	81.8	1	2.7	-	-	265	50,461.3	274	50,545.7
D. Other Machinery & Equipments	12,650	23,025.1	1,455	1,180.8	59	71.2	13,279	1,591,069.3	27,443	1,615,346.3
V. Real Estate	548,664	775,274.0	42,099	70,537.0	3,393	20,508.2	38,047	1,207,866.0	632,203	2,074,185.2
A. Land	442,655	254,166.9	22,866	13,693.7	679	1,512.7	15,720	488,680.5	481,920	758,053.8
1. Residential	10,940	39,878.6	539	1,953.7	79	392.6	6,434	223,133.4	17,992	265,358.3
(a) House	10,551	38,400.0	494	1,798.0	61	332.0	5,304	177,673.9	16,410	218,203.9
(b) Flat	389	1,478.5	45	155.7	18	60.6	1,130	45,459.5	1,582	47,154.4
2. Non-Residential	431,715	214,288.4	22,327	11,740.0	600	1,120.1	9,286	265,547.1	463,928	492,695.6
(a) Commercial	1,976	19,186.7	46	271.5	55	77.1	2,786	117,308.9	4,863	136,844.2
(b) Industrial	446	6,855.4	10	75.2	3	20.3	1,188	99,017.7	1,647	105,968.6
c) Agriculture	421,908	172,908.1	22,205	11,263.3	165	322.3	4,465	18,753.2	448,743	203,246.9
d) Other	7,385	15,338.2	66	130.0	377	700.3	847	30,467.4	8,675	46,635.9
B. Buildings:	106,009	521,107.1	19,233	56,843.3	2,714	18,995.5	22,327	719,185.5	150,283	1,316,131.4
1. Residential	99,353	433,613.0	19,044	53,324.5	2,289	14,708.7	14,988	363,618.0	135,674	865,264.2
(a) House	85,146	353,489.2	17,515	45,608.1	2,233	13,462.8	4,107	119,465.3	109,001	532,025.4
(b) Flat	14,207	80,123.9	1,529	7,716.3	56	1,245.9	10,881	244,152.7	26,673	333,238.8
2. Non-Residential	6,656	87,494.0	189	3,518.8	425	4,286.8	7,339	355,567.5	14,609	450,867.2
(a) Commercial	2,629	54,237.5	66	1,177.7	102	3,775.0	2,477	158,344.0	5,274	217,534.2
(b) Industrial	588	5,673.2	7	36.0	7	24.7	2,601	128,110.1	3,203	133,844.1
c) Agriculture	1,897	16,444.0	42	100.1	293	322.4	742	14,931.6	2,974	31,798.0
d) Other	1,542	11,139.3	74	2,205.1	23	164.6	1,519	54,181.9	3,158	67,690.9
VI. Fixed Deposits and Insurance Policies	5,892	31,018.4	803	1,179.3	54	705.9	6,454	404,728.1	13,203	437,631.7
A. Bank Deposits	5,885	31,005.4	803	1,179.3	54	705.9	6,435	404,636.2	13,177	437,526.8
1. Security Deposits	1,424	8,912.3	173	367.5	13	563.8	1,468	58,706.6	3,078	68,550.2
2. Term Deposits (TDRs)	2,004	19,447.3	255	475.3	36	118.9	2,621	189,398.6	4,916	209,440.1
3. Other Deposits	2,457	2,645.7	375	336.6	5	23.2	2,346	156,531.0	5,183	159,536.5
B. Insurance Policies	7	13.0	-	-	-	-	19	91.9	26	104.9
VII. Others	337,995	297,887.3	28,329	17,306.1	538	1,821.4	166,493	4,998,188.1	533,355	5,315,203.0
A. Other Secured Advances	33,118	116,158.4	2,121	4,837.8	446	1,202.5	155,521	2,790,008.8	191,206	2,912,207.5
1. Receivables	590	13,271.2	19	264.6	-	-	1,727	480,223.1	2,336	493,758.9
2. Employees Benefits	967	260.4	56	12.8	-	-	24	4,185.2	1,047	4,458.4
3. Others	31,561	102,626.7	2,046	4,560.4	446	1,202.5	153,770	2,305,600.5	187,823	2,413,990.2
B. Advances Secured by Guarantee(s)	304,877	181,728.9	26,208	12,468.3	92	618.9	10,972	2,208,179.3	342,149	2,402,995.5
1. Institutional Guarantee(s)	2,450	20,013.3	5	7.3	4	21.9	5,246	2,096,046.9	7,705	2,116,089.4
2. Individual Guarantee(s)	302,427	161,715.6	26,203	12,461.0	88	597.0	5,726	112,132.5	334,444	286,906.1
VIII. Unsecured Advances	4,073,659	390,785.8	768,766	36,951.3	-	-	6,192	374,640.6	4,848,617	802,377.7
1. Credit Cards	2,069,510	264,399.9	253,524	18,664.8	-	-	-	-	2,323,034	283,064.7
2. Personal Loan	1,947,610	112,318.4	512,292	17,932.2	-	-	25	11.9	2,459,927	130,262.5
3. Others	56,539	14,067.5	2,950	354.3	-	-	6,167	374,628.8	65,656	389,050.5
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3

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.

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024		2025							
	Dec		Mar		Jun		Sep		Dec ^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	6,529,818	5,354,647.9	6,378,959	5,732,977.6	6,140,428	6,356,959.0	6,140,428	6,356,959.0	5,881,560	7,284,678.3
5.00	52,169	204,822.7	51,274	205,455.1	55,657	293,492.2	55,657	293,492.2	74,764	621,871.7
10.00	112,451	1,636,535.2	97,962	1,161,572.2	123,135	1,213,723.0	123,135	1,213,723.0	36,598	426,575.9
15.00	87,298	510,585.7	26,119	421,380.0	21,064	159,328.3	21,064	159,328.3	21,413	227,350.1
20.00	389,883	1,311,861.9	411,376	1,289,771.8	383,548	639,225.0	383,548	639,225.0	395,562	855,331.0
25.00	114,000	2,239,756.6	107,278	2,028,147.6	67,699	1,872,055.6	67,699	1,872,055.6	62,752	2,589,049.8
30.00	43,346	469,909.8	64,768	394,752.0	68,408	247,900.0	68,408	247,900.0	76,449	338,592.8
33.33	714	20,345.4	49,934	20,010.6	878	8,421.4	878	8,421.4	644	7,585.0
35.00	22,526	456,762.9	25,176	158,990.3	28,748	193,288.3	28,748	193,288.3	29,378	176,489.0
40.00	27,375	212,031.5	29,921	193,209.1	84,735	198,220.6	84,735	198,220.6	30,010	143,405.6
45.00	7,407	102,783.3	6,921	115,372.5	8,745	95,488.5	8,745	95,488.5	8,274	78,470.1
50.00	39,112	277,050.2	15,943	194,648.3	18,685	211,563.0	18,685	211,563.0	15,375	195,578.2
55.00	8,247	49,578.7	9,396	121,978.4	10,278	68,593.8	10,278	68,593.8	12,177	73,660.5
60.00	6,096	67,645.1	6,915	100,005.5	8,570	85,407.6	8,570	85,407.6	8,338	69,388.0
65.00	6,331	62,875.6	6,715	134,744.3	5,345	103,389.2	5,345	103,389.2	5,980	76,668.2
70.00	4,016	22,325.9	5,899	72,549.3	4,083	77,955.1	4,083	77,955.1	5,102	50,719.3
75.00	3,549	22,765.2	8,578	323,596.6	5,683	316,364.6	5,683	316,364.6	6,523	437,698.9
80.00	3,400	29,350.1	7,726	82,372.0	3,485	47,866.0	3,485	47,866.0	11,622	45,779.9
85.00	3,034	18,767.9	6,249	82,494.5	3,535	65,561.9	3,535	65,561.9	6,786	58,572.9
90.00	3,125	15,308.5	5,659	124,221.0	3,704	90,249.9	3,704	90,249.9	13,532	93,735.4
95.00	2,902	12,254.3	4,565	83,222.1	6,503	204,679.0	6,503	204,679.0	4,719	86,727.1
99.99	1,673	18,443.0	17,621	76,733.7	50,548	549,706.6	50,548	549,706.6	55,572	598,565.8
TOTAL	7,468,472	13,116,407.0	7,344,954	13,118,204.6	7,103,464	13,099,438.4	7,103,464	13,099,438.4	6,763,130	14,536,493.3

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.

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st December, 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	4,747,433	1,157,028.4	832,868	108,105.7	165	1,419.3	301,094	6,018,124.8	5,881,560	7,284,678.3
05.00	18,642	57,618.5	1,671	4,031.5	2,727	14,231.5	51,724	545,990.3	74,764	621,871.7
10.00	16,237	43,264.9	1,189	2,703.9	18	92.9	19,154	380,514.2	36,598	426,575.9
15.00	11,866	31,666.0	3,964	11,458.2	74	569.3	5,509	183,656.5	21,413	227,350.1
20.00	364,180	250,532.5	22,538	18,708.6	31	73.0	8,813	586,016.9	395,562	855,331.0
25.00	31,405	267,482.9	2,694	8,501.9	177	2,519.2	28,476	2,310,545.8	62,752	2,589,049.8
30.00	62,859	102,507.4	4,227	6,439.5	56	512.0	9,307	229,133.9	76,449	338,592.8
33.33	575	2,192.6	43	84.1	-	-	26	5,308.3	644	7,585.0
35.00	25,086	39,194.8	2,421	2,287.6	91	232.9	1,780	134,773.7	29,378	176,489.0
40.00	24,427	47,378.7	1,234	2,807.8	64	2,048.7	4,285	91,170.4	30,010	143,405.6
45.00	6,531	25,524.6	637	1,935.4	108	221.2	998	50,788.9	8,274	78,470.1
50.00	12,321	68,833.3	1,108	3,145.9	23	71.0	1,923	123,528.0	15,375	195,578.2
55.00	10,436	21,002.6	1,172	1,579.2	30	219.6	539	50,859.1	12,177	73,660.5
60.00	6,818	14,216.5	660	1,111.4	17	32.0	843	54,028.1	8,338	69,388.0
65.00	4,638	13,732.0	594	1,056.3	26	108.1	722	61,771.8	5,980	76,668.2
70.00	3,646	9,878.7	568	881.0	18	50.7	870	39,908.9	5,102	50,719.3
75.00	3,578	6,747.3	566	569.8	18	321.9	2,361	430,059.9	6,523	437,698.9
80.00	8,209	7,711.5	2,696	1,127.4	17	34.7	700	36,906.3	11,622	45,779.9
85.00	4,921	6,234.0	1,332	966.4	13	29.6	520	51,342.9	6,786	58,572.9
90.00	9,309	5,815.0	3,212	1,018.7	18	94.3	993	86,807.5	13,532	93,735.4
95.00	2,806	5,940.0	271	481.8	9	38.8	1,633	80,266.6	4,719	86,727.1
99.99	33,476	95,549.5	1,502	4,947.5	661	1,351.0	19,933	496,717.8	55,572	598,565.8
Total	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3

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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3.12.2 Advances Classified by Tenure/Maturity and Gender
All Banks
As on 31st December, 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	3,871,061	732,394.5	719,509	37,634.2	729	6,677.0	230,161	7,079,292.8	4,821,460	7,855,998.6
1.1. Overnight	7,193	29,350.8	451	1,444.9	63	163.9	15,904	669,239.0	23,611	700,198.6
1.2. 2 days to 7 days	3,693	9,032.9	368	882.2	43	156.7	2,400	118,223.4	6,504	128,295.2
1.3. For 8 days to 1 month	263,549	67,368.5	55,831	3,491.0	48	227.3	1,950	202,501.8	321,378	273,588.6
1.4. For above 1 month but <= 3 month	1,555,092	105,937.5	429,134	4,344.5	24	63.2	8,726	1,106,685.5	1,992,976	1,217,030.6
1.5. For above 3 months but <= 6 months	709,184	110,316.7	34,450	6,051.2	27	89.3	21,207	1,368,022.1	764,868	1,484,479.3
1.6. For above 6 months but <= one year	1,332,350	410,388.2	199,275	21,420.5	524	5,976.7	179,974	3,614,621.0	1,712,123	4,052,406.4
2. Medium Term	488,288	242,509.4	66,338	18,254.0	35	156.2	72,711	1,067,240.6	627,372	1,328,160.2
2.1. For above 1 year but <= 2 years	315,850	166,693.5	48,332	11,988.2	6	24.4	20,519	896,519.8	384,707	1,075,225.8
2.2. For above 2 years but <= 3 years	172,438	75,815.9	18,006	6,265.8	29	131.9	52,192	170,720.9	242,665	252,934.4
3. Long Term	1,050,050	1,305,147.7	101,320	128,061.5	3,597	17,438.2	159,331	3,901,687.1	1,314,298	5,352,334.4
3.1. For above 3 years but <= 4 years	167,209	176,769.1	34,414	36,187.9	213	530.3	30,387	485,862.9	232,223	699,350.2
3.2. For above 4 years but <= 5 years	219,048	241,680.8	23,603	23,275.9	427	814.5	32,584	649,801.7	275,662	915,572.9
3.3. For above 5 years but <= 7 years	507,419	437,035.4	28,721	27,502.0	334	863.5	81,943	1,165,106.3	618,417	1,630,507.2
3.4. For above 7 years but <= 10 years	55,015	101,513.7	6,162	10,163.5	448	1,845.9	7,709	902,833.1	69,334	1,016,356.2
3.5. For above 10 years but <= 15 years	27,073	81,289.6	3,385	9,050.6	513	3,198.5	5,509	566,474.0	36,480	660,012.8
3.6. For above 15 years but <= 20 years	20,363	99,941.2	2,355	9,192.1	521	3,229.6	185	32,314.0	23,424	144,676.9
3.7. For above 20 years but <= 25 years	48,932	148,846.4	2,053	9,983.5	1,101	6,588.8	777	66,304.0	52,863	231,722.8
3.8. For above 25 years but <= 30 years	4,772	17,259.0	605	2,660.0	39	362.6	127	26,944.1	5,543	47,225.7
3.9. For above 30 years	219	812.4	22	46.0	1	4.5	110	6,046.8	352	6,909.8
Total	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3

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.)

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3.12.3 Advances Classified by Nature and Gender
All Banks
As on 31st December, 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	4,866,454	1,694,122.0	834,652	138,304.8	1,332	7,353.2	407,750	7,056,912.8	6,110,188	8,896,692.8
2. ISLAMIC	542,945	585,929.5	52,515	45,644.9	3,029	16,918.3	54,453	4,991,307.8	652,942	5,639,800.5
A. Ijara Finance	76,358	122,127.3	6,193	8,953.6	8	17.8	15,096	177,774.4	97,655	308,873.2
B. Diminishing Musharaka	55,822	117,434.0	5,271	7,181.4	882	2,668.6	12,967	1,370,634.2	74,942	1,497,918.1
C. Istisna	634	17,202.8	21	2,152.6	-	-	6,733	537,983.3	7,388	557,338.7
D. Mudaraba	119	1,797.7	-	-	-	-	-	-	119	1,797.7
E. Murabaha	9,920	21,852.6	686	1,138.3	25	52.4	6,050	207,137.7	16,681	230,181.0
F. Musawamah finance	26,683	13,086.9	3,761	1,463.2	-	-	2,602	92,262.9	33,046	106,813.0
G. Musharaka Finance	14,229	36,382.8	1,397	2,513.6	10	58.7	2,090	353,055.2	17,726	392,010.4
H. Salam Finance	328	3,539.1	-	-	-	-	1,648	84,592.8	1,976	88,131.9
I. Commodity Murabahah / Tawwanuq	305,335	36,207.5	28,872	3,067.7	-	-	1	0.5	334,208	39,275.7
J. Advance against financing	1,111	1,923.7	102	89.7	-	-	123	50,568.2	1,336	52,581.6
K. Other Islamic Modes of Financing	52,406	214,375.2	6,212	19,084.8	2,104	14,120.7	7,143	2,117,298.4	67,865	2,364,879.1
Total	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3

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.)

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3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 31st December, 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	827	52,092.0	28	1,314.7	-	-	9,664	1,157,550.6	10,519	1,210,957.3
1.1. Export finance schemes	356	21,438.3	5	158.3	-	-	3,358	425,453.0	3,719	447,049.6
1.2. Others	471	30,653.7	23	1,156.4	-	-	6,306	732,097.6	6,800	763,907.7
2. Import financing	541	7,444.5	19	196.7	-	-	8,504	560,710.0	9,064	568,351.1
3. Government self employment schemes	56,098	82,916.1	3,797	5,739.4	13	22.2	3,993	37,031.7	63,901	125,709.4
4. Working capital/short term	3,961,502	801,066.3	701,371	42,240.4	578	2,702.8	332,778	5,852,180.2	4,996,229	6,698,189.7
4.1. Small Loans	3,017,589	249,028.0	633,082	21,769.0	17	45.5	81,064	265,954.4	3,731,752	536,796.9
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	21	4.2	4	-	-	-	592	11,112.9	617	11,117.1
4.4. Others	943,831	550,453.1	68,285	20,471.4	561	2,657.2	250,851	4,464,038.4	1,263,528	5,037,620.2
4.5. Commodity Operations Financing	61	1,581.0	-	-	-	-	271	1,111,074.5	332	1,112,655.5
5. Fixed investment/long term	1,390,431	1,336,532.6	181,952	134,458.5	3,770	21,546.5	107,264	4,440,748.1	1,683,417	5,933,285.7
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	381	5,524.8	2	3.8	-	-	12,546	398,592.4	12,929	404,121.1
5.2. Financing Power Plants Using Renewable Energy	529	7,163.1	26	139.9	4	2.7	2,160	71,968.4	2,719	79,274.0
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	2	25.1	-	-	-	-	31	935.2	33	960.4
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	87	870.7	632	683.2	-	-	398	3,529.6	1,117	5,083.4
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	48	909.5	-	-	-	-	206	5,962.2	254	6,871.8
5.6. Small Loans	372,834	257,782.4	59,688	25,112.6	585	1,399.5	19,956	144,977.6	453,063	429,272.1
5.7. Others	914,564	656,154.6	103,067	60,844.1	799	3,060.7	68,442	3,610,608.0	1,086,872	4,330,667.4
5.8. Financing for Construction Purposes	96,192	389,761.4	18,390	47,195.3	2,382	17,083.6	1,120	121,411.4	118,084	575,451.6
5.9. SME Asaan Finance (SAAF) Scheme	5,773	18,319.9	146	475.7	-	-	2,119	9,028.0	8,038	27,823.6
5.10 Machinery	21	21.1	1	3.9	-	-	286	73,735.2	308	73,760.3
Total	5,409,399	2,280,051.5	887,167	183,949.7	4,361	24,271.5	462,203	12,048,220.5	6,763,130	14,536,493.3

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.)

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3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jan-26	Feb-26	Mar-26	Apr-26
A. Agriculture, forestry, and fishing	400,878.1	494,762.4	601,355.0	590,206.5	593,263.7	594,894.5
Trade finance	4,060.7	2,751.4	12,041.2	12,714.8	12,246.2	15,957.1
Working capital	217,193.8	261,385.3	309,452.5	302,870.4	301,820.7	290,529.7
Fixed investment	159,360.8	200,690.2	242,508.7	236,260.1	241,135.1	247,675.9
Construction Financing	884.2	874.2	542.4	525.7	524.0	495.4
Other	19,378.7	29,061.4	36,810.3	37,835.5	37,537.7	40,236.4
B. Mining and quarrying	89,229.2	88,607.5	73,426.3	74,515.9	74,751.7	73,302.5
Trade finance	2,058.9	2,454.1	1,055.7	1,220.1	1,233.1	1,546.7
Working capital	39,245.0	33,602.0	25,939.4	26,580.3	23,611.5	22,034.4
Fixed investment	46,587.6	50,845.1	46,327.8	46,703.9	49,896.4	49,711.6
Construction Financing	-	0.4	-	-	-	-
Other	1,337.7	1,706.0	103.4	11.6	10.8	9.8
C. Manufacturing	4,838,826.3	5,354,889.2	5,637,698.9	5,870,397.6	5,857,102.1	5,803,495.7
Trade finance	1,153,978.2	1,372,424.4	1,506,265.2	1,554,825.7	1,517,502.4	1,487,137.8
Working capital	2,091,473.2	2,258,831.1	2,353,280.4	2,427,146.6	2,451,860.8	2,381,905.8
Fixed investment	1,486,448.2	1,591,663.0	1,664,340.8	1,768,959.2	1,755,884.3	1,804,293.5
Construction Financing	17,528.5	14,194.9	5,559.1	6,335.9	5,202.4	5,016.1
Other	89,398.2	117,775.8	108,253.3	113,130.2	126,652.2	125,142.5
D. Electricity, gas, steam and air conditioning supply	514,268.8	486,486.8	371,846.9	369,443.1	377,202.0	389,666.4
Trade finance	6,906.5	2,422.9	3,751.2	4,326.7	3,786.7	3,239.8
Working capital	188,133.5	192,722.7	129,271.0	130,403.1	141,788.0	147,367.8
Fixed investment	318,329.4	290,971.3	238,749.5	234,654.0	231,460.8	238,296.8
Construction Financing	761.3	226.4	-	-	-	-
Other	138.1	143.5	75.2	59.3	166.5	762.1
E. Water supply; sewerage, waste management and remediation activities	23,968.5	32,246.2	44,022.5	44,205.3	44,715.5	43,194.8
Trade finance	2,151.2	1,371.4	1,991.4	1,998.8	2,707.8	2,239.0
Working capital	5,932.7	4,795.2	4,082.4	4,131.4	4,009.9	2,989.7
Fixed investment	15,813.1	25,986.9	37,803.4	37,910.7	37,918.4	37,886.7
Construction Financing	-	-	-	-	-	-
Other	71.5	92.7	145.3	164.3	79.4	79.4
F. Construction	192,851.7	210,346.1	215,811.4	213,668.7	217,445.7	210,627.1
Trade finance	1,997.6	1,278.5	2,044.2	2,310.0	2,834.0	1,550.7
Working capital	33,901.0	46,244.1	48,323.5	51,787.1	56,096.0	52,715.9
Fixed investment	23,745.6	47,699.5	75,155.8	79,367.2	74,816.9	75,899.8
Construction Financing	132,737.9	114,509.8	89,534.9	79,268.5	82,838.7	79,549.4
Other	469.6	614.2	753.0	936.0	860.1	911.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923.5	677,115.3	790,865.9	807,521.5	829,957.3	827,911.3
Trade finance	66,369.6	67,758.0	79,758.4	91,616.7	87,081.3	95,694.6
Working capital	317,581.9	390,125.3	466,443.2	455,670.7	467,688.4	451,624.7
Fixed investment	100,861.9	143,953.4	175,191.4	190,052.5	208,444.9	213,617.9
Construction Financing	16,834.9	14,274.3	1,227.2	1,312.5	1,470.2	1,023.2
Other	38,275.1	61,004.2	68,245.6	68,869.1	65,272.4	65,950.9
H. Transportation and storage	123,532.9	129,433.9	160,970.6	159,937.5	168,735.6	173,359.4
Trade finance	2,598.9	3,621.3	2,138.9	2,890.4	4,369.0	5,695.7
Working capital	46,028.0	29,226.4	40,981.0	36,279.8	40,707.9	34,237.6
Fixed investment	65,232.1	77,328.4	91,257.4	91,234.0	91,022.0	97,511.0
Construction Financing	631.2	3,853.9	3,598.3	3,591.5	3,589.9	3,579.0
Other	9,042.8	15,403.7	22,994.9	25,941.9	29,046.7	32,336.1
I. Accommodation and food service activities	38,347.6	80,594.6	94,125.4	93,481.4	94,535.4	94,076.7
Trade finance	1,034.6	1,774.5	4,399.6	3,836.3	4,215.0	4,212.9
Working capital	11,108.3	9,239.0	16,554.3	16,654.9	17,392.2	16,946.2
Fixed investment	17,597.0	61,107.8	66,404.4	66,329.5	66,555.7	66,395.8
Construction Financing	7,499.0	7,316.4	5,827.3	5,729.5	5,420.4	5,527.2
Other	1,108.7	1,156.9	939.8	931.3	952.1	994.6

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jan-26	Feb-26	Mar-26	Apr-26
J. Information and communication	406,896.9	552,295.8	582,860.1	578,551.4	593,972.9	575,301.1
Trade finance	3,110.4	4,017.5	5,267.1	6,877.3	7,850.9	10,185.6
Working capital	42,465.6	76,852.3	84,153.1	82,805.0	84,273.6	76,839.9
Fixed investment	339,322.3	441,735.8	457,734.3	455,009.3	467,752.8	454,558.1
Construction Financing	947.5	1,265.1	1,021.3	1,004.0	963.8	905.2
Other	21,051.2	28,425.1	34,684.3	32,855.7	33,131.8	32,812.3
K. Real estate activities	37,772.8	42,592.4	40,135.6	41,958.2	45,993.3	45,463.5
Trade finance	-	316.3	551.0	578.9	573.1	529.0
Working capital	4,619.6	6,156.4	14,894.9	15,129.0	17,268.2	15,728.9
Fixed investment	10,272.6	11,901.2	13,248.8	14,918.7	16,722.1	17,802.5
Construction Financing	22,852.6	24,187.2	11,418.4	11,318.3	11,417.4	11,391.4
Other	27.9	31.3	22.4	13.3	12.5	11.8
L. Professional, scientific and technical activities	59,263.6	69,863.5	112,795.2	112,822.4	114,583.6	114,115.1
Trade finance	5,636.9	9,161.8	5,941.8	4,828.7	3,666.8	4,974.5
Working capital	33,595.9	45,691.8	55,278.7	53,961.5	55,868.4	52,235.0
Fixed investment	18,161.0	13,242.0	51,136.3	53,397.4	54,365.4	55,944.5
Construction Financing	801.8	1,060.4	43.5	117.6	164.6	164.0
Other	1,068.1	707.5	394.9	517.2	518.3	797.2
M. Administrative and support service activities	51,535.6	60,985.2	63,883.0	61,767.7	61,192.4	61,381.3
Trade finance	3,092.6	1,907.5	2,280.2	2,189.0	1,899.1	2,260.9
Working capital	22,102.4	28,972.1	28,710.3	26,626.8	25,782.4	25,105.8
Fixed investment	22,152.9	26,195.7	28,517.4	28,726.5	28,998.3	29,306.9
Construction Financing	-	-	3,559.7	3,376.7	3,576.7	3,443.5
Other	4,187.6	3,909.9	815.4	848.8	935.9	1,264.2
N. Education	29,144.7	30,245.3	28,281.8	29,589.0	30,002.6	29,541.5
Trade finance	325.8	-	245.0	193.1	127.3	157.7
Working capital	8,703.9	12,217.2	8,127.7	8,162.3	8,564.0	7,594.8
Fixed investment	12,045.7	12,859.8	16,219.5	17,492.4	17,935.7	18,542.4
Construction Financing	7,713.3	4,672.4	3,065.0	3,047.5	2,677.2	2,480.5
Other	356.0	495.8	624.5	693.6	698.3	766.1
O. Human health and social work activities	18,198.0	16,501.9	15,562.8	15,754.4	15,388.9	15,537.2
Trade finance	-	-	-	3.7	-	-
Working capital	5,770.5	5,574.4	5,663.7	5,844.6	5,266.0	5,210.6
Fixed investment	9,266.6	8,671.9	8,332.7	8,434.8	8,787.6	8,961.5
Construction Financing	3,045.5	1,706.2	1,161.5	1,098.3	954.6	911.2
Other	115.5	549.4	404.8	373.0	380.8	453.9
P. Arts, entertainment, and recreation	1,723.3	2,358.5	2,270.3	3,279.7	3,764.9	4,089.0
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,006.7	1,076.5	1,012.9	1,043.6	1,539.8	1,556.8
Fixed investment	331.5	926.5	1,118.9	2,097.9	2,063.5	2,370.8
Construction Financing	267.9	242.3	28.2	28.2	28.0	28.0
Other	17.2	13.3	10.3	10.0	33.7	33.4
Q. Other service activities	51,182.4	94,786.0	101,791.0	106,437.6	112,198.1	110,607.0
Trade finance	1,733.2	2,276.9	2,045.0	1,930.2	2,626.8	1,828.0
Working capital	20,792.8	54,223.0	57,277.0	58,391.3	62,959.6	60,048.0
Fixed investment	22,484.3	34,564.1	34,819.9	36,258.8	38,378.1	39,885.5
Construction Financing	1,371.7	877.9	753.3	2,751.9	680.4	751.0
Other	4,800.4	2,844.1	6,895.9	7,105.4	7,553.2	8,094.5
Total	7,417,543.8	8,424,110.7	8,937,702.7	9,173,538.1	9,234,805.8	9,166,564.1

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/ccodata/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	Jan-26	Feb-26	Mar-26	Apr-26
A. Agriculture, forestry, and fishing	49,720.2	67,377.9	95,629.1	95,054.6	98,951.5	102,677.8
Trade finance	30.2	179.1	165.5	159.6	173.8	167.5
Working capital	19,308.7	27,613.2	38,209.5	37,221.4	38,876.7	40,107.5
Fixed investment	18,682.3	22,203.4	34,890.1	35,274.1	37,118.1	38,909.4
Construction Financing	9.8	9.9	8.7	8.7	8.7	8.3
Other	11,689.2	17,372.3	22,355.3	22,390.7	22,774.3	23,485.1
B. Mining and quarrying	1,291.5	1,970.3	2,116.1	2,144.7	2,110.7	2,158.1
Trade finance	70.1	112.0	14.3	20.2	22.6	17.3
Working capital	685.5	1,026.2	955.4	936.3	907.3	926.2
Fixed investment	535.8	820.8	1,133.8	1,176.6	1,170.0	1,204.9
Construction Financing	-	0.4	-	-	-	-
Other	-	11.0	12.6	11.6	10.8	9.8
C. Manufacturing	203,147.9	254,657.6	314,785.3	304,578.6	309,080.6	297,791.6
Trade finance	21,504.3	24,305.7	33,008.7	29,152.0	29,463.7	29,340.2
Working capital	138,727.3	171,785.9	205,259.7	198,366.8	200,974.0	191,271.0
Fixed investment	36,905.9	47,609.9	61,333.4	61,814.1	62,951.5	60,404.8
Construction Financing	186.5	899.3	57.2	77.2	55.3	46.5
Other	5,823.9	10,056.8	15,126.3	15,168.5	15,636.0	16,729.0
D. Electricity, gas, steam and air conditioning supply	3,159.2	2,675.3	3,259.8	3,168.6	3,273.2	3,544.5
Trade finance	229.7	289.3	9.3	8.1	7.1	7.1
Working capital	2,491.3	1,799.1	1,706.3	1,666.6	1,715.7	1,723.5
Fixed investment	425.2	568.3	1,525.8	1,481.2	1,538.0	1,801.9
Construction Financing	-	-	-	-	-	-
Other	13.1	18.5	18.5	12.6	12.4	12.1
E. Water supply; sewerage, waste management and remediation activities	168.6	393.7	803.9	803.9	870.1	846.6
Trade finance	-	-	-	-	-	-
Working capital	25.4	66.1	45.3	53.7	77.3	65.7
Fixed investment	125.1	259.0	679.0	670.8	713.4	701.5
Construction Financing	-	-	-	-	-	-
Other	18.1	68.5	79.5	79.5	79.4	79.4
F. Construction	15,446.9	20,447.6	20,776.8	20,657.1	21,449.2	20,960.7
Trade finance	87.9	42.0	14.3	32.6	15.8	62.7
Working capital	4,757.8	7,844.7	6,538.2	7,460.2	7,052.5	7,122.5
Fixed investment	4,765.0	5,671.0	7,608.7	8,392.1	7,896.4	8,133.0
Construction Financing	5,559.8	6,472.6	6,027.4	4,168.8	5,882.4	5,067.2
Other	276.3	417.4	588.2	603.5	602.1	575.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	199,121.9	261,039.2	306,424.9	309,208.4	332,744.0	333,971.2
Trade finance	5,238.4	5,937.9	4,993.0	5,109.0	5,339.6	5,197.2
Working capital	124,250.3	145,495.6	157,953.9	157,175.3	171,425.9	168,002.2
Fixed investment	50,090.3	73,700.2	101,774.7	104,629.5	112,405.4	114,852.4
Construction Financing	227.6	186.5	144.7	165.6	175.6	136.7
Other	19,315.3	35,718.9	41,558.7	42,129.1	43,397.3	45,782.6
H. Transportation and storage	28,488.1	43,976.0	60,049.4	63,768.5	68,670.1	72,925.2
Trade finance	-	-	40.0	40.0	40.1	40.0
Working capital	2,031.5	2,367.6	2,450.4	2,848.6	2,598.1	2,775.1
Fixed investment	19,536.0	26,642.7	34,887.0	35,246.5	37,288.5	38,085.7
Construction Financing	160.7	145.9	87.9	84.3	85.1	75.7
Other	6,760.0	14,819.7	22,584.1	25,549.1	28,658.3	31,948.7
I. Accommodation and food service activities	5,192.5	7,109.1	10,768.7	10,382.3	10,461.9	10,941.1
Trade finance	27.5	102.3	1,183.3	703.3	1,128.6	1,838.0
Working capital	1,599.9	1,388.5	2,682.8	2,679.2	2,653.9	2,494.7
Fixed investment	1,849.2	3,333.2	5,153.0	5,273.2	4,943.1	4,896.3
Construction Financing	733.5	1,247.8	1,003.8	989.4	988.2	986.7
Other	982.4	1,037.4	745.8	737.2	748.1	725.4

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jan-26	Feb-26	Mar-26	Apr-26
J. Information and communication	4,879.1	6,701.5	10,537.0	10,240.7	10,512.4	10,673.3
Trade finance	91.0	114.3	130.2	130.2	144.4	161.7
Working capital	1,748.7	3,222.7	4,550.5	4,229.6	4,504.6	4,617.3
Fixed investment	2,788.4	2,902.9	4,781.7	4,835.9	4,822.1	4,819.4
Construction Financing	132.5	111.9	99.8	98.1	96.3	94.6
Other	118.5	349.7	974.7	946.9	945.0	980.4
K. Real estate activities	2,420.3	2,893.7	3,375.8	3,294.4	3,507.4	3,365.5
Trade finance	-	-	-	-	-	-
Working capital	422.0	745.2	605.6	541.8	552.1	467.0
Fixed investment	1,390.4	1,801.3	2,523.1	2,525.2	2,733.2	2,645.7
Construction Financing	580.0	326.3	224.6	214.1	209.6	241.1
Other	27.9	20.8	22.4	13.3	12.5	11.8
L. Professional, scientific and technical activities	18,415.8	14,741.4	18,256.7	18,998.8	19,316.8	18,194.9
Trade finance	1,607.8	735.9	392.5	371.6	411.1	457.8
Working capital	8,231.8	10,682.8	9,910.9	10,296.8	10,422.1	8,250.5
Fixed investment	8,106.2	3,177.1	7,832.7	8,212.2	8,381.2	9,348.2
Construction Financing	5.3	19.9	-	-	-	-
Other	464.7	125.7	120.6	118.2	102.3	138.3
M. Administrative and support service activities	8,151.2	11,390.8	12,833.5	12,193.5	13,562.1	12,422.2
Trade finance	394.3	263.2	638.0	640.4	628.5	343.3
Working capital	4,619.3	6,232.3	5,886.5	5,123.5	6,334.9	5,402.5
Fixed investment	2,820.6	4,537.7	5,863.4	5,980.7	6,148.9	6,138.5
Construction Financing	-	-	-	-	-	-
Other	317.0	357.6	445.5	448.9	449.8	537.9
N. Education	3,799.8	5,217.0	5,269.0	5,465.6	5,613.3	5,761.5
Trade finance	6.7	-	-	-	-	-
Working capital	1,361.6	1,977.9	1,408.7	1,454.1	1,532.4	1,633.4
Fixed investment	1,803.2	2,514.5	3,201.2	3,283.9	3,349.0	3,334.4
Construction Financing	272.3	228.7	34.5	34.0	33.6	27.7
Other	356.0	495.8	624.5	693.6	698.3	766.1
O. Human health and social work activities	2,554.6	3,384.2	4,311.5	4,249.4	4,357.2	4,355.7
Trade finance	-	-	-	-	-	-
Working capital	891.3	1,160.5	1,230.2	1,157.9	1,208.4	1,143.3
Fixed investment	1,470.8	1,803.4	2,604.0	2,644.4	2,695.8	2,734.4
Construction Financing	81.1	183.9	102.9	78.1	76.2	28.2
Other	111.4	236.4	374.5	368.9	376.7	449.8
P. Arts, entertainment, and recreation	367.2	724.7	955.5	917.3	983.7	1,012.6
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	145.1	211.7	327.3	311.9	379.2	346.2
Fixed investment	102.8	398.4	517.1	494.6	470.2	532.3
Construction Financing	2.1	1.3	0.9	0.9	0.7	0.7
Other	17.2	13.3	10.3	10.0	33.7	33.4
Q. Other service activities	23,790.7	51,600.9	60,687.2	60,773.7	66,141.0	63,755.4
Trade finance	47.9	301.9	217.6	202.6	255.9	196.7
Working capital	7,727.5	29,550.3	31,423.5	30,534.1	34,797.0	31,750.2
Fixed investment	14,722.6	18,975.2	24,640.9	25,661.4	26,452.9	27,207.9
Construction Financing	202.9	52.9	24.1	33.7	30.4	29.0
Other	1,089.9	2,720.6	4,381.0	4,342.0	4,604.8	4,571.6
Total	570,115.5	756,300.9	930,840.1	925,899.9	971,605.1	965,358.0

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

3.15 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	(%)	
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	0.1	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.8	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	-
Oct-Dec-2025 ^P	Punjab	6,863.9	36.0	6,728.0	98.0	135.9	2.0	258.0	6,986.0	36.7	101.8
	Sindh	9,714.3	51.0	9,407.7	96.8	306.6	3.2	146.1	9,553.7	50.1	98.4
	KPK	1,027.9	5.4	1,026.0	99.8	1.8	0.2	109.9	1,135.9	6.0	110.5
	Balochistan	27.4	0.1	26.7	97.3	0.7	2.7	11.5	38.2	0.2	139.4
	Islamabad	1,399.8	7.4	1,138.7	81.4	261.1	18.7	178.2	1,316.9	6.9	94.1
	Gilgit-Baltistan	7.7	0.0	7.5	97.7	0.2	2.3	0.3	7.8	0.0	101.6
	AJK	14.3	0.1	14.3	99.7	0.0	0.3	2.4	16.7	0.1	116.5
Total		19,055.3	100.0	18,348.9	96.3	706.4	3.7	706.4	19,055.3	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 d

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

Billion Rupees

Place of disbursement	Place of Utilization	Apr-Jun-25		Jul-Sep-25		Oct-Dec-25 ⁴	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,491.8	96.5	4,949.1	97.3	6,343.7	92.6
	Sindh	154.2	2.7	101.3	2.0	239.8	3.5
	KPK	6.7	0.1	5.8	0.1	44.7	0.7
	Balochistan	1.0	0.0	1.3	0.0	7.9	0.1
	Islamabad	30.5	0.5	25.2	0.5	213.6	3.1
	Gilgit-Baltistan	2.9	0.1	0.9	0.0	0.2	-
	AJK	1.3	0.0	0.6	0.0	0.7	0.0
Punjab Total		5,688.5	100.0	5,084.2	100.0	6,850.6	100.0
Sindh	Punjab	139.7	2.0	337.9	4.9	281.3	2.7
	Sindh	6,703.0	97.4	6,502.0	94.5	9,811.2	94.4
	KPK	23.8	0.4	30.0	0.4	187.0	1.8
	Balochistan	7.0	0.1	3.1	0.0	65.3	0.6
	Islamabad	5.1	0.1	5.7	0.1	49.3	0.5
	Gilgit-Baltistan	0.0	-	0.0	-	1.5	0.0
	AJK	0.2	-	0.2	-	1.8	0.0
Sindh Total		6,878.7	100.0	6,878.8	100.0	10,397.3	100.0
KPK	Punjab	0.1	0.1	0.2	0.2	0.1	0.2
	Sindh	0.3	0.2	0.2	0.2	0.2	0.2
	KPK	115.6	96.8	86.7	96.1	74.9	96.0
	Balochistan	0.0	0.0	0.0	0.0	0.0	0.0
	Islamabad	3.3	2.8	3.2	3.5	2.8	3.5
	Gilgit-Baltistan	0.1	0.1	0.0	0.0	-	-
	AJK	0.0	0.0	-	-	0.0	0.0
KPK Total		119.4	100.0	90.3	100.0	78.0	100.0
Balochistan	Punjab	0.0	0.4	0.0	0.2	-	0.0
	Sindh	0.1	0.7	2.7	18.3	0.3	2.3
	KPK	0.0	0.0	-	0.0	-	-
	Balochistan	10.3	98.8	12.2	81.5	11.9	97.7
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	0.0	0.0	-	-	-	-
	AJK	0.0	-	-	-	-	-
Balochistan Total		10.4	100.0	14.9	100.0	12.2	100.0
Islamabad	Punjab	105.9	5.1	101.5	7.4	136.0	6.4
	Sindh	15.7	0.8	13.0	0.9	12.4	0.6
	KPK	632.2	30.4	479.5	34.9	129.8	6.1
	Balochistan	0.3	0.0	0.2	0.0	0.2	0.0
	Islamabad	1,325.8	63.7	781.7	56.8	1,861.9	87.0
	Gilgit-Baltistan	0.1	-	0.0	-	-	-
	AJK	0.0	-	0.0	-	0.0	-
Islamabad Total		2,079.9	100.0	1,375.9	100.0	2,140.3	100.0
Gilgit-Baltistan	Punjab	0.0	0.4	-	0.1	-	0.1
	Sindh	0.0	0.1	-	0.0	-	0.0
	KPK	0.0	0.3	0.0	0.3	0.0	0.2
	Balochistan	-	-	-	-	-	-
	Islamabad	0.1	1.3	0.1	1.5	0.0	0.8
	Gilgit-Baltistan	5.8	97.9	6.3	98.2	5.2	98.9
	AJK	0.0	0.0	-	0.0	-	-
Gilgit-Baltistan Total		6.0	100.0	6.4	100.0	5.2	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
	KPK	0.0	0.0	-	0.0	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.1	0.0	0.1	-	0.0
	Gilgit-Baltistan	0.0	0.3	-	-	-	-
	AJK	12.2	99.5	11.7	99.8	11.0	99.9
AJK Total		12.3	100.0	11.8	100.0	11.0	100.0
Grand Total		14,795.2		13,462.2		19,494.6	

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	Apr-Jun-25		Jul-Sep-25		Oct-Dec-25 ¹	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,491.8	95.7	4,949.1	91.8	6,343.7	93.8
	Sindh	139.7	2.4	337.9	6.3	281.3	4.2
	KPK	0.1	-	0.2	-	0.1	-
	Balochistan	0.0	-	0.0	-	-	-
	Islamabad	105.9	1.8	101.5	1.9	136.0	2.0
	Gilgit-Baltistan	0.0	-	-	-	-	-
	AJK	0.0	-	0.0	-	0.0	-
Punjab Total		5,737.6	100.0	5,388.7	100.0	6,761.1	100.0
Sindh	Punjab	154.2	2.2	101.3	1.5	239.8	2.4
	Sindh	6,703.0	97.5	6,502.0	98.2	9,811.2	97.5
	KPK	0.3	-	0.2	-	0.2	-
	Balochistan	0.1	-	2.7	0.0	0.3	-
	Islamabad	15.7	0.2	13.0	0.2	12.4	0.1
	Gilgit-Baltistan	0.0	-	-	-	-	-
	AJK	0.0	-	-	-	-	-
Sindh Total		6,873.2	100.0	6,619.2	100.0	10,063.9	100.0
KPK	Punjab	6.7	0.9	5.8	1.0	44.7	10.2
	Sindh	23.8	3.1	30.0	5.0	187.0	42.9
	KPK	115.6	14.9	86.7	14.4	74.9	17.2
	Balochistan	0.0	-	-	-	-	-
	Islamabad	632.2	81.2	479.5	79.6	129.8	29.7
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	-	-	-	-
KPK Total		778.4	100.0	602.0	100.0	436.4	100.0
Balochistan	Punjab	1.0	5.2	1.3	7.8	7.9	9.2
	Sindh	7.0	37.9	3.1	18.5	65.3	76.5
	KPK	0.0	0.1	0.0	0.1	0.0	0.0
	Balochistan	10.3	55.5	12.2	72.7	11.9	14.0
	Islamabad	0.3	1.4	0.2	1.0	0.2	0.3
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		18.5	100.0	16.7	100.0	85.3	100.0
Islamabad	Punjab	30.5	2.2	25.2	3.1	213.6	10.0
	Sindh	5.1	0.4	5.7	0.7	49.3	2.3
	KPK	3.3	0.2	3.2	0.4	2.8	0.1
	Balochistan	-	-	-	-	-	-
	Islamabad	1,325.8	97.1	781.7	95.8	1,861.9	87.5
	Gilgit-Baltistan	0.1	0.0	0.1	0.0	0.0	-
	AJK	0.0	-	0.0	-	-	-
Islamabad Total		1,364.8	100.0	815.9	100.0	2,127.6	100.0
Gilgit Baltistan	Punjab	2.9	32.6	0.9	12.3	0.2	2.5
	Sindh	0.0	0.3	0.0	0.3	1.5	21.7
	KPK	0.1	0.7	0.0	0.3	-	0.0
	Balochistan	0.0	0.0	-	-	-	-
	Islamabad	0.1	0.9	0.0	0.4	-	0.1
	Gilgit-Baltistan	5.8	65.0	6.3	86.8	5.2	75.8
	AJK	0.0	0.5	-	0.0	-	-
Gilgit-Baltistan Total		9.0	100.0	7.2	100.0	6.8	100.0
AJK	Punjab	1.3	9.5	0.6	4.8	0.7	5.4
	Sindh	0.2	1.3	0.2	1.2	1.8	13.2
	KPK	0.0	0.1	-	0.0	0.0	0.1
	Balochistan	0.0	-	-	-	-	-
	Islamabad	0.0	0.3	0.0	0.3	0.0	0.1
	Gilgit-Baltistan	0.0	-	-	-	-	-
	AJK	12.2	88.8	11.7	93.7	11.0	81.2
AJK Total		13.8	100.0	12.5	100.0	13.5	100.0
Grand Total		14,795.2	-	13,462.2	-	19,494.6	-

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	Jun-25			Sep-25			Dec-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.0	0.0	-	-	-	-	-	-
	Government	0.1	644.8	644.9	0.2	624.9	625.1	0.1	634.0	634.1
	Non-Financial Public Sector Enterprises	-	2,389.1	2,389.1	-	2,370.0	2,370.0	-	2,882.0	2,882.0
	NBFCs & Financial Auxiliaries	0.0	718.7	718.7	-	654.9	654.9	-	595.2	595.2
	Private Sector (Business)	436.7	7,698.7	8,135.4	435.7	7,697.0	8,132.7	517.7	8,527.3	9,045.0
	Trust Funds & Non Profit Organizations	0.6	8.7	9.3	0.6	7.3	7.8	0.5	7.8	8.3
	Personal/Individuals	107.4	1,111.8	1,219.2	110.8	1,196.8	1,307.6	123.5	1,246.7	1,370.2
	Others	0.3	1.4	1.7	0.3	1.1	1.4	0.3	1.6	1.8
	Total	545.1	12,573.1	13,118.2	547.4	12,552.0	13,099.4	642.1	13,894.4	14,536.5
	Punjab	Foreign Constituents	-	0.0	0.0	-	-	-	-	-
Government		-	27.0	27.0	-	25.7	25.7	-	33.3	33.3
Non-Financial Public Sector Enterprises		-	776.9	776.9	-	782.8	782.8	-	837.3	837.3
NBFCs & Financial Auxiliaries		-	38.0	38.0	-	37.1	37.1	-	37.9	37.9
Private Sector (Business)		351.9	3,380.8	3,732.7	347.9	3,329.3	3,677.2	393.9	3,839.5	4,233.3
Trust Funds & Non Profit Organizations		0.6	2.5	3.0	0.6	1.8	2.3	0.5	2.4	3.0
Personal/Individuals		30.7	344.3	375.0	32.9	370.6	403.5	31.9	396.1	428.0
Others		0.3	0.8	1.1	0.3	0.8	1.0	0.3	1.2	1.5
Total		383.4	4,570.2	4,953.7	381.6	4,548.0	4,929.6	426.6	5,147.8	5,574.3
Sindh		Foreign Constituents	-	0.0	0.0	-	-	-	-	-
	Government	0.1	228.4	228.5	0.2	223.5	223.7	0.1	218.4	218.5
	Non-Financial Public Sector Enterprises	-	1,311.0	1,311.0	-	1,329.1	1,329.1	-	1,586.0	1,586.0
	NBFCs & Financial Auxiliaries	0.0	659.1	659.1	-	594.1	594.1	-	512.3	512.3
	Private Sector (Business)	40.8	3,397.1	3,437.9	40.3	3,460.7	3,501.0	53.2	3,699.6	3,752.8
	Trust Funds & Non Profit Organizations	-	2.4	2.4	-	1.9	1.9	-	1.9	1.9
	Personal/Individuals	10.2	680.7	690.9	10.4	737.3	747.7	9.0	755.0	764.1
	Others	-	0.6	0.6	-	0.3	0.3	-	0.3	0.3
	Total	51.0	6,279.3	6,330.3	50.9	6,346.9	6,397.8	62.3	6,773.6	6,835.9
	Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-
Government		-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
Non-Financial Public Sector Enterprises		-	44.2	44.2	-	16.3	16.3	-	3.9	3.9
NBFCs & Financial Auxiliaries		-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
Private Sector (Business)		35.3	93.9	129.1	38.4	103.6	142.0	41.8	109.1	150.9
Trust Funds & Non Profit Organizations		-	0.0	0.0	-	-	-	-	-	-
Personal/Individuals		61.5	42.6	104.1	62.3	43.4	105.6	76.6	46.5	123.1
Others		-	-	-	-	-	-	-	-	-
Total		96.8	180.7	277.5	100.6	163.4	264.0	118.3	159.6	277.9
Balochistan		Foreign Constituents	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	46.4	46.4
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.5	5.8	9.3	3.6	6.0	9.6	22.8	8.4	31.3
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	0.1	0.1
	Personal/Individuals	1.9	4.2	6.1	2.0	4.1	6.1	2.0	4.0	6.0
	Others	-	-	-	-	-	-	-	-	-
	Total	5.4	10.0	15.4	5.6	10.1	15.7	24.8	58.9	83.7
	Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-
Government		-	389.4	389.4	-	375.6	375.6	-	382.2	382.2
Non-Financial Public Sector Enterprises		-	257.1	257.1	-	241.8	241.8	-	408.3	408.3
NBFCs & Financial Auxiliaries		-	21.5	21.5	-	23.7	23.7	-	44.9	44.9
Private Sector (Business)		0.4	783.7	784.1	0.4	765.4	765.8	0.3	838.2	838.5
Trust Funds & Non Profit Organizations		-	3.8	3.8	-	3.6	3.6	-	3.4	3.4
Personal/Individuals		0.2	34.6	34.9	0.3	36.1	36.3	0.3	37.8	38.1
Others		-	0.0	0.0	-	-	-	-	-	-
Total		0.6	1,490.2	1,490.8	0.6	1,446.2	1,446.8	0.5	1,714.9	1,715.4

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

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-25			Sep-25			Dec-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.6	2.3	5.9	3.8	2.5	6.2	4.15	2.78	6.93
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.8	1.4	2.2	0.8	1.5	2.2	0.78	1.63	2.41
	Total	4.4	3.7	8.1	4.5	3.9	8.4	4.9	4.4	9.34
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.3	35.1	36.4	1.4	29.6	31.0	1.58	29.69	31.3
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.1	3.9	6.0	2.3	3.9	6.2	2.99	5.58	8.57
	Total	3.4	38.9	42.4	3.6	33.5	37.1	4.6	35.3	39.8

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 re

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								
	Jun			Sep			Dec ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	126,040.7	42,623.9	228,904.4	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7
I. GOVERNMENT	-	34.1	-	-	1,024.5	-	-	517.4	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5,361.5	-	2,967.9	3,359.8	109.7	0.0	1,654.6	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	120,679.1	42,589.8	225,936.5	107,043.8	35,753.5	228,968.5	116,885.6	49,186.1	216,771.7
a. Agriculture, forestry and fishing	9.7	-	447.2	41.3	-	409.8	110.8	51.2	327.3
b. Mining and quarrying	-	1,695.0	539.2	-	-	-	-	125.3	30.9
c. Manufacturing	72,569.8	35,721.0	211,877.0	62,958.3	30,325.0	212,086.4	63,293.9	38,213.9	205,072.5
01 - Manufacture of food products	9,061.1	9,352.7	13,261.9	5,449.2	4,752.1	11,148.1	6,417.3	8,174.2	9,438.5
02 - Manufacture of beverages	3,275.3	465.3	25.5	100.0	465.3	-	100.0	465.3	3.0
03 - Manufacture of textiles	38,049.1	12,756.7	159,565.9	39,219.1	11,125.5	166,695.4	41,976.5	8,953.3	163,587.1
04 - Manufacture of wearing apparel	1,338.9	1,368.2	27,791.1	1,285.2	1,555.1	22,277.5	1,462.8	1,352.2	20,404.6
05 - Manufacture of leather and related products	20.6	1,285.9	3,484.5	17.4	534.2	3,321.2	15.1	1,238.4	3,208.7
06 - Manufacture of paper and paper products	-	304.5	281.7	26.7	271.5	240.4	147.5	281.4	254.6
07 - Manufacture of coke and refined petroleum products	1,631.4	686.2	-	645.3	2,791.1	-	204.3	2,892.6	-
08 - Manufacture of chemicals and chemical products	9,837.3	2,842.5	204.1	12,920.8	2,099.4	1,247.6	9,692.3	6,022.9	226.7
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	70.0	415.0	299.5	85.0	582.6	291.0	270.0	464.1	269.6
10 - Manufacture of rubber and plastics products	268.4	661.4	1,734.2	251.7	687.1	1,893.0	108.9	613.1	1,771.9
11 - Manufacture of other non-metallic mineral products	25.0	137.4	1,221.6	-	176.1	1,230.5	-	370.8	1,259.1
12 - Manufacture of basic metals	431.5	2,933.4	317.2	574.3	3,071.1	322.4	267.4	3,398.7	122.5
13 - Manufacture of fabricated metal products, except machinery and equipment	166.5	293.0	-	361.6	141.0	14.2	384.0	217.7	-
14 - Manufacture of computer, electronic and optical products	70.0	6.3	64.5	45.0	4.2	95.0	45.0	4.2	40.5
15 - Manufacture of electrical equipment	295.4	375.7	92.1	492.6	422.8	109.2	638.7	1,216.3	73.4
16 - Manufacture of machinery and equipment	-	-	327.5	-	-	320.7	0.0	36.7	308.2
17 - Manufacture of motor vehicles, trailers and semi-trailers	269.0	1,603.9	-	349.0	1,397.7	1.1	266.0	1,950.6	270.2
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19 - Other manufacturing	7,760.3	232.8	3,205.8	1,135.4	248.3	2,879.2	1,298.1	561.3	3,834.0
d. Electricity, gas, steam and air conditioning supply	125.0	-	215.0	110.0	-	215.0	116.4	-	65.0
e. Water supply; sewerage, waste management and remediation activities	24.2	-	-	24.2	-	-	24.2	31.1	-
f. Construction	43.4	182.0	-	24.9	165.8	-	92.4	523.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	19,225.2	4,023.3	11,317.8	13,303.6	4,895.4	14,434.0	19,440.5	9,775.5	10,109.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	311.0	31.1	-	0.5	31.1	-	219.6	125.4
02 - Wholesale trade, except of motor vehicles and motorcycles	2,992.3	2,937.1	1,988.7	3,359.6	4,256.3	2,481.1	3,121.2	8,120.0	2,380.8
03 - Retail trade, except of motor vehicles and motorcycles	16,232.9	775.2	9,298.0	9,944.0	638.6	11,921.7	16,319.2	1,436.0	7,603.6
h. Transportation and storage	-	277.1	164.8	-	0.6	155.1	121.2	0.6	105.6
i. Accommodation and food service activities	-	115.1	-	-	115.1	-	-	254.3	60.2
j. Information and communication	24,773.0	30.0	248.9	26,476.1	0.0	218.4	30,275.0	15.6	-
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	375.1	224.5	310.9	672.2	111.7	722.8	304.2	138.5	247.7
m. Administrative and support service activities	3,415.1	6.9	792.9	3,320.2	36.6	714.0	545.5	48.6	708.2
n. Education	-	-	-	-	-	-	-	-	9.9
o. Human health and social work activities	-	313.0	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	118.6	1.8	22.8	113.0	99.2	13.0	2,561.5	4.1	34.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	126,040.7	42,623.9	228,904.4	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7

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	2025								
	Jun			Sep			Dec ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	29,324,686.3	30,629,780.9	30,155,428.5	28,226,234.6	29,669,073.1	29,174,625.1	29,999,093.6	31,355,858.8	31,196,329.6
1) Treasury Bills	5,862,596.5	6,212,847.8	5,910,754.4	4,671,713.1	4,997,298.9	4,747,892.4	5,063,740.8	5,387,804.0	5,115,230.7
2) Pakistan Investment Bonds (PIBs)	23,451,402.1	24,415,951.1	24,233,952.1	23,553,029.5	24,670,282.2	24,425,166.7	24,927,773.5	25,960,186.7	26,073,440.2
a. Fixed Rate	8,816,278.9	9,190,307.4	9,086,751.4	6,735,207.5	7,170,502.2	7,018,803.5	7,342,505.8	7,638,881.0	7,756,358.9
b. Floating Rate	14,635,123.1	15,225,643.8	15,147,200.7	16,817,822.0	17,499,779.9	17,406,363.2	17,585,267.7	18,321,305.8	18,317,081.2
3) Others	10,687.8	981.9	10,721.9	1,492.0	1,492.0	1,566.1	7,579.3	7,868.1	7,658.7
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	7.7	7.7	25.7
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	486,468.3	332,792.3	592,913.2	496,259.7	373,351.5	645,069.0	493,110.0	559,528.6	654,777.2
1) Quoted On The Stock Exchange	239,139.4	92,891.4	334,530.7	249,177.9	126,673.6	388,127.1	270,649.0	330,051.0	412,700.0
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	25,594.5	15,632.2	29,636.9	27,717.6	19,347.6	37,432.2	35,014.6	45,551.7	43,099.2
NFPSEs	42,296.4	12,247.8	64,524.7	47,263.5	17,263.0	81,512.8	53,507.5	62,248.7	92,854.6
Private Sector	125,585.5	43,578.7	182,332.1	124,740.0	64,595.5	198,420.0	137,239.5	190,877.8	212,059.3
2) Unquoted On The Stock Exchange	247,328.9	239,900.9	258,382.6	247,081.8	246,677.9	256,941.9	222,461.1	229,477.6	242,077.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	51,260.9	45,025.7	63,774.5	51,703.0	50,972.3	63,298.0	46,101.8	47,586.2	62,628.1
NFPSEs	142,912.1	142,804.2	143,018.4	36,379.6	36,383.7	36,324.1	36,731.2	37,036.6	36,988.3
Private Sector	16,112.9	14,776.2	18,182.3	13,636.4	13,654.8	15,902.8	14,888.4	19,705.8	17,713.1
V. DEBENTURES	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATE	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	4.5	4.5	4.5	12.1	7.6	30.1	-	-	-
VIII. TERM FINANCE CERTIFICATES	99,616.6	100,733.4	90,799.6	89,425.4	90,287.1	93,110.4	93,375.3	93,988.1	94,177.8
IX. MUTUAL FUNDS	70,792.3	69,304.6	74,573.4	76,090.5	69,052.9	80,870.9	68,034.6	91,198.6	72,840.3
X. OTHERS	2,100.1	2,100.1	2,100.1	0.4	0.4	0.4	0.4	0.4	0.4
XI. Islamic Banking Products - Investments	6,042,467.7	6,044,707.9	6,357,280.0	6,505,566.5	6,526,676.0	6,783,826.8	6,502,136.9	6,531,545.8	6,664,163.5
a. Government Islamic Securities	5,572,960.5	5,571,860.9	5,857,909.0	5,998,173.5	6,009,296.1	6,262,729.9	6,385,237.9	6,383,253.8	6,542,914.4
1. GOP Ijara Sukuk	5,373,610.4	5,371,242.8	5,653,529.0	5,715,554.0	5,726,820.1	5,968,303.2	5,763,873.4	5,762,813.0	5,905,080.5
a. Variable Rental Rate	3,995,814.7	3,993,577.8	4,258,001.9	4,171,941.8	4,154,904.8	4,372,826.0	4,238,821.2	4,228,158.4	4,343,719.1
b. Fixed Rental Rate	1,377,795.8	1,377,665.0	1,395,527.1	1,543,612.1	1,571,915.3	1,595,477.2	1,525,052.2	1,534,654.5	1,561,361.4
2. Bai Muajjal - Government	185,899.0	185,670.1	190,722.1	271,957.7	271,318.0	283,403.9	611,269.7	609,639.3	627,567.5
3. Islamic Naya Pakistan Certificate	13,451.0	14,948.0	13,657.9	10,661.8	11,158.0	11,022.8	10,094.9	10,801.6	10,266.4
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	460,415.7	463,328.9	489,819.1	484,571.2	487,397.8	497,874.9	104,752.0	129,298.1	108,899.6
1) Diminishing Musharaka Sukuk	137,222.2	136,865.5	140,083.8	149,317.6	148,646.5	154,213.5	40,892.6	63,614.3	42,413.8
2) Ijarah Sukuk	173,052.6	173,341.3	196,345.6	193,899.2	193,830.9	198,114.6	4,149.9	4,149.9	5,899.3
3) Modaraba Sukuk	8,772.3	9,083.8	8,840.0	10,375.7	10,381.6	10,786.0	10,353.5	10,359.8	10,343.9
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	141,368.6	144,038.3	144,549.6	130,978.8	134,538.8	134,760.9	49,355.9	51,174.0	50,242.6
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,252.9	5,652.3	5,748.1	7,639.4	7,639.4	7,898.8	4,658.1	4,658.1	4,724.5
h. Other Islamic Mode of Investments	3,838.7	3,865.8	3,803.8	15,182.5	22,342.6	15,323.3	7,489.0	14,335.9	7,624.9
TOTAL	36,026,138.0	37,179,425.9	37,273,101.5	35,393,591.5	36,728,450.7	36,777,535.0	37,155,760.8	38,632,130.1	38,682,316.5

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2025			
	Mar	Jun	Sep	Dec ^p
00.00	8,495,913.6	9,376,947.9	8,579,811.5	8,826,958.3
01.00*	356,403.4	227,110.9	247,006.5	251,404.5
02.00*	207,268.5	80,682.8	305,670.8	193,730.1
03.00*	9,897.5	343,216.1	350,533.6	339,245.5
04.00*	497,703.5	92,472.2	201,730.3	289,181.9
05.00*	464,561.8	169,455.7	676,812.8	140,203.6
06.00*	288,030.5	1,047,759.2	1,044,886.2	1,051,510.7
07.00*	404,299.9	169,956.8	69,394.6	1,011,193.8
08.00	874,677.3	423,937.9	465,822.3	352,499.4
08.50	88,312.6	94,221.5	79,653.3	386,416.9
09.00	220,702.8	702,742.3	300,378.8	1,957,086.7
09.50	85,030.4	5,965,559.0	9,236,180.6	6,790,934.6
10.00	615,885.3	706,349.4	805,490.9	1,256,122.0
10.50	7,336,387.4	1,941,352.9	466,428.7	884,234.2
11.00	192,277.2	743,785.9	1,299,816.0	1,660,718.8
11.50	1,443,139.7	1,775,784.1	275,601.5	499,841.3
12.00	113,043.7	375,410.5	230,353.9	227,756.1
12.50	11,889.9	10,418.9	9,823.9	1,634.2
13.00	54,629.2	60,113.9	59,915.2	11,723.8
13.50	74,191.2	7,761.4	6,824.3	1,890.0
14.00	27,916.5	22,899.3	9,842.8	2,952.1
14.50	6,118.8	12,197.2	41,039.8	25,305.2
15.00	52,865.2	56,760.3	7,528.1	8,479.8
16.00	73,428.1	69,913.6	19,356.9	37,243.9
17.00	48,933.7	62,040.3	2,311.0	2,940.0
18.00	181,379.7	124,267.3	45,795.0	43,225.5
19.00	116,520.7	32,118.0	5,473.2	3,402.8
20.00	380,697.2	146,823.8	1,323.2	752.2
21.00	104,846.6	181.3	1,718.8	32.7
22.00	167.6	220.3	347.1	138.2
above 22.00	4,901.0	16,259.4	4,111.9	6,677.3
Total	22,832,020.6	24,858,720.4	24,850,983.2	26,265,436.1

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	2025			
	Mar	Jun	Sep	Dec ^P
00.00	3,725,310.1	4,175,746.3	4,294,003.3	4,501,932.7
01.00*	205,947.9	234,086.6	233,295.6	198,319.6
02.00*	91,719.5	109,727.9	90,556.3	93,408.5
03.00*	25,597.0	105,885.4	102,743.7	114,425.1
04.00*	94,698.4	20,717.2	30,041.3	62,279.2
05.00*	86,812.6	172,589.1	192,825.8	179,592.8
06.00*	201,426.2	509,785.9	544,083.9	564,070.2
07.00*	1,585,151.3	1,550,713.5	1,834,918.5	1,971,547.7
8.00	417,323.0	328,405.3	543,004.8	518,724.1
08.50	294,023.2	205,017.6	237,927.1	290,568.4
09.00	432,433.7	499,683.1	340,016.7	245,244.6
09.50	74,082.5	199,935.7	168,457.7	253,277.7
10.00	241,571.5	251,989.3	268,487.4	294,650.3
10.50	278,475.9	457,858.1	301,412.9	468,130.7
11.00	171,784.0	174,075.4	352,297.4	451,215.8
11.50	160,825.7	585,743.8	13,866.8	88,976.5
12.00	34,667.3	70,127.0	125.2	13,104.9
12.50	1,582.6	49.4	89.3	54.4
13.00	50,309.4	294.9	443.7	137.0
13.50	5,926.1	573.3	267.9	267.6
14.00	1,336.5	292.7	17.0	17.7
14.50	679.9	98.6	102.5	30.7
15.00	1,512.7	985.3	630.3	275.1
16.00	8,824.8	8,250.6	5,210.6	180.3
17.00	4,537.3	1,434.5	1,043.0	940.6
18.00	10,872.9	1,980.3	660.5	573.7
19.00	7,314.9	1,153.8	143.2	143.0
20.00	14,111.2	14,410.7	20.0	-
21.00	2,159.3	-	-	-
22.00	321.6	-	-	-
above 22.00	-	-	-	0.1
Total	8,231,338.9	9,681,611.5	9,556,692.3	10,312,089.1

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 31st December, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,368,697	1,899,238	474,309	3,586,647	13,328,891
01.00*	233,490	54,065	41,079	121,090	449,724
02.00*	68,030	14,116	33,075	171,917	287,139
03.00*	25,966	4,436	9,103	414,167	453,671
04.00*	44,667	11,542	15,113	280,139	351,461
05.00*	76,325	17,893	11,344	214,233	319,796
06.00*	319,063	142,128	45,217	1,109,173	1,615,581
07.00*	933,746	400,415	282,577	1,366,003	2,982,742
8.00	206,225	99,871	82,479	482,648	871,224
08.50	196,178	83,721	21,384	375,702	676,985
09.00	782,316	481,473	36,307	902,236	2,202,331
09.50	3,143,836	1,140,686	459,801	2,299,889	7,044,212
10.00	177,628	96,877	41,055	1,235,212	1,550,772
10.50	50,948	18,523	4,561	1,278,333	1,352,365
11.00	70,147	52,145	825	1,988,818	2,111,935
11.50	3,090	569	124	585,035	588,818
12.00	5,411	834	256	234,360	240,861
12.50	508	413	90	677	1,689
13.00	3,151	826	689	7,195	11,861
13.50	994	297	669	197	2,158
14.00	1,173	523	247	1,026	2,970
14.50	917	621	742	23,056	25,336
15.00	1,201	1,088	291	6,175	8,755
16.00	26,432	2,309	321	8,363	37,424
17.00	1,281	993	259	1,347	3,881
18.00	4,226	527	85	38,961	43,799
19.00	130	51	33	3,332	3,546
20.00	519	49	-	184	752
21.00	31	-	-	2	33
22.00	4	0	-	134	138
above 22.00	40	16	2	6,620	6,677
Total	13,746,371	4,526,245	1,562,036	16,742,873	36,577,525

Source: Statistics and Data Services Department, SBP

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

Notes:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in
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	Jun-25		Sep-25		Dec-25 ¹	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	806,925.6	757,775.5	961,737.4	839,175.1	913,668.5	815,129.0
01.00*	16,697.5	13,375.6	15,319.6	13,199.3	19,315.0	14,442.7
02.00*	108,244.0	104,018.3	119,209.6	113,690.1	131,099.2	126,657.6
03.00*	225,815.2	225,815.2	253,508.6	253,508.6	238,873.4	238,873.4
04.00*	130,958.1	130,851.5	139,931.0	139,834.4	145,097.4	145,011.6
05.00*	593,167.6	220,782.3	566,407.0	199,270.4	563,176.8	190,313.4
06.00*	76,900.0	64,746.4	196,487.7	81,345.0	90,179.4	74,492.0
07.00*	263,896.5	128,011.2	169,404.5	136,780.7	270,235.3	201,236.5
08.00*	243,939.1	243,001.6	285,981.7	285,044.2	268,165.8	253,119.3
8.25	2,095.7	2,095.7	1,236.0	1,236.0	2,822.8	2,822.8
8.50	15,614.8	15,614.8	6,547.1	6,547.1	3,309.6	3,309.6
8.75	5,036.0	5,036.0	994.3	849.3	329.9	329.9
9.00	113,682.1	113,682.1	65,762.6	65,762.6	39,333.8	39,333.8
9.25	2,177.6	2,177.6	5,964.7	5,964.7	3,350.1	3,350.1
9.50	101,901.0	1,714.9	104,209.9	4,209.9	113,030.7	2,099.5
9.75	3,690.2	3,690.2	156,276.7	6,276.7	55,741.1	5,741.1
10.00	216,527.1	16,427.4	56,686.4	6,655.3	30,450.3	28,439.5
10.25	4,467.6	4,467.6	6,893.1	6,893.1	135,171.0	5,378.7
10.50	9,347.0	9,347.0	8,208.7	8,208.7	129,157.3	12,657.3
10.75	19,126.3	4,717.0	34,964.7	17,013.6	240,920.4	121,701.3
11.00	48,136.8	18,052.2	176,075.4	80,248.6	463,985.1	168,352.3
11.25	166,189.0	89,159.3	721,042.3	270,433.5	347,282.3	231,300.3
11.50	426,494.2	204,368.4	491,451.1	257,154.4	417,525.7	247,101.4
11.75	325,908.8	136,379.7	468,160.1	245,623.3	475,766.3	378,967.0
12.00	502,669.8	197,434.6	522,223.7	316,790.6	450,802.6	284,204.5
12.25	593,949.4	296,993.6	371,072.3	329,199.0	261,301.4	250,852.1
12.50	300,338.6	260,122.5	184,840.6	173,503.3	199,220.0	180,639.0
12.75	350,327.4	267,446.0	259,101.2	226,542.6	179,825.1	172,660.7
13.00	323,592.1	297,892.3	172,637.6	168,951.9	263,289.4	251,249.4
13.25	300,440.0	225,937.0	205,834.7	137,410.9	186,929.7	112,036.8
13.50	179,465.6	110,497.3	80,373.6	57,445.2	102,932.8	64,928.1
13.75	162,997.2	144,780.3	89,057.0	62,208.9	71,017.3	68,152.3
14.00	94,060.6	92,390.3	93,620.0	87,496.6	237,812.5	139,037.1
14.25	133,027.8	123,628.3	93,943.2	65,773.9	69,343.8	66,442.3
14.50	62,034.9	57,220.0	53,843.7	50,140.0	86,290.2	86,199.2
14.75	108,347.8	69,157.4	70,419.3	70,182.6	23,013.4	22,947.2
15.00	55,256.2	52,102.4	40,423.5	35,450.9	62,463.3	51,843.0
15.25	87,120.1	55,029.9	47,903.9	47,563.9	57,196.2	33,699.8
15.50	22,036.9	22,036.9	13,355.8	13,254.8	37,980.8	37,980.8
15.75	70,340.3	70,190.3	16,401.1	16,381.1	12,907.3	12,887.3
16.00	42,433.6	35,742.6	35,827.4	27,079.7	35,688.2	33,228.6
16.25	44,626.7	44,624.8	29,049.8	28,978.2	41,889.6	41,685.4
16.50	38,227.7	36,617.6	25,577.2	24,086.0	33,446.7	31,994.5
16.75	13,089.4	12,091.4	14,310.7	13,312.7	22,410.1	21,412.1
17.00	508,359.0	297,189.1	485,833.4	292,981.9	452,016.4	341,895.1
17.25	36,407.5	36,407.5	72,078.3	72,078.3	29,545.2	29,545.2
17.50	139,951.2	60,600.9	72,978.3	57,693.2	60,023.4	53,890.7
17.75	12,397.3	12,397.3	15,184.0	15,184.0	9,673.7	9,673.7
18.00	84,565.6	56,758.0	80,557.8	52,798.2	39,491.3	36,955.7
18.25	65,101.1	65,101.1	25,429.7	25,429.7	18,456.5	18,456.5
18.50	16,554.9	16,554.9	14,301.6	14,301.6	10,666.6	10,666.6
18.75	11,441.8	11,190.8	4,123.0	4,123.0	2,020.6	2,020.6
19.00	19,163.4	19,163.4	56,234.0	56,234.0	77,388.5	77,388.5
19.25	41,211.1	41,211.1	44,309.4	44,309.4	47,419.0	47,419.0
19.50	4,904.1	4,904.1	3,077.0	3,077.0	1,077.9	1,077.9
19.75	27,774.4	27,774.4	2,191.8	2,191.8	663.4	663.4
20.00	33,792.6	33,792.6	77,870.1	77,870.1	78,491.6	78,491.6
20.25	32,896.3	32,896.3	15,532.2	15,531.4	776.7	775.8
20.50	5,819.3	5,819.3	1,642.2	1,642.2	1,159.4	1,159.4
20.75	6,672.2	6,672.2	4,926.6	4,926.6	314.3	314.3
21.00	17,684.5	17,184.5	14,475.6	14,475.6	23,545.2	23,545.2
21.25	3,539.1	3,537.5	2,293.1	2,293.1	1,880.0	1,880.0
21.50	2,132.7	2,132.7	1,482.5	1,282.5	1,600.8	1,600.8
21.75	13,514.8	13,514.8	12,194.1	12,194.1	920.4	920.4
22.00	19,880.8	19,880.8	23,845.3	23,845.3	22,729.6	22,729.6
22.25	6,483.7	6,483.7	4,079.1	4,078.7	2,072.6	2,072.2
22.50	10,081.6	10,081.3	2,188.6	2,188.4	1,661.4	1,661.1
22.75	1,112.5	1,112.5	408.9	408.9	420.9	248.5
23.00	3,219.1	3,039.3	2,567.2	2,002.4	1,615.3	1,615.3
23.25	3,696.5	3,696.5	2,422.0	2,422.0	1,046.9	1,046.9
23.50	152,613.5	132,129.8	129,418.8	127,179.2	140,865.4	138,428.6
23.75	974.3	974.3	369.4	369.4	119.5	119.5
24.00	9,558.5	9,558.5	8,663.5	8,663.5	5,880.2	5,880.2
24.25	1,183.8	1,183.8	1,279.2	1,279.2	2,508.3	2,508.3
24.50	1,401.4	1,401.4	1,169.5	1,169.5	1,595.5	1,595.5
24.75	536.1	536.1	198.6	198.6	240.6	240.6
25.00 & above	253,044.8	253,044.7	237,123.7	237,122.8	325,058.0	324,006.8
TOTAL	8,958,989.6	6,195,168.5	8,852,724.9	6,178,222.5	8,896,692.8	6,514,733.7

Source: Statistics and Data Services Department, SBP

Notes:
* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

2. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from 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					
	Jun		Sep ^P		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	220,517.5	212,731.4	375,192.6	261,281.9	390,265.2	320,095.3
01.00*	6,681.8	3,341.6	4,613.6	4,613.6	4,145.6	4,145.6
02.00*	68,267.1	68,267.1	72,218.0	72,218.0	72,044.8	72,044.8
03.00*	65,786.4	65,786.4	85,075.4	85,075.4	114,223.7	114,223.7
04.00*	55,245.2	55,245.2	59,648.3	59,648.3	101,342.0	93,137.4
05.00*	110,404.4	110,404.4	112,040.1	112,040.1	147,656.7	136,718.3
06.00*	25,569.8	25,519.8	85,281.6	35,940.3	44,728.3	44,683.5
07.00*	95,461.7	48,245.7	48,267.4	48,224.5	130,712.7	70,835.8
08.00*	179,233.1	176,730.0	234,145.1	231,642.1	246,554.1	246,554.1
8.25	2,073.4	2,073.4	2,999.6	2,999.6	4,351.6	4,351.6
8.50	3,933.2	3,933.2	2,981.2	2,981.2	254.1	254.1
8.75	1,383.0	1,383.0	338.3	338.3	32.4	32.4
9.00	38,465.9	37,518.7	23,760.7	23,715.2	8,481.9	8,436.4
9.25	4,966.6	4,966.6	4,042.0	4,042.0	4,278.8	4,278.8
9.50	4,553.0	4,553.0	2,367.5	2,367.5	887.8	887.8
9.75	1,267.4	1,267.4	766.0	766.0	498.6	498.6
10.00	19,265.8	19,265.8	5,451.1	5,451.1	24,692.9	24,684.8
10.25	1,507.2	1,507.2	24,549.3	24,236.8	522,436.8	41,075.3
10.50	25,786.1	25,786.1	14,210.4	14,210.4	55,417.7	47,183.3
10.75	18,113.1	13,113.2	34,993.5	28,438.0	275,856.8	161,153.8
11.00	47,951.7	36,951.7	171,271.5	104,475.2	327,251.9	229,699.5
11.25	232,512.1	149,506.6	553,254.7	275,679.9	372,836.1	290,302.3
11.50	226,021.7	193,354.1	309,154.3	235,815.0	391,050.9	226,835.4
11.75	192,999.1	128,441.0	229,199.2	170,891.2	516,805.4	267,785.6
12.00	232,914.5	176,045.5	317,162.9	244,674.7	365,919.9	267,527.2
12.25	340,205.0	212,566.9	255,347.1	140,882.7	221,132.4	201,872.7
12.50	327,505.7	164,254.5	141,334.4	127,401.9	128,394.6	114,041.8
12.75	221,500.4	178,747.6	105,241.7	100,579.2	123,102.8	121,407.3
13.00	157,113.0	145,700.6	87,621.6	76,085.0	96,706.4	95,213.7
13.25	125,821.7	117,489.5	51,779.5	49,172.1	72,297.2	64,020.6
13.50	175,968.8	75,465.5	70,275.1	54,990.6	54,620.0	50,332.7
13.75	102,143.4	102,086.7	78,599.1	73,201.2	79,126.8	79,087.9
14.00	55,361.9	54,811.6	59,766.2	59,309.4	135,334.1	107,232.6
14.25	31,503.3	30,177.3	61,186.5	59,823.5	47,041.6	47,006.7
14.50	34,879.8	30,098.2	38,226.4	38,199.9	39,945.7	39,922.4
14.75	36,040.9	30,818.0	26,381.0	26,342.6	19,060.0	19,037.0
15.00	123,219.4	57,145.3	95,696.3	32,977.1	96,421.8	35,892.3
15.25	32,969.8	30,243.0	64,788.4	63,942.1	63,716.8	63,716.8
15.50	27,192.6	27,189.8	20,127.0	20,124.9	19,365.7	19,365.7
15.75	15,540.9	15,535.4	11,539.9	11,534.8	9,502.6	9,498.5
16.00	18,732.3	18,672.9	17,730.8	17,687.3	15,233.4	15,212.3
16.25	13,988.4	13,985.3	15,191.1	15,188.2	47,412.9	16,785.6
16.50	24,189.8	16,387.0	24,448.5	16,652.9	8,953.4	8,949.1
16.75	16,044.9	16,027.1	13,443.1	13,427.8	6,431.5	6,418.9
17.00	129,007.5	15,108.1	10,423.7	10,420.3	7,779.2	7,776.1
17.25	6,557.9	6,557.9	7,584.9	7,584.9	6,757.4	6,757.4
17.50	22,108.7	15,315.2	18,925.5	12,344.1	6,023.0	6,000.3
17.75	4,602.5	4,602.2	3,495.4	3,495.4	2,513.4	2,513.4
18.00	9,033.8	9,033.7	8,696.8	8,696.8	2,992.5	2,992.5
18.25	6,232.1	6,231.0	5,493.2	5,492.4	3,160.7	3,160.7
18.50	6,407.4	6,398.1	4,361.4	4,353.1	3,917.5	3,910.3
18.75	8,552.6	8,548.9	6,221.5	6,218.3	2,996.5	2,994.2
19.00	14,660.6	14,657.8	13,559.8	13,557.6	6,014.7	6,014.5
19.25	24,787.1	24,787.1	2,908.6	2,908.6	2,271.1	2,271.1
19.50	4,861.1	4,522.3	4,115.9	3,819.2	2,986.4	2,983.1
19.75	5,882.1	5,855.3	4,452.1	4,447.8	2,106.5	2,102.5
20.00	10,573.4	10,571.9	10,755.8	10,754.5	2,181.3	2,180.2
20.25	12,392.5	6,366.8	9,596.5	3,573.5	26,867.2	26,846.9
20.50	4,226.1	4,208.5	5,596.9	5,580.6	1,989.9	1,974.9
20.75	8,656.6	8,643.8	30,829.5	30,818.4	2,077.5	2,068.3
21.00	3,044.1	3,041.0	2,155.4	2,154.3	1,771.8	1,771.0
21.25	5,668.1	5,459.2	3,121.3	3,114.1	493.4	487.7
21.50	5,795.3	5,793.0	4,764.9	4,764.9	2,212.8	2,212.8
21.75	10,978.0	10,972.6	10,092.5	10,088.3	1,425.0	1,421.5
22.00	6,234.9	6,182.2	5,146.6	5,102.8	1,884.7	1,846.2
22.25	4,147.8	4,138.7	2,697.0	2,692.4	1,064.0	1,059.9
22.50	7,166.8	7,166.8	1,733.4	1,733.4	807.5	807.5
22.75	2,143.0	2,132.1	1,652.9	1,642.8	816.0	807.3
23.00	21,483.5	17,495.0	16,868.0	16,864.5	1,515.4	1,514.7
23.25	10,871.8	10,866.3	3,409.5	3,408.6	626.6	626.0
23.50	5,279.5	5,279.1	4,103.1	4,102.8	115,905.6	905.3
23.75	3,296.2	3,296.2	2,310.9	2,310.9	902.9	902.9
24.00	5,584.4	5,584.4	4,876.9	4,876.9	764.5	764.5
24.25	1,888.4	1,888.4	1,437.6	1,437.6	675.4	675.4
24.50	1,624.7	1,624.7	1,207.4	1,207.4	478.8	478.8
24.75	1,550.7	1,550.7	1,256.9	1,256.9	704.8	704.8
25.00 & above	23,113.1	23,113.1	21,153.4	21,153.4	18,590.3	18,590.3
TOTAL	4,159,215.1	3,170,332.5	4,246,713.5	3,271,267.1	5,639,800.5	3,910,562.8

Source: Statistics and Data Services Department, SBP

Notes:
01.00* stands for 00.25 to 01.00
.....
8.00* stands for 7.25 to 8.00
This Data is being published on quarterly basis w.c.f. March, 2023.

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2025

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others ⁶	Total Advances
00.00	350,804	34,929	2,669	915,532	1,303,934
01.00*	3,269	188	-	20,004	23,461
02.00*	14,161	979	0	188,004	203,144
03.00*	104,077	9,402	31	239,587	353,097
04.00*	70,244	6,251	193	169,751	246,439
05.00*	137,545	17,339	3,161	552,788	710,833
06.00*	18,346	1,690	15	114,856	134,908
07.00*	79,160	6,440	5,742	309,607	400,948
08.00*	12,883	964	46	500,827	514,720
08.25	1,765	322	-	5,088	7,174
08.50	9	-	-	3,555	3,564
08.75	112	-	-	250	362
09.00	17,991	485	-	29,340	47,816
09.25	126	4	-	7,498	7,629
09.50	148	51	-	113,719	113,918
09.75	301	36	-	55,903	56,240
10.00	13,945	1,403	2	39,794	55,143
10.25	132	22	-	657,453	657,608
10.50	5,611	515	-	178,449	184,575
10.75	1,119	29	-	515,630	516,777
11.00	4,671	278	65	786,223	791,237
11.25	4,865	398	264	714,592	720,118
11.50	10,826	1,536	433	795,783	808,577
11.75	12,964	2,211	798	976,599	992,572
12.00	37,511	2,530	481	776,201	816,723
12.25	25,625	1,545	210	455,053	482,434
12.50	49,140	879	8	277,588	327,615
12.75	20,185	612	97	282,033	302,928
13.00	22,829	1,548	786	334,833	359,996
13.25	24,683	1,680	390	232,473	259,227
13.50	24,743	1,711	310	130,789	157,553
13.75	24,716	1,114	113	124,201	150,144
14.00	71,056	4,135	716	297,240	373,147
14.25	52,108	3,957	843	59,478	116,385
14.50	49,010	3,574	642	73,010	126,236
14.75	25,536	1,562	332	14,644	42,073
15.00	56,136	3,289	505	98,955	158,885
15.25	33,536	2,855	520	84,002	120,913
15.50	27,665	2,179	1,202	26,301	57,346
15.75	17,502	1,439	124	3,345	22,410
16.00	26,409	1,478	1,214	21,820	50,922
16.25	36,882	2,633	101	49,687	89,303
16.50	27,327	1,060	53	13,960	42,400
16.75	8,696	582	37	19,527	28,842
17.00	77,122	947	183	381,544	459,796
17.25	19,668	646	59	15,930	36,303
17.50	26,870	1,005	1,546	36,625	66,046
17.75	6,590	151	-	5,446	12,187
18.00	10,146	542	4	31,791	42,484
18.25	4,383	215	-	17,019	21,617
18.50	10,856	333	19	3,376	14,584
18.75	3,905	327	31	753	5,017
19.00	64,505	4,898	76	13,926	83,403
19.25	46,027	3,237	52	375	49,690
19.50	2,815	252	68	929	4,064
19.75	1,867	254	12	637	2,770
20.00	19,002	6,669	38	54,963	80,673
20.25	25,375	1,908	28	334	27,644
20.50	2,214	251	1	683	3,149
20.75	1,819	104	0	468	2,392
21.00	23,573	491	1	1,251	25,317
21.25	1,913	210	1	249	2,373
21.50	2,714	411	29	659	3,814
21.75	1,132	185	5	1,023	2,345
22.00	21,515	1,379	-	1,720	24,614
22.25	1,712	545	-	879	3,137
22.50	1,532	284	-	654	2,469
22.75	440	28	-	769	1,237
23.00	2,342	247	-	542	3,131
23.25	717	113	-	843	1,674
23.50	126,080	7,175	2	123,513	256,771
23.75	765	29	1	227	1,022
24.00	5,299	265	-	1,081	6,645
24.25	801	219	3	2,161	3,184
24.50	646	167	-	1,261	2,074
24.75	666	69	1	209	945
25.00 & above	238,671	24,562	7	80,408	343,648
Total	2,280,052	183,950	24,271	12,048,221	14,536,493

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

⁶Others 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

2. This Data is being published on quarterly basis w.c.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			
	Dec	Mar	Jun	Sep	Dec ^P
I. Call Deposits	6.20 (2.07)	5.74 (2.17)	4.07 (3.10)	5.42 (2.13)	6.04 (2.57)
II. Saving Deposits	11.54 (74.60)	8.98 (73.83)	8.69 (72.91)	8.26 (71.19)	8.32 (69.57)
III. Term or Fixed Deposits					
(a) Less than 3 months	8.62 (4.44)	7.96 (4.18)	8.07 (4.81)	8.32 (5.84)	8.14 (6.00)
(b) 3 months and over but less than 6 months	9.49 (2.14)	7.91 (2.46)	8.95 (2.64)	8.56 (2.98)	9.35 (2.97)
(c) 6 months and over but less than 1 year	8.88 (2.41)	6.89 (2.60)	7.31 (3.00)	6.37 (2.99)	7.67 (2.76)
(d) 1 year and over but less than 2 years	12.31 (12.11)	11.69 (12.40)	10.71 (11.66)	9.27 (13.27)	9.65 (14.67)
(e) 2 years and over but less than 3 years	6.32 (0.32)	5.95 (0.30)	11.34 (0.23)	11.28 (0.19)	9.33 (0.06)
(f) 3 years and over but less than 4 years	8.32 (0.48)	9.44 (0.70)	10.85 (0.52)	12.54 (0.58)	12.81 (0.48)
(g) 4 years and over but less than 5 years	9.19 (0.07)	6.09 (0.06)	7.15 (0.03)	7.49 (0.05)	7.98 (0.06)
(h) 5 years and over	7.14 (1.36)	6.51 (1.30)	10.48 (1.09)	10.55 (0.79)	9.90 (0.86)
IV. Overall					
(i) Excluding current and other deposits	11.19	9.09	8.76	8.34	8.50
(ii) Including current and other deposits	7.24	5.78	5.59	5.32	5.47

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			
	Dec	Mar	Jun	Sep	Dec ^P
I. Call Deposits	6.65 (2.55)	6.24 (2.65)	4.74 (3.67)	6.18 (2.51)	6.70 (3.12)
II. Saving Deposits	12.75 (73.27)	9.57 (72.09)	9.09 (69.51)	8.79 (68.30)	8.80 (66.64)
III. Term or Fixed Deposits					
(a) Less than 3 months	8.29 (3.76)	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)	7.75 (6.11)
(b) 3 months and over but less than 6 months	8.79 (2.02)	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)	9.07 (2.57)
(c) 6 months and over but less than 1 year	8.40 (2.57)	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)	7.07 (2.34)
(d) 1 year and over but less than 2 years	12.39 (13.42)	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)	9.77 (17.58)
(e) 2 years and over but less than 3 years	6.25 (0.42)	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)	9.49 (0.08)
(f) 3 years and over but less than 4 years	8.49 (0.56)	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)	13.19 (0.62)
(g) 4 years and over but less than 5 years	6.46 (0.03)	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)	8.49 (0.07)
(h) 5 years and over	6.53 (1.40)	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)	11.08 (0.86)
IV. Overall					
(i) Excluding current and other deposits	12.05	9.58	9.09	8.73	8.85
(ii) Including current and other deposits	8.01	6.33	6.00	5.83	5.95

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			
	Dec	Mar	Jun	Sep	Dec ^p
I. Call Deposits	0.0 (0.6)	-	-	-	-
II. Saving Deposits	8.0 (78.7)	7.3 (79.0)	7.8 (82.0)	7.0 (79.6)	7.2 (78.0)
III. Term or Fixed Deposits					
(a) Less than 3 months	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)	9.2 (5.3)	9.3 (5.7)
(b) 3 months and over but less than 6 months	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)	9.6 (4.2)	9.8 (4.1)
(c) 6 months and over but less than 1 year	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)	7.9 (2.6)	8.7 (3.9)
(d) 1 year and over but less than 2 years	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)	8.2 (6.0)	8.7 (6.3)
(e) 2 years and over but less than 3 years	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)	7.3 (0.0)	7.3 (0.0)
(f) 3 years and over but less than 4 years	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)	5.2 (0.1)	4.9 (0.1)
(g) 4 years and over but less than 5 years	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)	7.1 (0.2)	4.5 (0.0)
(h) 5 years and over	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)	6.9 (1.0)	6.4 (0.8)
IV. Overall					
(i) Excluding current and other deposits	8.5	7.6	7.9	7.2	7.5
(ii) Including current and other deposits	5.0	4.3	4.5	4.0	4.2

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	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	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
	Dec^P	15.46	11.15	9.32	10.85	10.07	9.82	11.39	15.93	10.95
II. CONVENTIONAL BANKING - ALL BANKS										
2024	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	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
	Dec^P	15.46	11.21	9.25	10.53	10.22	9.46	11.86	15.58	11.23
III. ISLAMIC BANKING-ALL BANKS										
2024	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	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58
	Dec^P	-	11.11	9.42	11.33	9.85	10.19	10.69	21.54	10.52

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
16-Dec-25	11.50	9.50	10.50	15-Dec-25	7.50
28-Apr-26	12.50	10.50	11.50	28-Apr-26	8.50

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
28-Apr-26	Upto 3 years	6.50	1.50	8.50
	Over 3 years and upto 5 years	5.50	2.50	8.50
	Over 5 years and upto 10 years	5.00	3.00	8.50

PFI: Participating Financial Instit

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: With effect from February 11, 2026, the EFS/IERS rate for the end-users has been further reduced by 3 percentage points to 4.5 percent by the scheduled banks.

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
Jan-26																
1. Scheduled Banks (SBs)	11.39	11.60	11.70	11.95	10.63	10.63	11.55	11.57	4.97	4.89	7.92	7.96	5.01	4.83	8.09	7.96
a. Public	11.31	11.34	11.58	11.64	11.19	11.17	13.48	13.50	4.44	4.55	6.99	6.94	5.92	6.02	7.70	7.69
b. Private	11.38	11.61	11.70	11.96	10.76	10.77	11.45	11.48	5.14	5.02	8.18	8.29	4.81	4.54	8.35	8.19
c. Foreign	11.27	11.30	11.27	11.30	5.40	5.37	5.40	5.37	3.34	3.34	6.31	6.31	4.36	4.45	5.23	5.23
d. Specialized	18.79	18.79	18.79	18.79	15.48	15.48	17.89	17.89	5.58	5.51	8.66	8.69	6.83	6.83	7.92	7.91
2. DFIs	11.86	11.87	11.89	11.90	10.65	10.65	11.31	11.47	10.10	10.12	10.10	10.12	10.52	10.45	10.52	10.45
3. MFBs	34.96	34.96	36.42	36.42	34.96	34.96	36.01	36.01	8.26	7.02	12.09	11.99	9.77	9.27	12.44	12.56
4. Overall (SBs, MFBs, DFIs)	11.56	11.80	11.88	12.15	11.39	11.42	12.35	12.41	5.01	4.91	7.96	7.99	5.13	4.92	8.23	8.08
Feb-26																
1. Scheduled Banks (SBs)	11.02	11.11	11.36	11.48	10.59	10.59	11.47	11.48	5.04	4.48	7.74	7.66	4.97	4.79	8.12	8.00
a. Public	11.38	11.59	11.72	12.01	11.07	11.06	13.27	13.30	4.49	4.82	6.99	6.89	5.89	6.02	7.84	7.83
b. Private	10.99	11.07	11.33	11.44	10.75	10.75	11.39	11.41	5.18	4.44	7.90	7.91	4.77	4.51	8.33	8.17
c. Foreign	11.12	11.20	11.13	11.20	5.36	5.35	5.36	5.36	2.26	2.28	5.63	5.63	4.28	4.34	5.28	5.28
d. Specialized	18.36	18.36	18.36	18.36	15.46	15.46	17.82	17.82	3.62	2.13	8.13	8.94	6.85	6.84	7.94	7.93
2. DFIs	11.82	11.83	11.88	11.90	10.51	10.48	11.13	11.24	10.26	10.30	10.26	10.30	10.36	10.38	10.36	10.38
3. MFBs	34.42	34.42	35.99	35.99	34.81	34.81	35.90	35.90	8.59	6.65	11.11	10.51	9.80	9.27	12.39	12.50
4. Overall (SBs, MFBs, DFIs)	11.22	11.34	11.58	11.72	11.36	11.38	12.27	12.31	5.08	4.50	7.78	7.69	5.09	4.89	8.26	8.11
Mar-26^R																
1. Scheduled Banks (SBs)	11.44	11.56	11.76	11.92	10.45	10.44	11.52	11.54	4.61	4.16	8.12	8.01	4.94	4.80	8.16	8.05
a. Public	11.56	11.65	11.83	11.95	11.06	11.04	13.22	13.25	2.85	3.08	7.19	7.21	6.07	6.39	8.13	8.16
b. Private	11.42	11.54	11.74	11.90	10.57	10.57	11.47	11.49	5.16	4.55	8.33	8.25	4.70	4.45	8.28	8.14
c. Foreign	11.35	11.37	11.36	11.38	5.45	5.36	5.45	5.37	2.86	2.88	5.88	5.88	4.18	4.33	5.28	5.28
d. Specialized	18.52	18.52	18.55	18.55	15.15	15.15	17.75	17.75	4.45	2.54	8.17	9.04	6.76	6.76	7.99	7.98
2. DFIs	12.07	12.14	12.10	12.17	10.72	10.76	11.40	11.61	10.28	10.30	10.28	10.30	10.40	10.41	10.40	10.41
3. MFBs	34.42	34.42	35.79	35.79	34.74	34.74	35.80	35.80	6.24	4.98	10.69	10.16	9.70	9.15	12.34	12.53
4. Overall (SBs, MFBs, DFIs)	11.63	11.77	11.95	12.13	11.23	11.25	12.35	12.39	4.62	4.17	8.14	8.02	5.05	4.89	8.29	8.16
Apr-26^P																
1. Scheduled Banks (SBs)	11.75	11.81	12.13	12.23	10.79	10.78	11.67	11.68	4.85	4.60	7.85	7.83	5.18	5.03	8.40	8.30
a. Public	11.47	11.56	11.58	11.69	11.20	11.18	13.29	13.31	3.11	3.28	7.07	7.68	6.17	6.39	8.23	8.25
b. Private	11.77	11.84	12.20	12.30	10.97	10.98	11.65	11.66	5.38	5.05	8.02	7.89	4.98	4.74	8.57	8.44
c. Foreign	11.49	11.65	11.49	11.66	5.57	5.43	5.57	5.44	3.19	3.20	6.07	6.07	4.30	4.38	5.35	5.35
d. Specialized	19.22	19.22	19.22	19.22	15.34	15.34	17.85	17.85	3.24	1.69	8.59	9.01	6.87	6.88	8.02	8.01
2. DFIs	12.42	12.41	12.43	12.42	10.73	10.79	11.38	11.60	10.70	10.65	10.70	10.65	10.47	10.47	10.47	10.47
3. MFBs	33.79	33.79	35.14	35.14	33.02	33.02	35.32	35.32	4.11	2.81	11.07	10.30	9.78	9.29	12.47	12.67
4. Overall (SBs, MFBs, DFIs)	11.91	11.99	12.30	12.42	11.49	11.51	12.42	12.46	4.85	4.59	7.87	7.84	5.29	5.12	8.52	8.40

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:

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

Archive link:

https://www.sbp.org.pk/ecodata/Lendingdepositrates_Arch.xls

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

Period	Percent per annum					
	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00	13.80	19.00	18.00	16.00 ²	16.00 ²
2013-14	12.00	13.80	19.00	18.00	16.00 ²	16.50 ²
2014-15	12.90	12.90	17.75	17.75	15.01 ²	15.01 ²
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. 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									
	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	29 th Jan
1. Savings Accounts										
(i) With cheque facilities	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00
(ii) Without cheque facilities	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	12.12	12.01	12.12	11.91	11.76	11.76	11.42	11.31	11.08	10.44
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.20	11.00	11.00	10.90	10.60	10.40	10.40	10.60	10.20	9.40
(ii) Last period of complete 6 months	12.00	11.80	11.80	11.90	11.60	11.00	11.20	11.60	11.00	10.40
7. Regular Income Certificates	11.74	11.74	11.74	11.52	11.16	10.68	10.80	10.92	10.56	9.96
8. Pensioner's Benefit Accounts	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00
9. Behbood Saving Certificate	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00
10. Short-Term Saving Certificate										
(i) 3 Months	11.08	11.08	11.12	11.36	10.36	10.32	10.28	10.44	10.32	9.64
(ii) 6 Months	11.14	10.84	11.08	11.36	10.38	10.20	10.30	10.30	10.36	9.58
(iii) 1 year	11.14	10.81	10.96	11.38	10.40	10.14	10.42	10.64	10.68	9.58
11. Shuhada Family Welfare account	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00
(ii) 3 year	10.92	10.92	10.92	10.92	10.30	10.30	9.96	10.30	10.20	9.16
(iii) 5 year	11.39	11.39	11.39	11.39	10.32	10.80	10.32	10.56	10.44	9.36
13. Sarwa Islamic Saving Account (SISA)	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00
14. Premium Prize Bonds (Registered)-Bi Annual								2.92	2.92	2.92

Source: Central Directorate of National Savings

Notes:

¹ 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.

² Behbood Saving Certificate scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

³ 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
Q4	808,871	150,752,412	243,892	2,637,709	10,649,304	4,037	29,307,883

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

Area	Items	No. of cheques in Thousand; Amount in Million Rupees							
		2025				2026			
		Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr
Karachi	No. of Cheques Cleared	1,202	1,256	1,100	1,243	1,209	1,062	1,085	1,118
	Amount	1,139,743	1,203,673	1,079,556	1,232,183	1,267,050	1,064,983	1,127,864	1,189,290
Lahore	No. of Cheques Cleared	514	532	464	523	505	450	500	497
	Amount	794,209	913,770	795,825	875,095	929,118	788,423	879,182	929,335
Peshawar	No. of Cheques Cleared	111	113	99	112	100	94	97	96
	Amount	161,484	159,000	133,403	162,107	182,592	141,259	172,606	142,445
Quetta	No. of Cheques Cleared	34	33	29	32	29	25	28	28
	Amount	58,941	48,302	46,608	60,046	59,922	43,792	64,916	40,417
Faisalabad	No. of Cheques Cleared	117	124	108	128	123	110	123	114
	Amount	191,763	186,982	161,349	174,985	180,647	147,353	169,675	204,477
Rawalpindi	No. of Cheques Cleared	162	167	146	165	161	144	154	149
	Amount	310,126	305,255	261,156	290,407	336,024	251,942	283,805	276,758
Hyderabad	No. of Cheques Cleared	69	77	65	76	77	69	71	65
	Amount	79,234	90,839	83,630	94,557	120,406	78,102	85,252	94,594
Islamabad	No. of Cheques Cleared	180	186	168	181	183	161	157	151
	Amount	345,848	443,407	361,914	340,080	610,646	315,800	466,419	335,562
Multan	No. of Cheques Cleared	120	125	113	133	126	107	124	116
	Amount	210,286	207,259	195,781	193,911	236,616	163,655	206,083	240,050
Sialkot	No. of Cheques Cleared	53	56	47	54	50	46	57	46
	Amount	58,246	60,431	50,999	58,294	57,932	46,410	52,314	58,814
Sukkur	No. of Cheques Cleared	39	44	37	46	43	39	45	40
	Amount	40,627	46,546	35,832	37,019	50,227	42,413	49,675	44,898
D.I. Khan	No. of Cheques Cleared	22	22	21	23	21	20	22	20
	Amount	20,084	18,525	17,516	18,185	19,178	14,162	15,688	17,746
Gujranwala	No. of Cheques Cleared	42	46	40	45	44	39	46	40
	Amount	83,595	82,394	68,502	67,422	83,277	64,288	64,159	79,920
Muzzafarabad	No. of Cheques Cleared	9	10	8	9	8	8	9	8
	Amount	20,171	15,763	10,848	15,291	13,521	13,633	14,013	18,661
Bahawalpur	No. of Cheques Cleared	36	38	36	48	45	40	43	37
	Amount	62,062	60,306	56,234	61,975	72,215	50,268	61,449	69,719
Total	No. of Cheques Cleared	2,709	2,829	2,483	2,817	2,725	2,412	2,562	2,524
	Amount	3,576,418	3,842,451	3,359,155	3,681,557	4,219,370	3,226,485	3,713,100	3,742,686

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

Product / Item	Unit	FY25				FY26	
		Q1	Q2	Q3	Q4 ^R	Q1 ^R	Q2 ^P
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	18,528	18,926	19,072	19,249	19,369	19,871
Automated Teller Machines (ATM)	No.	19,170	19,519	19,851	20,250	20,527	20,976
Point of Sale (POS)	No.	132,224	151,646	179,383	195,849	220,532	232,244
2. Cards							
Credit Cards	No.	2,112,042	2,151,186	2,176,278	2,215,081	3,068,869	3,111,053
Debit Cards	No.	39,654,947	39,415,342	39,278,109	40,464,724	41,291,245	44,131,342
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	31,892	26,173	25,831	25,684	46,874	109,359
Social Welfare Cards	No.	3,366,973	2,845,944	3,024,708	3,542,938	2,557,970	3,725,519
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	817,880	918,334	1,016,838	1,015,918	1,118,339	1,184,541
Amount	Million Rupees	65,310,215.1	73,225,276.4	86,265,083.5	70,811,236.9	73,668,731.9	82,471,301.8
3.1 ATM Transactions							
Number of Transactions	Thousands	243,431	259,220	271,993	264,917	267,386	277,457
Amount	Million Rupees	3,892,406.2	4,257,331.9	4,749,925.8	4,528,511.7	4,505,834.7	4,883,631.4
i. Cash Withdrawal							
Number of Transactions	Thousands	237,521	252,998	265,348	258,795	260,762	267,521
Amount	Million Rupees	3,531,478.9	3,872,767.4	4,318,185.2	4,113,908.9	4,091,448.8	4,441,471.0
ii. Cash Deposit							
Number of Transactions	Thousands	1,113	1,218	1,502	1,373	1,488	1,625
Amount	Million Rupees	115,045.8	131,042.6	162,929.5	144,163.2	155,556.3	176,687.7
iv. Utility Bills Payment							
Number of Transactions	Thousands	273	275	253	275	388	302
Amount	Million Rupees	5,424.8	4,977.0	4,447.6	5,709.3	6,899.3	6,905.3
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,219	1,254	1,306	1,112	1,163	1,194
Amount	Million Rupees	75,631.2	76,437.4	84,780.7	78,071.1	80,114.0	84,262.5
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,298	3,468	3,577	3,356	3,580	6,810
Amount	Million Rupees	164,637.0	171,915.1	179,383.4	186,483.3	171,643.6	174,140.6
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	82,664	88,637	98,939	107,453	123,287	136,256
Amount	Million Rupees	426,801.5	509,595.4	549,873.0	568,368.8	624,145.3	749,741.4
3.3 RTOB Transactions							
Number of Transactions	Thousands	47,508	51,223	49,571	47,146	47,100	49,699
Amount	Million Rupees	37,230,611.2	39,352,487.4	47,478,286.6	30,453,117.9	28,120,172.3	30,053,929.1
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,847	10,533	10,719	9,222	9,499	10,562
Amount	Million Rupees	2,553,986.2	2,718,281.8	2,907,348.6	2,903,115.0	2,738,613.1	3,166,304.7
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	22,465	24,402	22,114	20,188	21,215	21,853
Amount	Million Rupees	6,142,116.5	6,807,038.8	6,495,077.8	6,849,373.7	6,420,926.2	7,176,504.2
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,196	16,289	16,738	17,737	16,387	17,284
Amount	Million Rupees	28,534,508.5	29,827,166.9	38,075,860.2	20,700,629.1	18,960,633.0	19,711,120.2
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	367,456	431,457	502,850	505,439	589,803	620,675
Amount	Million Rupees	15,854,214.3	18,990,551.5	23,300,568.8	23,980,349.3	29,090,440.2	33,017,028.3
i. Payment Through Mobile							
Number of Transactions	Thousands	12,505	13,706	14,598	14,691	15,744	12,306
Amount	Million Rupees	707,957.0	793,325.9	790,093.7	840,418.1	892,773.3	915,439.1
ii. Utility Bills Payment							
Number of Transactions	Thousands	35,273	36,550	37,996	40,845	41,767	44,596
Amount	Million Rupees	419,133.6	414,955.8	365,066.4	416,198.9	513,638.9	447,804.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	67,534	77,145	90,298	89,340	99,686	114,559
Amount	Million Rupees	5,930,891.1	6,944,609.6	8,571,409.7	8,906,585.1	10,326,604.1	12,007,322.7
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	252,143	304,057	359,958	360,563	432,605	449,213
Amount	Million Rupees	8,796,232.6	10,837,660.3	13,573,999.1	13,817,147.3	17,357,424.0	19,646,462.5

3.37 Electronic Banking Statistics

Product / Item	Unit	FY25				FY26	
		Q1	Q2	Q3	Q4 ^R	Q1 ^R	Q2 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	36	30	23	22	26	22
Amount	Million Rupees	1,987.0	1,615.8	1,394.9	1,381.8	1,945.4	1,825.9
i. Payment Through Call Centre							
Number of Transactions	Thousands	17	16	14	13	12	11
Amount	Million Rupees	1,275.9	1,152.0	1,082.1	1,075.0	1,374.4	1,323.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	18	14	9	8	13	11
Amount	Million Rupees	666.0	428.4	286.9	283.7	550.9	476.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	0	0	0	0
Amount	Million Rupees	45.0	34.5	25.3	21.8	19.7	25.1
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.1	0.9	0.6	1.3	0.3	0.8
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	65,893	75,004	79,923	76,381	76,150	84,498
Amount	Million Rupees	7,851,745.8	#####	10,117,278.1	11,211,502.5	11,257,912.7	13,687,457.2
i. Payment Through Internet							
Number of Transactions	Thousands	1,414	1,499	1,507	1,464	1,223	1,875
Amount	Million Rupees	943,211.4	1,077,440.1	749,118.2	1,091,883.6	1,071,153.8	1,278,109.7
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,403	5,302	5,169	5,179	4,475	4,101
Amount	Million Rupees	426,527.3	467,385.5	439,520.7	478,864.2	450,416.7	470,941.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,886	17,289	18,992	16,943	16,305	16,862
Amount	Million Rupees	2,652,706.3	3,157,803.3	3,421,040.5	3,837,522.1	3,659,736.0	3,815,493.4
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	43,190	50,914	54,256	52,795	54,147	61,660
Amount	Million Rupees	3,829,300.9	5,349,573.7	5,507,598.6	5,803,232.6	6,076,606.2	8,122,912.8
3.7 e-Commerce							
Number of Transactions	Thousands	10,892	12,762	13,539	14,560	14,588	15,935
Amount	Million Rupees	52,449.1	61,491.7	67,756.2	68,004.9	68,281.3	77,688.4

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

Items	FY25						FY26			
	Q2		Q3		Q4		Q1 ^R		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	24,769	226,720.7	22,055	251,127.2	19,592	229,555.4	18,246	253,566.3	19,247	255,016.0
Inter Bank Fund Transfers	1,590,449	95,844.3	1,500,238	89,258.0	1,210,587	72,349.0	1,622,554	76,868.4	1,573,749	85,105.5
Retail Cheques Clearing	17,372	7,916.2	10,689	6,677.3	12,780	6,904.1	56,703	20,730.0	64,427	29,471.7
Total	1,632,590	330,481.3	1,532,982	347,062.5	1,242,959	308,808.6	1,697,503	351,164.8	1,657,423	369,593.2

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

Cash Deposits	24	7,217.8	22	6,672.2	21	7,436.3	22	7,432.0	22	7,243.2
Cash withdrawals	37	8,018.2	38	7,870.7	33	7,600.3	33	6,916.7	34	7,534.5
Intra Bank Funds Transfer through Cheques	10	38,332.0	10	39,500.6	9	46,146.6	9	44,160.6	8	44,120.2
Inter Bank Funds Transfers (Clearing)	9	9,354.6	9	8,960.9	8	9,578.9	8	8,447.3	7	8,423.9
Utilities Bills Payments	16	721.1	14	610.5	14	668.8	15	753.4	14	750.1
Direct Debit (Standing Instructions)	1	6,572.9	1	5,722.5	1	5,257.4	1	5,038.3	1	4,994.9
Pay Order/Demand Draft	2	3,328.6	2	3,470.8	2	3,490.8	2	2,865.8	2	3,186.0
Others*	0	1,438.2	0	1,185.3	0	740.5	0	578.8	0	583.5
Total	97	74,983.4	95	73,993.4	87	80,919.8	90	76,192.9	89	76,836.3

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees
Ratio in percent

	Jun-25			Sep-25			Dec-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	9,893,881	741,793	7.5	9,752,531	711,304	7.3	10,896,483	672,208	6.2
SMEs Sector	711,668	115,939	16.3	693,052	89,438	12.9	902,935	113,049	12.5
Agriculture Sector	735,524	101,549	13.8	633,976	49,567	7.8	673,606	102,777	15.3
Consumer sector	912,150	43,049	4.7	988,119	46,059	4.7	1,031,707	44,409	4.3
<i>i. Credit Cards</i>	156,496	2,875	1.8	171,993	3,286	1.9	182,412	3,445	1.9
<i>ii. Auto loans</i>	275,168	4,686	1.7	296,891	4,552	1.5	308,914	4,048	1.3
<i>iii. Consumer durable</i>	2,484	158	6.3	2,674	89	3.3	2,732	80	2.9
<i>iv. Mortgage loans</i>	212,451	15,379	7.2	217,858	15,057	6.9	225,155	14,632	6.5
<i>v. Other personal loans</i>	265,551	19,951	7.5	298,703	23,075	7.7	312,495	22,205	7.1
Commodity Financing	1,038,484	18,916	1.8	1,204,340	23,858	2.0	1,311,620	9,296	0.7
Staff Loans	296,394	3,892	1.3	306,594	4,553	1.5	315,322	4,798	1.5
Others	750,222	30,237	4.0	718,251	22,991	3.2	764,269	17,784	2.3
Total	14,338,324	1,055,374	7.4	14,296,863	947,770	6.6	15,895,941	964,322	6.1

	Jun-25			Sep-25			Dec-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,465,952	107,331	7.3	1,526,388	55,469	3.6	1,686,739	111,277	6.6
Automobile / Transportation	137,845	28,052	20.4	150,784	21,760	14.4	216,332	21,772	10.1
Cement	208,826	10,746	5.1	197,729	9,566	4.8	220,577	10,352	4.7
Chemical & Pharmaceuticals	517,389	19,140	3.7	545,186	15,057	2.8	677,851	13,087	1.9
Electronics	187,371	26,347	14.1	165,129	18,391	11.1	202,526	18,318	9.0
Financial	933,315	11,176	1.2	888,239	9,557	1.1	869,189	7,362	0.8
Individuals	1,130,757	69,013	6.1	1,183,548	73,796	6.2	1,202,826	62,502	5.2
Insurance	4,163	62	1.5	4,664	62	1.3	4,081	62	1.5
Others	5,572,143	488,257	8.8	5,503,556	452,282	8.2	6,107,247	446,000	7.3
Production/Transmission of Energy	1,481,339	66,006	4.5	1,469,416	64,379	4.4	1,789,424	61,697	3.4
Shoes & Leather garments	41,535	2,979	7.2	42,062	2,978	7.1	44,829	2,789	6.2
Sugar	406,532	50,998	12.5	281,402	49,720	17.7	392,510	44,205	11.3
Textile	2,251,158	175,266	7.8	2,338,760	174,754	7.5	2,481,810	164,898	6.6
Total	14,338,324	1,055,374	7.4	14,296,863	947,770	6.6	15,895,941	964,322	6.1

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Sep-25			Dec-25		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	964,146.0	(120,822.0)	(0.9)	980,188.0	(75,987.0)	(0.5)
All Banks	947,770.0	(119,562.0)	(0.9)	964,322.0	(74,300.0)	(0.5)
Commercial Banks	927,463.0	(119,112.0)	(0.9)	942,684.0	(78,711.0)	(0.5)
Public Sector Commercial Banks	320,561.0	(42,735.0)	(1.9)	356,605.0	(172.0)	(0.0)
Local Private Banks	606,509.0	(74,866.0)	(0.7)	585,688.0	(77,768.0)	(0.7)
Foreign Banks	393.0	(1,511.0)	(0.4)	391.0	(771.0)	(0.2)
Specialized Banks	20,307.0	(450.0)	(0.3)	21,638.0	4,411.0	3.2
DFIs	16,377.0	(1,260.0)	(0.6)	15,866.0	(1,687.0)	(0.7)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Sep 2025	For the Quarter Ended Dec 2025
All Banks & DFIs	25,771	28,760
All Banks	25,036	28,491
Commercial Banks	25,036	28,474
Public Sector Commercial Banks	8,877	8,654
Local Private Banks	16,157	19,818
Foreign Banks	2	2
Specialized Banks	-	17
DFIs	735	269

Source: Financial Stability Department SBP

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